

SERFF Tracking Number: LBRM-126133125 State: Arkansas
Filing Company: Safeco Insurance Company of Illinois State Tracking Number: EFT \$100
Company Tracking Number: PL-09-LMA076982
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: Rate & Rule Revision/PL-09-LMA076982

Filing at a Glance

Company: Safeco Insurance Company of Illinois

Product Name: Private Passenger Automobile SERFF Tr Num: LBRM-126133125 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: PL-09-LMA076982 State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi
Author: Sandy Jackson Disposition Date: 05/26/2009
Date Submitted: 05/04/2009 Disposition Status: Filed
Effective Date Requested (New): 07/23/2009 Effective Date (New): 07/23/2009
Effective Date Requested (Renewal): 08/27/2009 Effective Date (Renewal): 08/27/2009

State Filing Description:

General Information

Project Name: Rate & Rule Revision
Project Number: PL-09-LMA076982
Reference Organization:
Reference Title:
Filing Status Changed: 05/26/2009
State Status Changed: 05/14/2009
Corresponding Filing Tracking Number:
Filing Description:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:

With this filing effective July 23, 2009 for new business and August 27, 2009 for renewal business, we are proposing an overall revenue neutral change, with the following changes to our Auto Product:

- Introducing Safeco Optimum Package Plus™
- Introducing Full Safety Glass Comprehensive deductible option
- Revising our Accident Forgiveness Program,

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We are proud to be able to serve the consumers of Arkansas by offering Safeco Optimum Package Plus™ (endorsement form filed separately). Safeco Optimum Package Plus™ includes:

- Improved accident forgiveness (Eligibility term reduced to 3 years)
- Liability coverage for punitive damages
- Increased loss of income coverage
- Payment of Unused Medical Payments coverage in the event of death
- Pet Coverage
- Comprehensive and other Deductible Waivers
- Diminishing Deductible
- Non-Owned Trailer Coverage, emergency expenses, personal property coverage

Safeco Optimum Package Plus will be rated using underlying coverage premiums. Because these are new coverages, we considered our experience and competitor data to derive the percentage amounts to charge. We will continue to monitor experience information closely for future adjustment. Any change in rate attributable to these introductions and revisions has been offset to neutralize the impact to the bottom line.

In addition, we will be introducing Full Safety Glass Comprehensive deductible options

To accomplish these changes the following exhibits reflect changes to our rating variables including the following:

- Changing base rates (overall neutral rate change)
- Changing expense constants

Our recreational vehicle program is also introducing Safeco Optimum Package Plus with the same rate relationships to the underlying coverages, Full Safety Glass Comprehensive deductibles and the revised Accident Forgiveness program.

The attached exhibits and Product Guides reflect these changes.

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Company and Contact

Filing Contact Information

Matthew Williams, Director II, Product Management
 Safeco Plaza
 Seattle, WA 98185
 Matthew.Williams@safeco.com
 (206) 473-5686 [Phone]
 (206) 473-6730[FAX]

Filing Company Information

Safeco Insurance Company of Illinois
 Safeco Plaza
 Suite 2800
 Seattle, WA 98185
 (206) 545-5000 ext. [Phone]
 CoCode: 39012
 Group Code: 111
 State of Domicile: Illinois
 Company Type: Property and Casualty

Group Name: Liberty Mutual Group State ID Number:
 FEIN Number: 91-1115311

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Safeco Insurance Company of Illinois	\$100.00	05/04/2009	27621482

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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	Sandy Jackson	05/18/2009	05/18/2009

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Disposition

Disposition Date: 05/26/2009
 Effective Date (New): 07/23/2009
 Effective Date (Renewal): 08/27/2009
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Safeco Insurance Company of Illinois	0.000%	0.000%	\$1,005	15,223	\$11,258,372	%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Additional Supporting Document	Filed	Yes
Rate	Index	Filed	Yes
Rate	Exhibit 1 Base Rates	Filed	Yes
Rate	Exhibit 2 Limits & Deductibles	Filed	Yes
Rate	Exhibit 3 Expense Fees	Filed	Yes
Rate	Exhibit 4 Miscellaneous	Filed	Yes
Rate	Exhibit 5 ROC	Filed	Yes
Rate (revised)	Revised Exhibit 6 AR Product Guide (Auto)	Filed	Yes
Rate	Exhibit 6 AR Product Guide (Auto)	Filed	Yes
Rate	Exhibit 7 Summary of Change	Filed	Yes
Rate	Exhibit 8 Motor Home Program	Filed	Yes
Rate	Exhibit 9 Restricted Use Classics Program	Filed	Yes
Rate	Exhibit 10 Antique Auto Program	Filed	Yes
Rate	Exhibit 11 Travel Trailer Program	Filed	Yes
Rate	Exhibit 12 AR Product Guide (RV)	Filed	Yes
Rate	Exhibit 13 AR Product Guide (CC)	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 Matthew Williams,

This will acknowledge receipt of the captioned filing. Please clarify if the requirements for the college graduate/good student discount are either or all. Also, please verify you do not penalize for not-at-fault claims.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/18/2009
Submitted Date 05/18/2009

Dear Alexa Grissom,

Comments:

Ms. Grissom:

Thank you for your request for clarification dated 5/14/09.

Response 1

Comments: As we discussed on May 18, 2009, the requirements for the good-student discount are that the student:

- Is ranked scholastically among the upper 20 percent of his or her class, or
- In schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent, B- for a full-time student at a two- or four-year college or university (if the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent), or
- In schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least 3 grade points for all subjects combined, or its equivalent

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As you requested, we are modifying the Auto Product Guide, and a copy is attached. You will find the modified language on page 36.

Additionally, as you requested, please accept this letter as verification that we do not rate on not-at-fault claims. Please feel free to call me if you have any other questions.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Revised Exhibit 6 AR Product Guide (Auto)		Replacement	
Previous Version			
<i>Exhibit 6 AR Product Guide (Auto)</i>		<i>Replacement</i>	

Sincerely,

Matthew W. Williams
Product Director
Phone: (206) 473-5686
Cell: (253) 670-8141
FAX: (206) 473-6730
matwil@safeco.com
MW/sj

Sincerely,
Sandy Jackson

<i>SERFF Tracking Number:</i>	<i>LBRM-126133125</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Safeco Insurance Company of Illinois</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PL-09-LMA076982</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Automobile</i>		
<i>Project Name/Number:</i>	<i>Rate & Rule Revision/PL-09-LMA076982</i>		

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	04/30/2009
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):
Safeco Insurance Company of Illinois	0.000%	0.000%	\$1,005	15,223	\$11,258,372	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Index		New	Index.pdf
Filed	Exhibit 1 Base Rates		Replacement	Exhibit 1 - Base Rates.pdf
Filed	Exhibit 2 Limits & Deductibles		Replacement	Exhibit 2 - Limits & Deductibles.pdf
Filed	Exhibit 3 Expense Fees		Replacement	Exhibit 3 - Expense Fees.pdf
Filed	Exhibit 4 Miscellaneous		Replacement	Exhibit 4 - Miscellaneous.pdf
Filed	Exhibit 5 ROC		Replacement	Exhibit 5 - ROC.pdf
Filed	Revised Exhibit 6 AR Product Guide (Auto)		Replacement	Exhibit 6 - AR_Product Guide (Auto).pdf
Filed	Exhibit 7 Summary of Change		Replacement	Exhibit 7 - Summary of Change.pdf
Filed	Exhibit 8 Motor Home Program		Replacement	Exhibit 8 - Motor Home Program.pdf
Filed	Exhibit 9 Restricted Use Classics Program		Replacement	Exhibit 9 - Restricted Use Classics Program.pdf

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Filed	Exhibit 10 Antique Auto Program	Replacement	Exhibit 10 - Antique Auto Program.pdf
Filed	Exhibit 11 Travel Trailer Program	Replacement	Exhibit 11 - Travel Trailer Program.pdf
Filed	Exhibit 12 AR Product Guide (RV)	Replacement	Exhibit 12 - AR_Product Guide (RV).pdf
Filed	Exhibit 13 AR Product Guide (CC)	Replacement	Exhibit 13 - AR_Product Guide (CC).pdf

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

INDEX

Auto Exhibits

- Exhibit 1 Base Rates
- Exhibit 2 Limits & Deductibles
- Exhibit 3 Expense Fees
- Exhibit 4 Miscellaneous
- Exhibit 5 STP ROC Calc
- Exhibit 6 Product Guide (Auto)

RV Exhibits

- Exhibit 7 Summary of RV Changes
- Exhibit 8 Motor Home Program
- Exhibit 9 Restricted Use Classics Program
- Exhibit 10 Antique Auto Program
- Exhibit 11 Travel Trailer Program
- Exhibit 12 Product Guide (RV)
- Exhibit 13 Product Guide (CC)

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 1

BASE RATES

Market	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
All Markets	96.02	62.26	8.23	2.57	0.86	15.93	4.44	7.49	91.19	138.70	10.55

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

LIMITS & DEDUCTIBLES

COMPREHENSIVE

Deductible	All Markets
100	1.560
250	1.000
500	0.810
750	0.730
1000	0.660
1500	0.640
2000	0.580
100G	1.950
250G	1.300
500G	1.130
750G	1.100
1000G	1.060
1500G	1.020
2000G	0.990

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 3

EXPENSE FEES

<u>Market</u>	<u>BI</u>	<u>PD</u>	<u>MED</u>	<u>PIP</u>	<u>APIP</u>	<u>COMP</u>	<u>COLL</u>
All Markets	12.72	9.37	1.27	0.19	0.14	8.16	14.81

**SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL**

ARKANSAS

EXHIBIT 4

MISCELLANEOUS

SAFECO OPTIMUM PACKAGE PLUS**

BI Coverage premiums * 0.098
PD Coverage premiums * 0.038
MED Coverage premiums * 0.038
COMP Coverage premiums * 0.188
COLL Coverage premiums * 0.208

**Total Premium is Sum of above factors

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE -- PERSONAL

ARKANSAS

Exhibit 5

RATE ORDER CALCULATION

	CSL*	BI	PD	WLOSS/A DB/MED	UM/ UIMBI	UM/UIM CSL***	UMPD	Comp	Coll	Audio, Visual & Customized Equipment	EAP	Tapes / Discs / Records	DOC	Death Indemnity	Total Disability	LOU	Towing
Driver Class																	
Driving Record (Points)	x	x	x	x	BI	BI	COLL	x	x							COLL	
Good Student Discount	x	x	x	x	BI	BI	COLL	x	x							COLL	
Distant Student Discount	x	x	x	x	BI	BI	COLL	x	x							COLL	
Mature Driver Training Discount (APC)	x	x	x	x	BI	BI	COLL	x	x							COLL	
Driving Training Discount (DTC)	x	x	x	x	BI	BI	COLL	x	x							COLL	
Driver Factor	=	=	=	=	=	=	=	=	=							=	
Average Driver Factor																	
Base Rate	x	x	x	x	x	x	x	x	x							x	
Commission	x	x	x	x	x	x	x	x	x							x	
Tier Factor	x	x	x	x	BI	BI	COLL	x	x			x				COLL	
Household Structure Factor	x	x	x	x	BI	BI	COLL	x	x							COLL	
Coverage Discount	x	x	x	x	BI	BI	COLL	x	x							COLL	
Advanced Quoting Discount	x	x	x	x	BI	BI	COLL	x	x							COLL	
Limit/Deductible Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
Symbol Factor	x	x	x	x	x	x	x	x	x								
Value Class Factor ****	x	x	x	x	x	x	x	x	x								
Model Year Factor	x	x	x	x	x	x	x	x	x								
Territory Factor	x	x	x	x	x	x	x	x	x							COLL	
Usage Factor	x	x	x	x	BI	BI	COLL	x	x							COLL	
Vehicle Age Factor																x	x
Vehicle Level Discounts	x	x	x	x	x	x	x	x	x								
Account Credit	x	x	x	x	BI	BI	COLL	x	x							COLL	
Driver Exclusion Surcharge	x	x	x	x	x	x	x	x	x								
Full Pay Discount	x	x	x	x	BI	BI	COLL	x	x							COLL	
Named Non Owner	x	x	x	x	x	x	x	x	x								
Expense Constant	+	+	+	+				+	+								
Coverage Premium	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Policy Level Coverage													=				
Subtotal of Coverage Premiums	=																
Employee Discount	x																
Total Premium	=																
Auto Loan / Lease**	+																
Optimum Package*****	+																
Optimum Package Plus*****	+																
New Vehicle Replacement*****	+																
Capping Factor	x																
Installment & SR-22 Fee	+																
Capped Final Premium	=																

*The CSL limit is the sum of the BI and PD premiums

**Loan/Lease is calculated as (Comp Cov Prem + Coll Cov Prem) * 0.03

*** The UM CSL is the sum of the UIMBI and UMPD Full Coverage premiums

**** The UIM CSL is the sum of the UIMBI and UIMPD Full Coverage premiums

***** Only used if no Safeco or ISO symbol can be determined

***** Optimum package is calculated as (Coll cov Prem) * 0.20

*****Optimum Package Plus is calculated as (BI cov Prem)*0.098 + (PD cov Prem)*0.038 + (MED cov Prem)*0.038 + (COMP cov Prem)*0.188 + (COLL cov Prem)*0.208

***** New Vehicle Replacement is calculated as (Coll Cov Prem) * 0.05

Arkansas

Auto Product Guide



Safeco Insurance Company of Illinois



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What's New

Effective Date of New and Revised Material Updates

Companies and Copyrights

Binding Authority

Earthquake
Severe Weather
Other Catastrophes

Product and Market Tier Placement

New Business
Renewal Business
Credit Scoring
In-force Conversion Factor

Verification

Prior Insurance Coverage and Limits
Prior Auto Insurance Proof
Home Ownership
File Maintenance and Audit Requirements

Vehicle Eligibility

Garaging Address
Inspections
Model Year
Recreational Vehicles
Off-Road Vehicles
Ineligible Vehicles
Symbol Rated Vehicles
Value Class Vehicle Rating

Pickups with a Canopy
Pickups with Camper Body

Vehicle Use

Personal Use
Business Use
Farm Use

Driver Eligibility

Driver Classification
Driver-Vehicle Assignment
Household Members
Driver Type
Driver Exclusions
Financial Responsibility Filings (SR-22)
Ineligible Drivers
Youthful Operators

Driving Record

Unverifiable Driving Record
Accidents, Convictions and Claims
Accident Forgiveness
At-fault Accidents
Not At-fault Accidents
Foreign and International Driver's Licenses
Driving Record Charges

Coverage Options

Bodily Injury Liability
Property Damage Liability
Combined Single Limit
Personal Injury Protection Coverages

Uninsured Motorists Bodily Injury
Underinsured Motorists Bodily Injury
Uninsured Motorists Property Damage Coverage
Uninsured Motorists Combined Single Limit
Underinsured Motorists Combined Single Limit
Comprehensive Physical Damage Coverage
Collision Physical Damage Coverage
Safeco Optimum Package Plus™

Safeco Optimum Package™
New Vehicle Replacement
Auto Loan/Lease Coverage
Audio, Visual and Customized Equipment
Stereo Tapes, Discs and Media
Roadside Assistance
Emergency Assistance Package
Loss of Use
Named Non-owner
Extended Non-owned Auto Coverage (Broad Form Drive Other Car) – Liability
Physical Damage Minimum

Discounts

Multi-car Discount
Advance Quote Discount
Homeowner Discount

Coverage Discount
Paid in Full Discount
Account Discount
Good Student Discount
Distant Student Discount
Driver Training
Accident Prevention Course Discount
Anti-theft Discount
Safeco Youthful Program Subscription
Safeco Employee Discount Plan

Policy Changes

Endorsements/Changes on Policies
Fifth-vehicle Policies
Split Policies

Cancellation and Continuing with a Lapse

Cancellation
Continuing with a Lapse
Waiver of Returned Premium
Policy Term

What's New

Effective Date of New and Revised Material

07/23/09 New business • 08/27/09 Renewal business

Updates

Accident Forgiveness rule has been updated	18
Comprehensive Physical Damage Coverage rule has been updated	26
Safeco Optimum Package Plus™ has been added	27
Safeco Optimum Package™ rule has been updated	29
Account Discount rule has been updated	35

Companies and Copyrights

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Safeco Insurance Company of Illinois



Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

Product and Market Tier Placement

New Business

Coverage Tiers

Our rating system determines the best possible coverage tier placement for your customer using available information, including the application, financial responsibility, driving record and loss history.

Market Placement

Our rating system determines the appropriate market for your customer.

Market determination no longer impacts the rate level for your customer. However, market will be used to determine coverage limit eligibility and commission rate.

Renewal Business

Upon renewal, our rating system will automatically recalculate your customer's coverage tiers and market.

Credit Scoring

Credit scoring is confirmed for all new and renewal business policies where the named insured is 21 years of age or older. Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every three years. The “Financial Responsibility Score” will be obtained from ChoicePoint.

In-force Conversion Factor

For capped policies, a conversion factor table provided for each company will be applied at each renewal. The factors will be applied as described in the in-force conversion factor table and for the number of renewals indicated.

Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- SR-22 filings
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Verification of accident prevention course and/or underinsured motorist selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Signed personal injury protection selection/rejection form

Vehicle Eligibility

Garaging Address

Entering the address where the vehicle is principally garaged will allow the system to automatically assign the proper territory and rating factor.

For students with a vehicle away from home, you should rate the vehicle at the policyholder's principal garaging address.

Inspections

Vehicle inspections should take place for all vehicles when physical damage coverage is added to the policy. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis determines the model year of the vehicle.

Recreational Vehicles

Antique autos, classic cars, trailers and motor homes are eligible for participation in Safeco's Recreational Vehicle (rec vehicle) Program and are written on our auto policy. Please refer to our rec vehicle product guide for details.

Off-Road Vehicles

The following off-road vehicles may be written in Safeco's Off-Road Program:

- Dune buggies
- Golf carts

- Vehicles with fewer or more than four wheels (excluding dual-axle pickup trucks)
- Any other vehicles not licensed for road use

Please refer to our off-road product guide for details.

Ineligible Vehicles

All personal vehicle types owned by a named insured, including pickups with canopies are eligible for participation in our personal auto program except for the following:

- Buses
- Vehicles used as a primary residence
- Vehicles used in racing or speed contests or in responding to emergencies
- Vehicles used for hire, lease, rental, limousine, taxi services, pilot car or transportation of passengers
- Vehicles used for wholesale or retail pickup or delivery of goods (for example: pizza, flowers, newspapers, mail, etc.)

- Commercial type vehicles such as step, panel and cut-away vans; flatbed, stake beds and dump trucks or those equipped for snow plowing, including pickups and vans greater than one-ton-rated load capacity
- Vehicles which require a state or federal motor carrier permit to operate
- Vehicles titled or owned/leased on a long-term contract by a partnership or corporation, unless:
 - They are ordinarily operated by a corporation director or officer named in the declarations, or resident relatives for pleasure, commuting or acceptable business use
 - All operators are household members and listed on the policy
 - No more than four such vehicles are owned or leased by the partnership or corporation
- Estates, receiverships, partnerships or corporations cannot be listed as a named insured, but may be listed as an “additional interest”

- Vehicles garaged outside of this state for more than six months of the year (unless the student is away at school and parents are written in-state on the same policy)
- Vehicles which are custom-manufactured, kit, self-assembled, limited edition, replica and exotic
- Vehicles with plastic, aluminum or stainless steel bodies
- Modified vehicles other than conversion vans (such as hot rods, cars with special suspensions, etc.) This includes modifications which substantially increase the performance of the vehicle.
- Grey market vehicles which are vehicles manufactured outside the United States (usually in Europe) that do not meet U.S. emission and safety standards. Grey market vehicles that have been upgraded to meet U.S. emission and safety standards may be eligible if they are approved, prior to binding, by an underwriter and we obtain a copy of the vehicle registration verifying the local jurisdiction's Department of Transportation safety requirements

and Environmental Protection Agency emission standards are satisfied

Symbol Rated Vehicles

Most vehicles are assigned Safeco symbols for rating both liability and physical damage coverages. The system will assign symbols for you based on vehicle identification number (VIN), year, make and model.

For new models or model year vehicles which are not assigned a Safeco symbol, you will be prompted to enter an Insurance Services Office, Inc. (ISO) symbol from the symbol pages.

Vehicles designed for sale or intended for use outside the United States, grey market vehicles, are rated using the same symbols as would be used for comparable U.S. vehicles. A grey market vehicle without a comparable U.S. vehicle is not eligible for our markets.

Value Class Vehicle Rating

Stated amount vehicles are vehicles that:

- Do not appear on our symbols list

- Are limited in production
- Have more than \$5,000 in additional equipment or add-on's

Physical damage coverage on stated amount vehicles provides coverage up to the lesser of actual cash value or the stated amount value specified by your customer. Stated amount vehicles valued over \$100,000 are not eligible.

Pickups with a Canopy

Canopies or camper shells are typically fiberglass shells attached to the back of a pickup and are not equipped with sleeping or living quarters. Canopies are considered equipment as long as they are attached to the pickup and are covered for direct or accidental loss if the pickup carries comprehensive or collision coverages.

Physical damage premiums are determined by combining the original cost new of the pickup and the original cost new of the canopy. Input the pickup's VIN (with year, make and model), then indicate "truck-camper/canopy" as the body style and input the

combined cost new in the "cost new/actual cash value" field.

Pickups with Camper Body

A camper body is a body equipped with sleeping or living quarters which is designed to be mounted on a pickup. Slide-in campers with sleeping or living quarters must be listed and rated separately on the policy as a camper. The pickup used to transport the camper is rated separately as a private passenger vehicle. Please refer to our rec vehicle product guide for details on rating a camper body.

Physical damage coverage for campers is excluded on the contract unless indicated on the declarations.

Vehicle Use

Personal Use

The regular non-business use of a personal vehicle, including commuting to or from work or school.

- Pleasure use means that there is no business use of the vehicle nor is it customarily used in the course of driving to or from work a distance of more than three road miles one way
- Short commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of less than 15 road miles one way
- Long commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of 15 or more road miles one way

Note: A vehicle used for driving to or from school shall be considered as used for driving to or from work.

The term “customarily” includes:

- Use of vehicles in a car-pool or other ride-share arrangements
- A vehicle driven part way to or from work, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day

A vehicle used in the business of the United States government by an employee thereof may be classified and rated as pleasure use, short commute or long commute provided coverage is limited in accordance with the applicable endorsement.

Business Use

The use of a vehicle which is required by or primarily involved in the duties of the primary operator in his or her occupation, profession or business, other than going to or from work.

Eligible Business Use

The following are examples of some but not all types of eligible business use:

- Vehicles owned or leased by the applicant and used in their business or occupation, such as consultants and contractors
- Vehicles used by sales representatives, such as realtors, insurance agents, manufacturer and company representatives, and home-based sales, such as Avon, Mary Kay and Tupperware
- Vehicles used by professionals whose duties include travel to hospitals, clinics, courthouses, job sites or client homes, such as doctors, attorneys, architects, accountants, financial advisors, engineers and clergy
- Vehicles used in a business for occasional errands

Ineligible Business Use

The following are examples of some but not all types of ineligible business use:

- Vehicles used for transportation of passengers, such as taxis or limousines

- Vehicles used for retail or wholesale delivery, such as food (pizza), newspapers, contract mail delivery and other consumer products
- Vehicles operated by employees or coworkers
- Vehicles used in security or surveillance operations
- Vehicles used to carry tools or equipment weighing more than 500 lbs
- Vehicles used to transport flammables or explosives
- Vehicles used to accompany wide loads
- Named non-owner policies

Farm Use

The vehicle is principally garaged on a farm or ranch and is not primarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.

Driver Eligibility

Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married.

Driver-Vehicle Assignment

We determine an average rating factor for all rated drivers and then apply that factor to all vehicles. This is done automatically. We do not require you to assign drivers to specific vehicles.

The rated drivers are equal to all the drivers on the policy.

Household Members

(Effective NB: 09/22/08 RB: 09/22/08)

All drivers of the household should be insured on a single policy.

Drivers that must be rated or excluded are individuals that are currently licensed or were previously licensed (for example, revoked or suspended licensed).

- This also includes youthful operators who are resident students at a school, college or educational institution located more than 100 road miles from the principal garaging address on the policy and who are without a car at a school. However, the operator shall be eligible for the distant student discount.

Drivers that are neither rated nor excluded must be input as a non-rated driver.

Examples of acceptable non-rated driver reasons are:

- Any spouse or eligible age adult resident who has never had a license

- Any resident youthful operator with a valid learners permit.
- An individual in active military service with the armed forces of the United States of America unless such individual customarily operates a covered vehicle.

Driver Type

(Effective NB: 10/30/08 RB: 12/04/08)

We determine driver type eligibility automatically based on a combination of driver type, relationship to insured, and reason for non-rated or excluded.

Rated

All licensed persons of driving age who operate any of the insured vehicles should be listed as rated drivers.

Excluded

Drivers for whom there will be no coverage under the policy should they operate a vehicle. A surcharge may apply. Exclusion rules vary by state, including signature requirements.

Non-Rated

Persons of driving age in the household who will not be permitted to drive any of the insureds vehicles. Refer to the [Household Members](#) section of the product guide for a list of acceptable non-rated driver types.

Driver Exclusions

(Effective NB: 10/30/08 RB: 12/04/08)

Drivers other than the named insured or those drivers requiring an SR-22 filing may be excluded. A surcharge may apply. Drivers may not be excluded from one of our (Safeco) policies and insured on another of our (Safeco) policies. Exclusions must be signed by a named insured, 18 years of age or older. Driver exclusion forms are available in the Q&I print package and the [Policy Forms Viewer](#) on our web site.

Financial Responsibility Filings (SR-22)

Individuals requiring a filing cannot be excluded and must have verifiable driving records. All SR-22s will be issued by us (Safeco). For policies requiring an immediate SR-22, please contact [customer care](#).

- Liability limits must meet the minimum financial responsibility requirements for the state requesting the filing
- Bodily injury coverage is required on any policy with an SR-22
- All vehicles owned by the driver requiring the filing must be on our policy
- The name on the filing must appear exactly as it reads on the driver's license
- Filings are not available for a driver with an unverifiable driving record. If we are unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation

Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers without a current, valid driver's license
- Drivers without a specific, in-state garaging address
- Drivers who are not permanent residents (10-month intended stay) of the rating state

- Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage
- Operators under the minimum age for state licensing
- Drivers who have been convicted of insurance fraud
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation

Youthful Operators

Any driver under the age of 25 is considered a youthful operator.

Driving Record

Unverifiable Driving Record

Any driver with a U.S. driver's license whose driving record cannot be verified by the licensing state's licensing authority will be assessed a major violation surcharge.

The charge will be removed if a valid motor vehicle record (MVR), covering the complete chargeable period, is received within 30 days of policy inception.

Accidents, Convictions and Claims

When determining the appropriate market and coverage tiers for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market and coverage tiers, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past five years
- Major convictions which have occurred in the past five years which include, but are not limited to:
 - Driving under the influence
 - Open container violation
 - Vehicle theft or felony of a vehicle
 - Careless or improper operation of a vehicle
 - Drag racing

- Driving under suspension excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
 - Fine
 - Alimony
 - Child support
 - Taxes
 - Real estate license
 - Hunting license
- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims which have occurred in the past five years:
 - Include at-fault accidents, not-at-fault accidents and comprehensive losses

- Exclude towing losses
- Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the violation date and, when multiple points are applicable to one occurrence, all incidents should be input on the application; however, only the accident or conviction with the highest points will receive a merit surcharge.

Accident Forgiveness

(Effective NB: 07/23/09 RB: 08/27/09)

For a policy that has been consecutively in force with us for six years or longer on which none of the rated drivers 18 or older have an at fault accident or violation, the first at fault accident caused by a driver 18 or older will not result in a surcharge. Subsequent at-fault accidents will result in a surcharge, as will all accidents for drivers less than 18.

At-fault Accidents

At-fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a merit surcharge. At-fault accidents beneath these thresholds are not subject to this surcharge.

Not At-fault Accidents

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident

- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault
- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- The owner or operator of your customer’s vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage

Foreign and International Driver’s Licenses

Drivers with a valid foreign or international driver’s license and without a valid U.S. driver’s license will be assessed a surcharge equivalent to a major violation until they are able to provide proof of a valid U.S. driver’s license in effect for at least 12 months. The surcharge will be removed at the next applicable renewal.

Driving Record Charges

Point assignments vary by violation type, driver age, and age of incident. As an incident ages, it will be assigned fewer points. The description and number of points assigned to a policy can be viewed on the merit tab of PLFile.

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Liability Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Bodily Injury Liability Limits (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 Not available	25/50 50/100 100/300 Not available Not available Not available Not available
Property Damage Liability Limits (in thousands)	25 50 100 500	25 50 100 500	25 50 100 Not available
Combined Single Limit of Liability (in thousands)	100 300 500	100 300 500	100 Not available Not available
Work Loss Benefits	Basic	Basic	Basic
Accidental Death Benefits (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Personal Injury Protection Medical Expense (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
Uninsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500	25/50 50/100 100/100 100/300 Not available Not available Not available
Underinsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 Not available Not available Not available
Uninsured Motorists Property Damage Coverage (in thousands)	25 50 100 300 500	25 50 100 300 500	25 50 100 Not available Not available
Uninsured/Underinsured Motorists Combined Single Limit (in thousands)	100 300 500	100 300 500	100 Not available Not available

Physical Damage Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Comprehensive Physical Damage Coverage Deductibles (also available with Full Safety Glass coverage)	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Collision Physical Damage Coverage Deductibles	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Safeco Optimum Package Plus™	Available	Available	Available
Safeco Optimum Package™	Available	Available	Available
New Vehicle Replacement Coverage	Available	Available	Available
Auto Loan/Lease Coverage	Available	Available	Available
Audio, Visual and Customized Equipment Coverage	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
Stereo Tapes, Discs and Media	Available	Available	Available
Roadside Assistance/Emergency Assistance Package	Available	Available	Available

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Loss of Use Coverage	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250
Broad Form Drive Other Car	Available	Available	Available

Bodily Injury Liability

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy insured for liability coverages must carry the same liability limits. (See [Liability Coverages](#) table.)

Property Damage Liability

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Combined Single Limit

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured

motorists and underinsured motorists are not included in combined single limit but may be purchased separately. Uninsured motorists and underinsured motorists have combined single limit available to coordinate with your bodily injury and property damage combined single limit option. (See [Liability Coverages](#) table.)

Personal Injury Protection Coverages

Work Loss Coverage

If selected, all vehicles on the policy must carry the coverage. (See [Liability Coverages](#) table.)

Accidental Death Benefits

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See [Liability Coverages](#) table.)

Personal Injury Protection Medical Expense

Personal injury protection medical expense limits apply to each person for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See [Liability Coverages](#) table.)

Uninsured Motorists Bodily Injury

Uninsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Underinsured Motorists Bodily Injury

Underinsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Uninsured Motorists Property Damage Coverage

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily injury coverage is rejected, uninsured motorists property damage must also be rejected. (See [Liability Coverages](#) table.)

Uninsured Motorists Combined Single Limit

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-limit. Uninsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

Underinsured Motorists Combined Single Limit

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to

underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

Comprehensive Physical Damage Coverage

(Effective NB: 07/23/09 RB: 08/27/09)

Comprehensive physical damage coverage is actual cash value and provides coverage in case of a loss that is other than collision. Comprehensive coverage is required if a loss payee is indicated.

Full safety glass coverage is available for all deductible options.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations. (See [Physical Damage Coverages](#) table.)

Collision Physical Damage Coverage

Collision physical damage coverage is the lesser of the actual cash value, or the amount necessary to repair or replace the property. It provides coverage in case of an accident. Collision coverage is required if a loss payee is indicated. Bodily injury, property damage and comprehensive coverages are required if collision coverage is purchased.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package Plus™

(Effective NB: 07/23/09 RB: 08/27/09)

Safeco Optimum Package Plus™ is a bundled coverage which includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally,

if one vehicle has the package selected, all vehicles must select the package.

- Accident forgiveness – only three consecutive years in force with us without at fault accidents or violations is required on a policy level instead of six years.
- Liability coverage for punitive damages – if bodily injury coverage applies to the policy, the exclusion of punitive or exemplary damages no longer applies.
- Increased loss of income – if bodily injury coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- Death benefits – if personal injury protection coverage applies to the policy, \$2,000 per death, up to a total of \$4,000 if you or a family member dies due an auto accident.
- Tapes, records, disks and other media – if comprehensive coverage and/or collision coverage apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.

- Coverage for injury or death to your dog or cat – if collision coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or a benefit of \$500 if your pet dies as a result of an auto collision.
- Comprehensive deductible waiver – if comprehensive coverage applies to the policy, the comprehensive deductible will be waived in the event of a total loss.
- Diminishing deductible – if collision coverage applies to the policy, a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is increased to \$3,000.
- Emergency expenses – if comprehensive coverage and/or collision coverage apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging.
- Personal property coverage – if comprehensive coverage and/or collision coverage apply to the policy, coverage for loss of certain types of personal property while located in the vehicle, subject to a deductible.
- Waiver of adjustment for depreciation or betterment – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- Electronic lock and key replacement deductible waiver – if comprehensive coverage applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – if comprehensive coverage and/or collision coverage

apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days.

Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package™

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.

- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived

- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See [Physical Damage Coverages](#) table.)

New Vehicle Replacement

In the event of a total loss, the new vehicle replacement coverage pays at the insured's option (subject to certain limitations):

- The verifiable purchase price to replace the vehicle
- The cost of a similar new vehicle
- The market value of the vehicle

A new vehicle is one where it has not been previously titled and the insured is the original owner. Coverage is available for the first 365 days from the date of purchase of the vehicle. After that, the coverage will automatically be removed from the policy at the next renewal. (See [Physical Damage Coverages](#) table.)

Auto Loan/Lease Coverage

Eligibility

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

Coverage

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc. (See [Physical Damage Coverages](#) table.)

Audio, Visual and Customized Equipment

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is

available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
 - Radios and stereos
 - Tape decks
 - Compact disc players
 - DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:

- Custom wheels, tires, tachometers, pressure, and temperature gauges
- Custom murals, paint, decals, or other graphics
- Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
- Paint
- Interior work (for example: special carpeting and seat covers)

(See [Physical Damage Coverages](#) table.)

Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs

(See [Physical Damage Coverages](#) table.)

Roadside Assistance

(Effective NB: 10/02/08 RB: 11/06/08)

Roadside Assistance coverage may be provided on any vehicle. Additionally for new business, if one vehicle has the coverage selected, all vehicles must select the coverage. Comprehensive only policies are not affected by this rule. (See [Physical Damage Coverages](#) table.)

Emergency Assistance Package

(Effective NB: 10/02/08 RB: 11/06/08)

Emergency assistance package coverage provides:

- Roadside Assistance coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See [Physical Damage Coverages](#) table.)

Loss of Use

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See [Physical Damage Coverages](#) table.)

Named Non-owner

A named non-owner policy provides liability protection to an individual who does not own a vehicle or have access to any personal use vehicle on a regular basis.

The only coverages available are bodily injury/property damage, combined single limit, personal injury protection, additional personal injury protection, medical payments, uninsured motorists bodily injury/underinsured motorists bodily injury, uninsured motorists property damage and uninsured motorists/underinsured motorists combined single limit.

SR-22 filings and higher liability limits are acceptable. Business use is not acceptable for named non-owner policies.

Extended Non-owned Auto Coverage (Broad Form Drive Other Car) – Liability

Coverage is provided for the use of any non-owned vehicle by the named insured as provided in the endorsement.

The following options are available to the named insured or a relative living in the same household with:

- No underlying insurance for named insured and relative
- Underlying insurance for named insured
- Underlying insurance for relative

Please submit complete information regarding:

- Estimated annual mileage of non-owned vehicle
- Whether there is underlying insurance covering the named insured or relative on a direct primary basis
- Type of vehicle usually driven
- Use of vehicle

(See [Physical Damage Coverages](#) table.)

Physical Damage Minimum

Each vehicle will be subject to a physical damage minimum excluding Roadside Assistance and loss of use.

All Products
\$10 per vehicle

Discounts

Discounts at a Glance
Multi-car
Advance Quote
Homeowner
Coverage
Paid in Full
Account
Good Student
Distant Student
Driver Training
Accident Prevention Course
Anti-theft
Safeco Youthful Program Subscription

Multi-car Discount

The multi-car discount shall apply if more than one private passenger auto (or pickup or van rated a private passenger auto) is insured. The vehicles must:

- Be owned by an individual or owned jointly by two or more relatives in the same household
- Be owned by a corporation and primarily operated by the corporate officer named in the declarations or family members who are residents of the same household
- Be a combination of the first two bullet points above
- Carry bodily injury and property damage liability or equivalent coverage

The multi-car discount will also be permitted if a new business application insures one vehicle but the named insured owns an additional vehicle eligible for this discount on the policy inception date and an endorsement adding the additional vehicle during the initial policy period is submitted with the application. This is permitted on the policy inception date only.

Advance Quote Discount

The advance quote discount shall apply to a newly issued policy if the quote date is 8 days or more in advance of the issue date of the policy. This discount will apply for the first 24 months of the policy.

This is a new business discount only, rewritten policies are not eligible for this discount. (See [Discounts](#) table.)

Homeowner Discount

The homeowner discount shall apply if the named insured owns a home or condominium. (See [Discounts](#) table.)

Coverage Discount

The coverage discount shall apply to any vehicle on the policy which carries liability coverage (bodily injury and property damage) and comprehensive and/or collision coverage. (See [Discounts](#) table.)

Paid in Full Discount

If the policy term premium is paid in full at inception or renewal, this discount will apply. Installment payments

will be offered at renewal, but the discount will be deleted if not paid in full. (See [Discounts](#) table.)

Account Discount

(Effective NB: 07/23/09 RB: 08/27/09)

If your customer has an in-force Safeco homeowners, condominium or renters policy, or has their home insured on an in-force farm policy, they are eligible for this discount. (See [Discounts](#) table.)

Good Student Discount

This rule shall not apply to any driver with a driving record with eight or more points under the safe driver insurance plan rule.

The applicable good student rating factor shall apply if the insured vehicle is classified under any youthful owner or operator classification, provided:

- A youthful operator is not less than 16 years of age, not married, is a full-time student in high school or enrolled in at least four courses per term as a full-time student in a certificate or degree program in an accredited college or university or is a college graduate, not married and not older than 24.

- The scholastic records for full time students for the immediately preceding school semester or quarter (or comparable segment) or for college graduates the final semester or quarter, show that each such student:
 - Is ranked scholastically among the upper 20 percent of his or her class, or
 - In schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent, B- for a full-time student at a two- or four-year college or university (if the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent), or
 - In schools where numbers are used to designate grade “points” (such as 4, 3, 2 and 1), had an average of at least 3 grade points for all subjects combined, or its equivalent, or
 - In schools that maintain a dean’s list, honor roll or comparable listing for scholastic achievement, was included in such a list

- For each such student, we are furnished with a statement, certified by a responsible official of the school, indicating the attainment of at least one of the above scholastic requirements

Certification at inception of the policy or on any renewal date applies for four terms. Mid-term certification applies for the remainder of the current term and three additional terms.

If the operator who is applying for re-certification has, during the past year, graduated from a four-year college or university, the applicable good student rating factor shall be continued after graduation, provided documentation confirming graduation is furnished to us.

When this discount is applied to a new business policy, please **fax** a copy of the student’s most recent grade report or statement by a school official verifying the acceptable grade level to us. The day after the policy is uploaded to us, you will receive an e-mail reminder to fax the grade report. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will assume the student does not qualify for this discount and re-rate the

policy accordingly. Once verified the discount will remain on the policy with new verification every 24 months. (See [Discounts](#) table.)

Distant Student Discount

A youthful operator who is in your customer's household but is a resident student at an educational institution over 100 road miles from the principal garaging address qualifies for this discount if they do not have a car at school. (See [Discounts](#) table.)

Driver Training

Young drivers, under the age of 21, who complete a driver education course are eligible for this discount. Proof of course completion should be kept in your file while the discount applies.

This discount does not apply if:

- Your customer is taking a course intended to be a penalty, imposed by a court or other governmental entity, or resulting from a moving traffic violation
- During the most recent 36 months, your customer has been:

- Involved in an at-fault vehicle accident
- Convicted of or has pleaded guilty or nolo contendere to a moving traffic violation for which points may be assessed against your customer's driver's license

(See [Discounts](#) table.)

Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. (See [Discounts](#) table.)

Anti-theft Discount

The following discounts apply only to comprehensive coverage and only one discount level is allowed. To qualify the vehicle must be equipped with a device described below.

Alarm Only

A discount will be applied to a vehicle equipped with an alarm device which sounds an audible alarm that can be heard at a distance of at least 300 feet for at least three minutes.

Disabling Device

A disabling device makes the fuel, ignition or starting system inoperative.

Active Disabling Device

An active disabling device requires you to turn the system on. A discount will be applied to a vehicle equipped with an active disabling device.

Passive Disabling Device

A passive disabling device does not require a separate manual step to engage the device. A discount will be applied to a vehicle equipped with a passive disabling device. (See [Discounts](#) table.)

Note: If your customer has either a LoJack or Teletrac system in their vehicle the comprehensive deductible will be waived if the car is stolen and the service is activated at the time of loss.

Safeco Youthful Program Subscription

(Effective NB: 10/04/07 RB: 11/08/07)

The applicable rating factor shall apply if the insured vehicle is classified under any youthful owner or operator classification, provided:

- A youthful operator is a driver under 25 years of age
- The vehicle has an active Safeco Youthful Program Subscription

If at any time the Subscription is discontinued, the rating factor will be removed upon renewal or sooner.

(See [Discounts](#) table.)

Safeco Employee Discount Plan

Eligible persons are employees of Safeco Corporation and its subsidiaries, their spouses, domestic partners and family members in the household.

Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact **customer care** for assistance.

Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

Cancellation and Continuing with a Lapse

Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Policy Term

Policies are issued with a six-month term.



SAFECO INSURANCE COMPANIES

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Summary of RV and Classic Car Changes – ARKANSAS

In conjunction with the introduction of the Safeco Optimum Package Plus™ and the introduction of full glass COMP deductible options in our Private Passenger Auto (PPA) program, we would like to offer the same in our RV and Classic Car Programs. The RV program consists of motor homes and travel trailers while the Classic Car program consists of restricted use classic cars and antique autos. Vehicles types in both programs are written as a miscellaneous vehicle in the Auto program.

RV and Classic Cars will adopt the same form, coverage and factors used in PPA. This new coverage includes the following::

Safeco Optimum Package Plus™

- Increased Loss of Income
- Punitive Damages Coverage
- Death Benefits Coverage
- Comprehensive Deductible Waiver for Total Loss
- Diminishing Deductible
- Uninsured Motorist Property Damage Deductible Waiver, if applicable
- Non-Owned Trailer Coverage
- Emergency Expense Coverage
- Personal Property Coverage
- Waiver of Adjustment for Depreciation and Betterment
- Electronic Lock and Key Replacement Deductible Waiver
- World-wide Coverage for Physical Damage and Indirect Loss of Use of Rental Vehicles
- Tapes, Records, Disks & Other Media Coverage
- Pet Insurance
- Accident Forgiveness with a reduced qualification period

We will also be introducing full glass COMP deductible options with this filing. Factors selected for these options have been adopted from competitors. Both the RV and Classic Car programs will adopt full glass COMP deductible factors from American Modern.

Included with this filing are exhibits of the rate order calculations for motor homes, trailers, restricted use classic cars and antique autos as well as the rate table pages containing the factors used for this new coverage.

We are requesting the same effective dates as PPA partner.

ARKANSAS - MOTOR HOME PROGRAM

RATING ALGORITHM

NB Effective: 07/23/2009

RB Effective: 08/27/2009

PRIMARY COVERAGES

	BI	PD	CSL	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL
BaseRate	*	*		*	*	*	*	*	*	*	*
Vehicle Value										*	*
Limit & Deductible	*	*		*	*	*	*	*	*	*	*
Full Glass Factor (+)										+	
BI Base * Limit			+								
PD Base * Limit			+								
CSL Total			=								
CSL Discount Factor			*								
Deviation					*	*	*	*	*	*	*
Vehicle Deviation	*	*	*	*	*	*	*	*	*		
Accident Prevention Discount	*	*	*	*	*						*
Anti-Theft Discount										*	
Premium	=	=	=	=	=	=	=	=	=	=	=

MISC COVERAGES

	LOAN	LOU	RDASST	STEREO	ACE	OPTIMUM*	OPTIMUM PLUS**
Base Rate	*					*	*
Limit Factor		*	*	*	*		
Deviation		*	*	*	*		
Premium	=	=	=	=	=	=	=

TOTAL PREMIUM =

*Optimum Package is calculated as (COLL x 0.20)

**Optimum Package Plus is calculated as (0.098 x BI)+(0.038 x PD)+(0.069 x CSL)+(0.038 x MED)+(0.208 x COMP)+(0.188 x COLL)

ARKANSAS - MOTOR HOME PROGRAM

MISC BASE RATES

NB Effective: 07/23/2009

RB Effective: 08/27/2009

LOAN/LEASE	
3% of COMP/COLL COVERAGE	

LOSS OF USE	
\$25/750	\$ 9.00
\$35/1050	\$ 14.30
\$50/1500	\$ 20.00
\$75/2250	\$ 30.70
No Cov	\$ -

ROADSIDE ASSISTANCE	
Basic	\$ 2.00
EAP	\$ 5.00
No Cov	\$ -

STEREO	
LIMIT	RATE
Yes	\$ 7.50
No Cov	\$ -

OPTIMUM PACKAGE*	
20% OF COLLISION PREMIUM	

*Grandfathered

OPTIMUM PACKAGE PLUS™	
9.8% OF BI PREMIUM	
3.8% OF PD PREMIUM	
6.9% OF CSL PREMIUM	
3.8% OF MED PREMIUM	
20.8% OF COMP PREMIUM	
18.8% OF COLL PREMIUM	

**Total Premium is Sum of Above

AUDIO VISUAL		
Cost New (From)	Cost New (To)	RATE
\$ -	\$ 500	\$ 15.00
\$ 501	\$ 1,000	\$ 30.00
\$ 1,001	\$ 1,500	\$ 45.00
\$ 1,501	\$ 2,000	\$ 60.00
\$ 2,001	\$ 2,500	\$ 75.00
\$ 2,501	\$ 3,000	\$ 90.00
\$ 3,001	\$ 3,500	\$ 105.00
\$ 3,501	\$ 4,000	\$ 120.00
\$ 4,001	\$ 4,500	\$ 135.00
\$ 4,501	\$ 5,000	\$ 150.00

MIN PHYS DAMAGE PREMIUM	
\$5.00	

ARKANSAS - MOTOR HOME PROGRAM

LIMITS & DEDUCTIBLES

NB Effective: 07/23/2009

RB Effective: 08/27/2009

BI	FACTOR
25/50	1.000
50/100	1.243
100/100	1.401
100/300	1.447
250/500	1.632
300/300	1.636
500/500	1.708
500/1000	1.726
100 CSL	1.401
300 CSL	1.636
500 CSL	1.708
No Cov	-

PD	FACTOR
25,000	1.000
50,000	1.025
100,000	1.067
300,000	1.125
500,000	1.167
100 CSL	1.067
300 CSL	1.125
500 CSL	1.167
No Cov	-

CSL DISCOUNT	1.000
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MED	FACTOR
500	0.400
1,000	0.550
2,000	0.700
5,000	1.000
10,000	1.250
25,000	1.500
No Cov	-

UMBI	FACTOR
25/50	1.000
50/100	1.243
100/100	1.401
100/300	1.447
250/500	1.632
300/300	1.636
500/500	1.708
100 CSL	1.401
300 CSL	1.636
500 CSL	1.708
No Cov	-

UIMBI	FACTOR
25/50	-
50/100	0.250
100/100	0.600
100/300	0.740
250/500	1.600
300/300	1.620
500/500	2.040
100 CSL	0.600
300 CSL	1.620
500 CSL	2.040
No Cov	-

UMPD	FACTOR
25,000	3.000
50,000	3.500
100,000	4.000
300,000	5.000
500,000	5.500
1,000,000	6.000
1,500,000	6.500
No Cov	-

PIP	FACTOR
BASIC	1.000
No Cov	-

APIP	FACTOR
5,000	2.000
10,000	3.600
15,000	5.300
20,000	6.900
No Cov	-

COMP	FACTOR
0	1.080
50	1.000
100	0.920
200	0.810
250	0.760
500	0.610
1000	0.450
2000	0.390
50G	1.000
100G	0.920
200G	0.810
250G	0.760
500G	0.610
1000G	0.450
2000G	0.390
No Cov	-

GLASS	FACTOR (+)
50G	\$2.50
100G	\$4.00
200G	\$7.00
250G	\$9.00
500G	\$14.00
1000G	\$16.00
2000G	\$18.00
No Cov	-

COLL	FACTOR
100	1.150
200	1.000
250	0.950
500	0.840
1000	0.700
2000	0.650
No Cov	-

ARKANSAS - RESTRICTED USE CLASSIC CAR PROGRAM

RATING ALGORITHM

NB Effective: 07/23/2009

RB Effective: 08/27/2009

PRIMARY COVERAGES

	BI	PD	CSL	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL
BaseRate	*	*		*	*	*	*	*	*	*	*
Vehicle Value										*	*
Model Year										*	*
Limit Factor	*	*		*	*	*	*	*	*		
Deductible Factor										*	*
Full Glass Factor (+)										+	
BI Base * Limit			+								
PD Base * Limit			+								
CSL Total			=								
CSL Discount Factor			*								
Deviation Factor					*	*	*	*	*		
Restricted Use Factor	*	*	*	*	*	*	*	*	*	*	*
Accident Prevention Discount	*	*	*	*	*						*
Anti-theft Device										*	
Premium	=	=	=	=	=	=	=	=	=	=	=

MISC COVERAGES

	LOAN	LOU	RDASST	STEREO	ACE	OPTIMUM*	OPTIMUM PLUS**
Base Rate	*					*	*
Limit Factor		*	*	*	*		
Deviation		*	*	*	*		
Premium	=	=	=	=	=	=	=
Total Premium	=						

*Optimum Package is calculated as (COLL x 0.20)

**Optimum Package Plus is calculated as (0.098 x BI)+(0.038 x PD)+(0.069 x CSL)+(0.038 x MED)+(0.208 x COMP)+(0.188 x COLL)

**ARKANSAS - RESTRICTED USE CLASSIC CAR PROGRAM
MISC RATES**

NB Effective: 07/23/2009

RB Effective: 08/27/2009

LOAN/LEASE	
3% of COMP/COLL COVERAGE	

LOSS OF USE	
\$25/750	\$ 9.00
\$35/1050	\$ 14.30
\$50/1500	\$ 20.00
\$75/2250	\$ 30.70
No Cov	\$ -

ROADSIDE ASSISTANCE	
Basic	\$ 2.00
EAP	\$ 5.00
No Cov	\$ -

STEREO	
LIMIT	RATE
Yes	\$ 7.50
No Cov	\$ -

OPTIMUM PACKAGE*	
20% OF COLLISION PREMIUM	

*Grandfathered

OPTIMUM PACKAGE PLUS™	
9.8% OF BI PREMIUM	
3.8% OF PD PREMIUM	
6.9% OF CSL PREMIUM	
3.8% OF MED PREMIUM	
20.8% OF COMP PREMIUM	
18.8% OF COLL PREMIUM	

**Total Premium is Sum of Above

AUDIO VISUAL		
Cost New (From)	Cost New (To)	RATE
\$ -	\$ 500	\$ 15.00
\$ 501	\$ 1,000	\$ 30.00
\$ 1,001	\$ 1,500	\$ 45.00
\$ 1,501	\$ 2,000	\$ 60.00
\$ 2,001	\$ 2,500	\$ 75.00
\$ 2,501	\$ 3,000	\$ 90.00
\$ 3,001	\$ 3,500	\$ 105.00
\$ 3,501	\$ 4,000	\$ 120.00
\$ 4,001	\$ 4,500	\$ 135.00
\$ 4,501	\$ 5,000	\$ 150.00

MIN PHYS DAMAGE PREMIUM	
\$5.00	

ARKANSAS - RESTRICTED USE CLASSIC CAR PROGRAM

MISC BASE RATES

NB Effective: 07/23/2009

RB Effective: 08/27/2009

BI	FACTOR
25/50	1.000
50/100	1.243
100/100	1.401
100/300	1.447
250/500	1.632
300/300	1.636
500/500	1.708
500/1000	1.726
100 CSL	1.401
300 CSL	1.636
500 CSL	1.708
No Cov	-

PD	FACTOR
25,000	1.000
50,000	1.025
100,000	1.067
300,000	1.125
500,000	1.167
100 CSL	1.067
300 CSL	1.125
500 CSL	1.167
No Cov	-

CSL DISCOUNT	1.000
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MED	FACTOR
500	0.400
1,000	0.550
2,000	0.700
5,000	1.000
10,000	1.250
25,000	1.500
No Cov	-

UMBI	FACTOR
25/50	1.000
50/100	1.243
100/100	1.401
100/300	1.447
250/500	1.632
300/300	1.636
500/500	1.708
100 CSL	1.401
300 CSL	1.636
500 CSL	1.708
No Cov	-

UIMBI	FACTOR
25/50	-
50/100	0.250
100/100	0.600
100/300	0.740
250/500	1.600
300/300	1.620
500/500	2.040
100 CSL	0.600
300 CSL	1.620
500 CSL	2.040
No Cov	-

UMPD	FACTOR
25,000	3.000
50,000	3.500
100,000	4.000
300,000	5.000
500,000	5.500
1,000,000	6.000
1,500,000	6.500
No Cov	-

PIP	FACTOR
BASIC	1.000
No Cov	-

APIP	FACTOR
5,000	2.000
10,000	3.600
15,000	5.300
20,000	6.900
No Cov	-

COMP	FACTOR
0	1.080
50	1.000
100	0.920
200	0.810
250	0.760
500	0.610
1000	0.450
2000	0.390
50G	1.000
100G	0.920
200G	0.810
250G	0.760
500G	0.610
1000G	0.450
2000G	0.390
No Cov	-

GLASS	FACTOR (+)
50G	\$2.50
100G	\$4.00
200G	\$5.50
250G	\$7.50
500G	\$12.00
1000G	\$17.50
2000G	\$22.50
No Cov	-

COLL	FACTOR
100	1.150
200	1.000
250	0.950
500	0.840
1000	0.700
2000	0.650
No Cov	-

ARKANSAS - ANTIQUE AUTOMOBILE PROGRAM

RATING ALGORITHM

NB Effective: 07/23/2009

RB Effective: 08/27/2009

PRIMARY COVERAGES

	BI	PD	CSL	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL
Base Rate	*	*		*	*	*	*	*	*		
Agreed Value/100										*	*
Limit Factor	*	*		*	*	*	*	*	*		
Deductible Factor										*	*
Full Glass Factor (+)										+	
PD Base * Limit			+								
BI Base * Limit			+								
CSL Total			=								
CSL Discount Factor			*								
Accident Prevention Discount	*	*	*	*	*						*
Premium	=	=	=	=	=	=	=	=	=	=	=

MISC COVERAGES

	LOU	RDASST	STEREO	ACE	OPTIMUM*	OPTIMUM PLUS**
Base Rate					*	*
Limit Factor	*	*	*	*		
Deviation Factor	*	*	*	*		
Premium	=	=	=	=	=	=

TOTAL PREMIUM =

*Optimum Package is calculated as (COLL x 0.20)

**Optimum Package Plus is calculated as (0.098 x BI)+(0.038 x PD)+(0.086 x CSL)+(0.038 x MED)+(0.208 x COMP)+(0.188 x COLL)

ARKANSAS - ANTIQUE AUTOMOBILE PROGRAM

MISC RATES

NB Effective: 07/23/2009

RB Effective: 08/27/2009

LOSS OF USE	
\$25/750	\$ 9.00
\$35/1050	\$ 14.30
\$50/1500	\$ 20.00
\$75/2250	\$ 30.70
No Cov	\$ -

ROADSIDE ASSISTANCE	
Basic	\$ 2.00
EAP	\$ 5.00
No Cov	\$ -

STEREO	
LIMIT	RATE
Yes	\$ 7.50
No Cov	\$ -

OPTIMUM PACKAGE*
20% OF COLLISION PREMIUM

*Grandfathered

OPTIMUM PACKAGE PLUS™
9.8% OF BI PREMIUM
3.8% OF PD PREMIUM
8.6% OF CSL PREMIUM
3.8% OF MED PREMIUM
20.8% OF COMP PREMIUM
18.8% OF COLL PREMIUM

**Total Premium is Sum of Above

AUDIO VISUAL		
Cost New (From)	Cost New (To)	RATE
\$ -	\$ 500	\$ 15.00
\$ 501	\$ 1,000	\$ 30.00
\$ 1,001	\$ 1,500	\$ 45.00
\$ 1,501	\$ 2,000	\$ 60.00
\$ 2,001	\$ 2,500	\$ 75.00
\$ 2,501	\$ 3,000	\$ 90.00
\$ 3,001	\$ 3,500	\$ 105.00
\$ 3,501	\$ 4,000	\$ 120.00
\$ 4,001	\$ 4,500	\$ 135.00
\$ 4,501	\$ 5,000	\$ 150.00

MIN PHYS DAMAGE PREMIUM
\$5.00

ARKANSAS - ANTIQUE AUTOMOBILE PROGRAM
LIMITS & DEDUCTIBLES
 NB Effective: 07/23/2009
 RB Effective: 08/27/2009

BI	FACTOR
25/50	1.000
50/100	1.243
100/100	1.401
100/300	1.447
250/500	1.632
300/300	1.636
500/500	1.708
500/1000	1.726
100 CSL	1.401
300 CSL	1.636
500 CSL	1.708
No Cov	-

PD	FACTOR
25,000	1.000
50,000	1.025
100,000	1.067
300,000	1.125
500,000	1.167
100 CSL	1.067
300 CSL	1.125
500 CSL	1.167
No Cov	-

CSL DISCOUNT	1.000
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MED	FACTOR
500	0.400
1,000	0.550
2,000	0.700
5,000	1.000
10,000	1.250
25,000	1.500
No Cov	-

UMBI	FACTOR
25/50	1.000
50/100	1.243
100/100	1.401
100/300	1.447
250/500	1.632
300/300	1.636
500/500	1.708
100 CSL	1.401
300 CSL	1.636
500 CSL	1.708
No Cov	-

UIMBI	FACTOR
25/50	-
50/100	0.250
100/100	0.600
100/300	0.740
250/500	1.600
300/300	1.620
500/500	2.040
100 CSL	0.600
300 CSL	1.620
500 CSL	2.040
No Cov	-

UMPD	FACTOR
25,000	2.000
50,000	2.500
100,000	3.000
300,000	4.000
500,000	4.500
1,000,000	5.000
1,500,000	5.500
No Cov	-

PIP	FACTOR
BASIC	1.000
No Cov	-

APIP	FACTOR
5,000	1.300
10,000	2.400
15,000	3.500
20,000	4.500
No Cov	-

COMP	FACTOR
0	0.270
50	0.250
100	0.230
200	0.200
250	0.190
500	0.150
1000	0.110
2000	0.100
50G	0.250
100G	0.230
200G	0.200
250G	0.190
500G	0.150
1000G	0.110
2000G	0.100
No Cov	-

GLASS	FACTOR (+)
50G	\$2.50
100G	\$4.00
200G	\$5.50
250G	\$7.50
500G	\$12.00
1000G	\$17.50
2000G	\$22.50
No Cov	-

COLL	FACTOR
50	0.200
100	0.170
200	0.150
250	0.140
500	0.130
1000	0.110
2000	0.100
No Cov	-

ARKANSAS - TRAVEL TRAILER PROGRAM

RATING ALGORITHM

NB Effective: 07/23/2009

RB Effective: 08/27/2009

	COMP	COLL	LOU	RDASST	ACE	STEREO	LOAN	OPTIMUM*	OPTIMUM PLUS**
Base Rate	*	*					*	*	*
Vehicle Value	*	*							
Deductible Factor	*	*							
Full Glass Factor	+								
Limit Factor			*	*	*	*			
Deviation Factor	*	*	*	*	*	*			
Accident Prevention Discount		*							
Anti-Theft Discount	*								
Premium	=	=	=	=	=	=	=	=	=
Total Premium	=								

*Optimum Package is calculated as (COLL x 0.20)

**Optimum Package Plus is calculated as (0.208 x COMP)+(0.188 x COLL)

ARKANSAS - TRAVEL TRAILER PROGRAM

MISC BASE RATES

NB Effective: 07/23/2009

RB Effective: 08/27/2009

LOAN/LEASE	
3% of COMP/COLL COVERAGE	

LOSS OF USE	
\$25/750	\$ 9.00
\$35/1050	\$ 14.30
\$50/1500	\$ 20.00
\$75/2250	\$ 30.70
No Cov	\$ -

ROADSIDE ASSISTANCE	
Basic	\$ 2.00
EAP	\$ 5.00
No Cov	\$ -

STEREO	
LIMIT	RATE
Yes	\$ 7.50
No Cov	\$ -

OPTIMUM PACKAGE*	
20% OF COLLISION PREMIUM	

*Grandfathered

OPTIMUM PACKAGE PLUS™
20.8% OF COMP PREMIUM
18.8% OF COLL PREMIUM

**Total Premium is Sum of Above

AUDIO VISUAL		
Cost New (From)	Cost New (To)	RATE
\$ -	\$ 500	\$ 15.00
\$ 501	\$ 1,000	\$ 30.00
\$ 1,001	\$ 1,500	\$ 45.00
\$ 1,501	\$ 2,000	\$ 60.00
\$ 2,001	\$ 2,500	\$ 75.00
\$ 2,501	\$ 3,000	\$ 90.00
\$ 3,001	\$ 3,500	\$ 105.00
\$ 3,501	\$ 4,000	\$ 120.00
\$ 4,001	\$ 4,500	\$ 135.00
\$ 4,501	\$ 5,000	\$ 150.00

MIN PHYS DAMAGE PREMIUM
\$5.00

**ARKANSAS - TRAVEL TRAILER PROGRAM
LIMITS & DEDUCTIBLES**

NB Effective: 07/23/2009

RB Effective: 08/27/2009

COMP	FACTOR
0	1.200
50	1.000
100	0.980
200	0.900
250	0.840
500	0.780
1000	0.450
2000	0.390
50G	1.000
100G	0.980
200G	0.900
250G	0.840
500G	0.780
1000G	0.450
2000G	0.390
No Cov	-

COLL	FACTOR
50	1.350
100	1.150
200	1.000
250	0.950
500	0.840
1000	0.700
2000	0.650
No Cov	-

GLASS	FACTOR (+)
50G	\$2.50
100G	\$4.00
200G	\$7.00
250G	\$9.00
500G	\$14.00
1000G	\$16.00
2000G	\$18.00
No Cov	-

Arkansas

RV Product Guide



Safeco Insurance Company of Illinois



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Companies and Copyrights

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Safeco Insurance Company of Illinois



Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

Tier Placement

New Business customers placed in auto's preferred and standard tiers maybe written in our RV (Recreational Vehicles) program.

New Business

Our rating system determines the best possible tier placement for your customer using available information, including the application, financial responsibility, driving record and loss history.

We do not accept nonstandard risks as new business.

Renewal Business

Upon renewal, we may review your customer's policy for pricing adequacy. In some rare situations this may result in a premium increase. More commonly, your customer's policy will be reviewed for possible promotion to a better price.

Credit Scoring

Credit scoring is confirmed for all new business policies where the named insured is 21 years of age or older.

Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every three years.

The "Financial Responsibility Score" will be obtained from ChoicePoint.

RV Types

Permitted RV Types

The recreational vehicle types shown below are a general representation of the vehicles written in Safeco's RV program. In addition to the vehicles shown below, utility trailers and horse trailers are also permitted in the RV program. See the program rules for vehicle type requirements.



Class A – Motor Home



Class C – Motor Home



Conventional Trailer



Fifth-Wheel Trailer



Class B – Motor Home



Truck Mounted Camper



Sport Travel Trailer



Folding Camping Trailer

Source: Recreational Vehicle Industry Association (RVIA), 01/06 www.rvia.org

RV Program Rules

This section details the types of vehicles permitted in the RV program and the rules for writing these vehicles.

RV includes motor homes, travel trailers, sport travel trailers (includes horse trailers with living/sleeping quarters), fifth wheel trailers, folding camping trailers, truck mounted campers, and utility and horse trailers.

RVs are intended for personal use. Business and commercial activities are not permitted.

RV is written on our Oregon personal auto policy with a six-month term, and may be written without supporting auto or homeowners business.

Motor Homes

We consider “motor homes” to be self-propelled mobile homes (including pickups or vans with permanently attached living quarters and used for recreational purposes) and provide temporary living quarters.

“Permanently attached living quarters” means: cooking, refrigerator, bathroom with plumbing, self contained heating and/or cooling, 110-125 electric supply and drinkable water supply.

Motor homes are not eligible for, and do not make other vehicles eligible for, account discount, distant student discount or good student discount. Motor homes that carry liability coverage are not eligible for, but do extend, the multi-car discount to a private passenger auto.

Damage to Your Covered Vehicle

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

Travel Trailers and Camping Trailers

We consider “trailers” to be non-motorized vehicles that are intended to be towed and used for recreational purposes and are equipped with a living quarters, with the exception of horse and utility trailers.

Only physical damage coverage (comprehensive, collision or both) is available for trailers.

Liability Coverages

When private passenger autos, pickups and vans are insured for liability coverages, these coverages automatically extend to any trailer designed for use with such vehicles.

Travel trailers can be written with us when the towing vehicle is written with a different insurance carrier.

Damage to Your Covered Vehicle

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

Truck Campers

We consider “campers” to be slide-in camper bodies transported by a pickup truck and equipped with sleeping or living quarters. Use of campers are intended for recreational purposes only.

Slide-in (portable) campers equipped with sleeping or living quarters must be rated separately as a “camper” body style. Entering the vehicle identification number (VIN), “other” as the make and “slide-in camper” as the model correctly identifies the camper for the

declarations. Comprehensive and collision coverages are rated on the basis of the campers’ original cost new.

Pickup trucks used to transport a slide-in camper are rated separately as a private passenger auto. Please refer to our auto product guide for details.

Damage to Your Covered Vehicle

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

Horse and Utility Trailers

We consider “horse and utility trailers” to be non-motorized vehicles that are intended to be towed and used to carry horses or personal belongings.

Horse and utility trailers with a living quarters must be written as a sport travel trailer.

Damage to Your Covered Vehicle

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- SR-22 filings
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Verification of accident prevention course
- Pre-insurance inspection and accompanying documents including any required photos
- Signed personal injury protection selection/rejection form

Vehicle Eligibility

Garaging Address

Entering the address where the RV is principally garaged will allow the system to automatically assign the proper territory and rating factor.

Inspections

Vehicle inspections should take place for all vehicles when physical damage coverage is added to the policy. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

Photographs and Valuation

Photographs

Good quality, recent photographs should be taken of any RV with physical damage coverage. If special equipment is listed, photos of the item(s) should be taken as well. Agents will keep the required photos in their customer's file for submission to us (Safeco) upon request.

Valuation

In the Cost New/ACV field of Quote & Issue, enter the current market value of the vehicle. If the vehicle is current model year, enter the cost new value.

Proper value documentation should be collected on all motor homes with a cost new valued at more than \$250,000 and trailer types with a cost new valued at more than \$75,000. Safeco reserves the right to request qualified appraisals on any vehicle written in the RV program.

Agents will keep the required appraisals in their customer's file for submission to us (Safeco) upon request.

Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model year of the vehicle.

Ineligible Vehicles

The following is a list of ineligible vehicles:

- Motor homes with a rating base in excess of \$750,000
- Travel trailers with a rating base in excess of \$300,000
- Vehicles principally garaged or stored in Delaware, Hawaii, Maine, Massachusetts, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico (“principally garaged” is defined as at least six months in a given state or location)
- Converted school buses
- RVs that have previously been in an accident and have not been repaired, and RVs that have previously been deemed to be a total loss.
- Mobile homes, park models or RVs that are tied down or stationary, RVs on blocks or RVs with permanently attached utility connections or other structures.
- Vehicles used for:
 - Racing or speed tests
 - Pick-up or delivery of goods
 - Limousine or taxi service
 - Emergency services
- Motor homes that are the only vehicle in the household
- RVs used as a primary residence (more than 150 days annually)
- RVs driven or towed to and from work or work locations (including touring entertainers, construction workers, race car drivers, etc.)
- New business physical damage only coverage on motor homes
- RVs leased or rented to others
- Any vehicle on a consignment lot
- RVs with more than two owners

- RVs that are parked on commercial sites including construction areas
- RVs with permanently attached external cooking or grilling structures
- RVs used for any business or commercial use including incidental activities

Driver Eligibility

Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married.

Driver-Vehicle Assignment

The driver that principally operates the recreational vehicle should be assigned to that vehicle within our rating system. Rates for these vehicles will be calculated independently of any vehicles on the policy and the average driver factor will not apply to recreational vehicles.

Household Members

Monoline Business

If you write a RV monoline/stand alone, list only those drivers of the vehicle. Household members who do not drive the vehicle do not need to be listed. You may enter their names and ages in the “Remarks” section of the application. If you write a regular use, private passenger auto policy and cross-reference a monoline RV policy, list only those drivers on the RV policy who drive the RV, not all the household drivers.

Account Business

If you write a RV on the same policy as a regular use, private passenger auto, you must list all drivers of the household. This is a requirement when writing a private passenger auto. You may avoid listing all household drivers for a RV by writing this vehicle on its own policy and cross-referencing it.

Driver Exclusions

(Effective NB: 07/23/09 RB: 08/27/09)

Drivers other than the named insured or those drivers requiring an SR-22 filing may be excluded. A surcharge may apply. Drivers may not be excluded from one of our (Safeco) policies and insured on another of our (Safeco) policies. Exclusions must be signed by a named insured, 18 years of age or older. Driver exclusion forms are available in the Q&I print package and the [Policy Forms Viewer](#) on our web site.

Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers without a current, valid U.S. driver's license
- Drivers without a specific, in-state garaging address
- Drivers who are not permanent residents (10-month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses
- Drivers who have been convicted of insurance fraud

- Risks requiring any financial responsibility filing
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation
- Drivers without a means of daily transportation other than vehicles we insure in Safeco's Recreational Vehicle Program
- Principle owners and operators with less than 10 years driving experience

Driving History

Drivers not meeting the driving history shown below are not eligible for the RV program.

- No DWI/alcohol/drug/major violations
- No more than one at-fault accident
- No more than two minor or speeding violations

- No more than a combination of one at-fault accident and one minor or speeding violation.

The experience period for accidents and violations is 34-months prior to the effective date of the policy.

Youthful Operators

Any driver under the age of 25 is considered a youthful operator and may not be the primary operator or driver of the RV.

Driving Record

Accidents, Convictions and Claims

When determining the appropriate market tier for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market tier, the experience period for charging convictions or at-fault-accident points is three years prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past three years
- Major convictions which have occurred in the past five years which include, but are not limited to:
 - Driving under the influence
 - Open container violation
 - Vehicle theft or felony of a vehicle
 - Careless or improper operation of a vehicle
 - Drag racing
 - Driving under suspension; excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
 - Fine
 - Alimony
 - Child support
 - Taxes
 - Real estate license
 - Hunting license

- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims occurring within the past three (3) years:
 - Include at-fault accidents, not-at-fault accidents and comprehensive losses
 - Exclude towing losses
 - Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the conviction date and, when multiple points are applicable

to one occurrence, only the accident or conviction with the highest points will receive a merit surcharge.

Accident Forgiveness

(Effective NB: 07/23/09 RB: 08/27/09)

For a policy that has been consecutively in force with us for six years or longer on which none of the rated drivers 18 or older have an at fault accident or violation, the first at fault accident caused by a driver 18 or older will not result in a surcharge. Subsequent at-fault accidents will result in a surcharge, as will all accidents for drivers less than 18.

At-Fault Accidents

At-Fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a chargeable incident. At-fault accidents beneath these thresholds are not charged as an incident.

Not At-Fault Accidents

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident
- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault
- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- Payment was received under personal injury protection or additional personal injury protection where such individual was not at fault

The owner or operator of your customer’s vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.

Foreign and International Driver’s Licenses

Drivers without a valid U.S. drivers license are not eligible for the RV program.

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Liability Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
Bodily Injury Liability Limits (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000
Property Damage Liability Limits (in thousands)	25 50 100 500	25 50 100 500
Combined Single Limit of Liability (in thousands)	100 300 500	100 300 500
Work Loss Benefits	Basic	Basic
Accidental Death Benefits (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

Only available to customers who currently have these limits with us

	Preferred	Standard
Personal Injury Protection Medical Expense (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
Uninsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500
Underinsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500
Uninsured Motorists Property Damage Coverage (in thousands)	25 50 100 300 500	25 50 100 300 500
Uninsured/Underinsured Motorists Combined Single Limit (in thousands)	100 300 500	100 300 500

Physical Damage Coverages

(Effective NB: 10/02/08 RB: 10/02/08)

Only available to customers who currently have these limits with us

	Preferred	Standard
Comprehensive Physical Damage Coverage Deductibles (also available with Full Safety Glass coverage)	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Collision Physical Damage Coverage Deductibles	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Safeco Optimum Package Plus™	Available	Available
Safeco Optimum Package™	Available	Available
Auto Loan/Lease Coverage	Available	Available
Audio, Visual and Customized Equipment Coverage	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
Stereo Tapes, Discs and Media	Available	Available
Roadside Assistance/Emergency Assistance Package	Available	Available

Only available to customers who currently have these limits with us

Loss of Use Coverage

Preferred	Standard
\$ 25/750	\$ 25/750
35/1,050	35/1,050
50/1,500	50/1,500
75/2,250	75/2,250

Bodily Injury Liability (BI)

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. Vehicles written in the Classic Car program must carry the same limits as regular use personal autos written with Safeco. (See [Liability Coverages](#) table.)

combined single limit available to coordinate with your bodily injury and property damage combined single limit option. (See [Liability Coverages](#) table.)

Property Damage Liability (PD)

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Personal Injury Protection Coverages (PIP)

Work Loss Coverage

If selected, all vehicles on the policy must carry the coverage. (See [Liability Coverages](#) table.)

Accidental Death Benefits

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See [Liability Coverages](#) table.)

Combined Single Limits (CSL)

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists is not included in combined single limit but may be purchased separately. Uninsured motorists has

Personal Injury Protection Medical Expense

Personal injury protection medical expense limits apply to each person for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See [Liability Coverages](#) table.)

Uninsured Motorists Bodily Injury (UM)

Uninsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Underinsured Motorists Bodily Injury (UIM)

Underinsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Uninsured Motorists Property Damage Coverage (UMPD)

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily

injury coverage is rejected, uninsured motorists property damage must also be rejected.
(See [Liability Coverages](#) table.)

Uninsured Motorists Combined Single Limit (UMCSL)

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-limit. Uninsured motorists combined single limit is only available with a corresponding combined single limit.
(See [Liability Coverages](#) table.)

Underinsured Motorists Combined Single Limit (UIMCSL)

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit.
(See [Liability Coverages](#) table.)

Comprehensive Physical Damage Coverage (COMP)

(Effective NB: 07/23/09 RB: 08/27/09)

Comprehensive physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. Coverage is provided in the event of a loss other than collision. For a partial loss, we will pay the lesser of the actual cash value to repair or replace the damaged property.

Full safety glass coverage is available for all deductible options.

Comprehensive coverage is required for all vehicles written in the Classic Car program.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations. (See [Physical Damage Coverages](#) table.)

Collision Physical Damage Coverage (COLL)

Collision physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. For a partial loss, we will pay the lesser of the actual cash value to repair or replace the damaged property. It provides coverage in case of an accident.

Collision coverage is not required on vehicles written in the Classic Car program.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package Plus™

(Effective NB: 07/23/09 RB: 08/27/09)

Safeco Optimum Package Plus™ is a bundled coverage which includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally,

if one vehicle has the package selected, all vehicles must select the package.

- Accident forgiveness – only three consecutive years in force with us without at fault accidents or violations is required on a policy level instead of six years.
- Liability coverage for punitive damages – if bodily injury coverage applies to the policy, the exclusion of punitive or exemplary damages no longer applies.
- Increased loss of income – if bodily injury coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- Death benefits – if personal injury protection coverage applies to the policy, \$2,000 per death, up to a total of \$4,000 if you or a family member dies due an auto accident.
- Tapes, records, disks and other media – if comprehensive coverage and/or collision coverage apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.

- Coverage for injury or death to your dog or cat – if collision coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or a benefit of \$500 if your pet dies as a result of an auto collision.
- Comprehensive deductible waiver – if comprehensive coverage applies to the policy, the comprehensive deductible will be waived in the event of a total loss.
- Diminishing deductible – if collision coverage applies to the policy, a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is increased to \$3,000.
- Emergency expenses – if comprehensive coverage and/or collision coverage apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging.
- Personal property coverage – if comprehensive coverage and/or collision coverage apply to the policy, coverage for loss of certain types of personal property while located in the vehicle, subject to a deductible.
- Waiver of adjustment for depreciation or betterment – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- Electronic lock and key replacement deductible waiver – if comprehensive coverage applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – if comprehensive coverage and/or collision coverage

apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days.

Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package™

(Effective NB: 07/23/09 RB: 08/27/09)

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.

- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived

- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.
(See [Physical Damage Coverages](#) table.)

Audio, Visual and Customized Equipment (ACE)

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
 - Radios and stereos
 - Tape decks
 - Compact disc players
 - DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:
 - Custom wheels, tires, tachometers, pressure, and temperature gauges
 - Custom murals, paint, decals, or other graphics
 - Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
 - Paint

- Interior work (for example: special carpeting and seat covers)
(See [Physical Damage Coverages](#) table.)

Auto Loan/Lease Coverage (L/L)

Eligibility

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

Coverage

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.
(See [Physical Damage Coverages](#) table.)

Roadside Assistance

(Effective NB: 10/02/08 RB: 11/06/08)

Roadside Assistance coverage may be provided on any vehicle. Additionally for new business, if one vehicle has the coverage selected, all vehicles must select the coverage. Comp only policies are not affected by this rule. (See [Physical Damage Coverages](#) table.)

Emergency Assistance Package

(Effective NB: 10/02/08 RB: 11/06/08)

Emergency assistance package coverage provides:

- Roadside Assistance coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See [Physical Damage Coverages](#) table.)

Loss of Use (LOU)

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See [Physical Damage Coverages](#) table.)

Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs

(See [Physical Damage Coverages](#) table.)

Minimum Six (6) Month Premium

The minimum eligible physical damage premium for the six (6) month policy term shall apply per vehicle.

All Products
\$10 per vehicle

Discounts

Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. (See [Discounts](#) table.)

Safeco Employee Discount Plan

Eligible persons are employees of Safeco Corporation and its subsidiaries, their spouses, domestic partners and family members in the household.

Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact **customer care** for assistance.

Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

Cancellation and Continuing with a Lapse

Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Policy Term

Policies are issued with a six-month term.

Arkansas

Classic Car Product Guide



Safeco Insurance Company of Illinois



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Companies and Copyrights

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Safeco Insurance Company of Illinois



Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

Tier Placement

Our Classic Car program is open to preferred and standard new business customers.

Nonstandard business is not permitted in the Classic Car program.

New Business

Our rating system determines the best possible tier placement for your customer using available information, including the application, driving record and loss history.

Renewal Business

Upon renewal, we will review your customer's policy for pricing adequacy. In some rare situations this may result in a premium increase. More commonly, your customer's policy will be reviewed for possible promotion to a better price.

Credit Scoring

Credit scoring is confirmed for all new business policies where the named insured is 21 years of age or older. Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every three years.

The "Financial Responsibility Score" will be obtained from ChoicePoint.

Program Rules

Classic car means antiques, classic cars (restricted and regular use), modified collector cars, modern classics, replicas and restoration vehicles.

The age of antique and classic cars is determined by subtracting the model year from the current year.

Supporting auto or home is not required to write a vehicle in the Classic Car program.

Physical damage coverage is required in this program and it is written on an agreed value basis. A minimum of Comprehensive coverage is required.

Vehicles rated as Antique and Restricted Use are typically driven about 2,500 miles annually or 2 to 3 days per week. Owners of these vehicles will have another vehicle for regular, daily use.

Because the value of a classic car (does not include vehicles written as an antique) probably will increase, the agreed value is automatically increased 2.5 percent at each six-month renewal date. It is your customer's

responsibility to adjust (up or down) the agreed value to accurately reflect changes to its value. This automatic adjustment does not apply to antique autos.

Classic Car liability limits must equal the regular use personal auto liability limits for all vehicles insured with Safeco, regardless if they are written on separate policies. If the personal auto is written with a carrier other than Safeco, the classic car liability limits may equal or be less than the other carrier's limits.

The Classic Car program is written on our Oregon personal auto policy with a six-month term.

Agents writing a Classic Car collection should contact Safeco Underwriting for assistance.

Stock or Modified

Stock Vehicle

This vehicle is not altered or modified in any way that substantially changes its original production performance or appearance. A vehicle restored to its

original design is considered a stock vehicle. Updates to brakes, suspension, battery/electrical system, etc. are permitted as long as they do not significantly alter the original design.

Modified/Altered Vehicles

This is a vehicle that has been modified/altered in ways that increases its performance or substantially changes its appearance from its original production design. Examples are: increase in engine horsepower, extensive interior/exterior/suspension modifications, roll cage, etc.

Antique Autos

An antique auto means a private passenger or truck type vehicle that is considered stock and is at least 25 years old.

The following rules apply to antique autos:

- Antique autos that have been modified are considered modified collector and should be written in the classic restricted use program.

- Vehicles rated as Antique are for limited use only. See Program Rules.
- Not used for any delivery, business or commercial use, including incidental activities
- Not driven to or from work or school more than one day per week
- Not driven in races, rallies or in similar activities, or in any kind of speed or timed test
- Must be stored in an enclosed, locking garage or storage facility
- May not be the only or primary vehicle in the household or a substitute vehicle for the household

Antique autos are classified AA for all coverages. They are not eligible for, and do not make other vehicles eligible for, any discounts not state mandated.

Classic Restricted Use

A restricted use classic car means a private passenger or truck type vehicle that has not been mechanically or cosmetically altered from the original production model and is 10 to 24 years old.

For purposes of rating, modified antique autos and modified collector cars must be rated as classic restricted use if not a classic regular use vehicle.

The following rules apply to restricted use classic cars:

- Vehicles rated as Antique are for limited use only. See Program Rules.
- Maintained primarily for limited pleasure use and only rarely driven to work or school
- Primarily used in parades, exhibits and similar activities
- Not used for any delivery, business or commercial use, including incidental activities
- Must be stored in an enclosed, locking garage or storage facility
- Not driven in races, rallies or in similar activities or in any kind of speed or timed contest
- May not be the only vehicle, a primary vehicle, or a substitute vehicle for the household

Classic restricted use vehicles are not classification rated, are not subject to any surcharges and are not eligible for, and do not make other vehicles eligible for, any discounts.

Modified Collector Cars

A modified collector car means restricted use classic car or antique auto that has been mechanically or cosmetically altered from the original production model and is at least 10 years old.

The following rules apply to vehicles rated as modified collector car:

- Vehicles rated as Antique are for limited use only. See Program Rules.
- Maintained primarily for pleasure use and primarily used in parades, exhibits and similar activities
- Must be stored in an enclosed, locking garage or storage facility
- Not used for any delivery, business or commercial use, including incidental activities

- May not be the only vehicle, a primary vehicle, or a substitute vehicle for the household
- May be occasionally driven to work or school. Occasional means one or two days per week.

Modified collector cars must be rated as classic restricted use unless the vehicle is used on a regular basis. If the vehicle is a regular use modified collector car, the vehicle must be rated as regular use classic car.

Restoration Vehicles (Active)

Vehicles under active restoration may be written in the Classic Car program.

Vehicles must meet the eligibility rules as outlined in the Antique or Classic Restricted sections.

Vehicles must be about 50 percent restored to be eligible.

The insured value should reflect the current restored condition, not the future value of the fully restored vehicle.

All vehicles under active restoration must be rated as Classic Restricted. Once the vehicle is restored, it should be rated as the proper vehicle type in the Classic Car program.

Replicas

A replica is reproduction of an automaker's vehicle that is no longer in production.

All replicas must be professionally manufactured or assembled. Home-built Kit cars do not qualify as a replica type vehicle.

Replicas are considered modified and must be rated as classic restricted use.

Restricted use classic car rules apply to all replicas. See Classic Restricted Use for details.

Classic Regular Use

A regular use classic car means a private passenger or truck type vehicle, driven on a regular basis and is 10 to 24 years old.

The following rules apply to regular use classic cars:

- Not used for any delivery, business or commercial use, including incidental activities
- Not driven in races, rallies or in similar activities or in any kind of speed or timed contest
- Must be stored in an enclosed, locking garage or storage facility

Vehicles meeting the above criteria typically will be in the following similar categories: classic, “vintage,” special interest and “collectible” cars; hot rods, street rods or customized vehicles.

Physical damage coverage is written using agreed value. The agreed value amount, rather than a rating symbol, will appear in the declarations. Any depreciation of the value due to unavailability of any part of the vehicle does not constitute loss.

Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Verification of any Driver Prevention Courses
- Pre-insurance inspection documentation and all photos
- Signed coverage selection/rejection forms

Vehicle Eligibility

Garaging Address

Vehicles written in the Classic Car program must be stored in an enclosed, locking garage or storage facility.

Entering the address where the vehicle is principally garaged will allow the system to automatically assign the proper territory and rating factor.

Inspections

Vehicle inspections are required on all vehicles written in the Classic Car program. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

Photographs and Valuation

Photographs

Good quality, recent photographs are required for all vehicles written in the Classic Car program. Color

photos, one of the front and driver side and one of the rear and passenger side, are necessary for each vehicle. Photos of all major modifications are required, such as engine, interior, paint, etc. Agents will keep the required photos in their customer's file for submission to us (Safeco) upon request.

Valuation

Proof of value is required on all vehicles written in the Classic Car program. Proof may be in the form of a qualified appraisal, proof of sale with supporting valuation documents, or other qualified documents. NADA values only are not acceptable. Safeco reserves the right to request qualified appraisals on any vehicle written in the Classic Car program.

Agents will keep the required value documentation in their customer's file for submission to us (Safeco) upon request.

Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model year of the vehicle.

Ineligible Vehicles

The following vehicles are ineligible for the Classic Car program:

- Vehicles with a cost new value in excess of \$100,000 without underwriting approval
- Vehicles principally garaged or stored in Delaware, Hawaii, Maine, Massachusetts, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least six months in a given state or location)
- Vehicles used for:
 - Racing or speed tests
 - Pick-up or delivery of goods
 - Limousine or taxi service
 - Emergency services
- Vehicles with jet or nitric oxide or similar type engines
- A vehicle written in the Classic Car program (excluding regular use classic car), that is the only vehicle or primary vehicle in the household or a substitute vehicle for the household members
- Vehicles with suspension lift kits raising the vehicle more than 17 inches in height
- Vehicles that are not owned by an individual, or by a husband and wife who reside in the same household
- Vehicles that do not include physical damage coverage
- Vehicles parked outside, on the street or in public parking garages
- Vehicles used for any delivery, business or commercial use, including incidental activities
- Reproduction and Kit vehicles without prior approval
- Vehicles that may not be considered a private passenger auto or truck require pre-underwriting approval

Driver Eligibility

Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married or domestic partnership.

Driver-Vehicle Assignment

The driver that principally operates the classic car should be assigned to that vehicle within our rating system. Rates for these vehicles will be calculated independently of any vehicles on the policy and the average driver factor will not apply to antique and restricted use classic cars written in this program.

Household Members

Monoline Business

If you write a classic car type vehicle monoline/stand alone, list only those drivers of the vehicle. Household members who do not drive the vehicle do not need to be listed. You may enter their names and ages in the “Remarks” section of the application. If you write a regular use, private passenger auto policy and cross-reference a monoline classic car policy, list only those drivers on the classic car policy who drive the classic car type vehicle, not all the household drivers.

All household drivers must be listed or excluded when writing a Regular Use/Unlimited Mileage Classic Car. If all drivers are not listed or excluded, the policy may be canceled.

Account Business

If you write a classic car type vehicle on the same policy as a regular use, private passenger auto, you must list all drivers of the household. This is a requirement when

writing a private passenger auto. You may avoid listing all household drivers for a classic car type vehicle by writing this vehicle on its own policy and cross-referencing it.

All household drivers must be listed or excluded when writing a Regular Use/Unlimited Mileage Classic Car. If all drivers are not listed or excluded, the policy may be canceled.

Driver Exclusions

(Effective NB: 07/23/09 RB: 08/27/09)

Drivers other than the named insured or those drivers requiring an SR-22 filing may be excluded. A surcharge may apply. Drivers may not be excluded from one of our (Safeco) policies and insured on another of our (Safeco) policies. Exclusions must be signed by a named insured, 18 years of age or older. Driver exclusion forms are available in the Q&I print package and the [Policy Forms Viewer](#) on our web site.

Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers without a current, valid U.S. driver's license
- Drivers without a specific, in-state garaging address
- Drivers without a verifiable driving record
- Drivers who are not permanent residents (10-month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses
- Drivers who have been convicted of insurance fraud
- Risks requiring any financial responsibility filing
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation

- Drivers without a means of daily transportation other than vehicles we insure in Safeco's Classic Car Program
- Principle owners and operators with less than 10 years driving experience

Driving History

Drivers not meeting the driving history shown below are not eligible for the Classic Car program.

- No DWI/alcohol/drug/major violations
- No more than one at-fault accident
- No more than two minor or speeding violations
- No more than a combination of one at-fault accident and one minor or speeding violation.

The experience period for accidents and violations is 34-months prior to the effective date of the policy.

Youthful Operators

Any driver under the age of 25 is considered a youthful operator and may not be the named insured or the primary driver of a vehicle written in the Classic Car program.

Driving Record

Accidents, Convictions and Claims

When determining the appropriate market tier for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market tier, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past five years
- Major convictions which have occurred in the past five years which include, but are not limited to:
 - Driving under the influence
 - Open container violation
 - Vehicle theft or felony of a vehicle
 - Careless or improper operation of a vehicle
 - Drag racing
 - Driving under suspension; excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
 - Fine
 - Alimony
 - Child support
 - Taxes
 - Real estate license
 - Hunting license

- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims occurring within the past three (3) years:
 - Include at-fault accidents, not-at-fault accidents and comprehensive losses
 - Exclude towing losses
 - Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the conviction date and, when multiple points are applicable

to one occurrence, only the accident or conviction with the highest points will receive a merit surcharge.

Accident Forgiveness

(Effective NB: 07/23/09 RB: 08/27/09)

For a policy that has been consecutively in force with us for six years or longer on which none of the rated drivers 18 or older have an at fault accident or violation, the first at fault accident caused by a driver 18 or older will not result in a surcharge. Subsequent at-fault accidents will result in a surcharge, as will all accidents for drivers less than 18.

At-fault Accidents

At-fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a merit surcharge. At-fault accidents beneath these thresholds are not subject to this surcharge.

At-fault accidents beneath these thresholds are not subject to this surcharge.

Not At-fault Accidents

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident
- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault

- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- Payment was received under personal injury protection or additional personal injury protection where such individual was not at fault
- The owner or operator of your customer’s vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage

Foreign and International Driver’s Licenses

Drivers without a valid U.S. drivers license are not eligible for the Classic Car program.

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Only available to customers who currently have these limits with us

Liability Coverages

	Preferred	Standard
Bodily Injury Liability Limits (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000
Property Damage Liability Limits (in thousands)	25 50 100 500	25 50 100 500
Combined Single Limit of Liability (in thousands)	100 300 500	100 300 500
Work Loss Benefits	Basic	Basic
Accidental Death Benefits (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

Only available to customers who currently have these limits with us

	Preferred	Standard
Personal Injury Protection Medical Expense (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
Uninsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500
Underinsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500
Uninsured Motorists Property Damage Coverage (in thousands)	25 50 100 300 500	25 50 100 300 500
Uninsured/Underinsured Motorists Combined Single Limit (in thousands)	100 300 500	100 300 500

Physical Damage Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
Comprehensive Physical Damage Coverage Deductibles (also available with Full Safety Glass coverage)	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Collision Physical Damage Coverage Deductibles	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Safeco Optimum Package Plus™	Available	Available
Safeco Optimum Package™	Available	Available
Auto Loan/Lease Coverage	Available	Available
Audio, Visual and Customized Equipment Coverage	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
Stereo Tapes, Discs and Media	Available	Available
Roadside Assistance/Emergency Assistance Package	Available	Available

Only available to customers who currently have these limits with us

Loss of Use Coverage

Preferred	Standard
\$ 25/750	\$ 25/750
35/1,050	35/1,050
50/1,500	50/1,500
75/2,250	75/2,250

Bodily Injury Liability (BI)

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. Vehicles written in the Classic Car program must carry the same limits as regular use personal autos written with Safeco. (See [Liability Coverages](#) table.)

combined single limit available to coordinate with your bodily injury and property damage combined single limit option. (See [Liability Coverages](#) table.)

Property Damage Liability (PD)

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Personal Injury Protection Coverages (PIP)

Work Loss Coverage

If selected, all vehicles on the policy must carry the coverage. (See [Liability Coverages](#) table.)

Accidental Death Benefits

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See [Liability Coverages](#) table.)

Combined Single Limits (CSL)

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists is not included in combined single limit but may be purchased separately. Uninsured motorists has

Personal Injury Protection Medical Expense

Personal injury protection medical expense limits apply to each person for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See [Liability Coverages](#) table.)

Uninsured Motorists Bodily Injury (UM)

Uninsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Underinsured Motorists Bodily Injury (UIM)

Underinsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Uninsured Motorists Property Damage Coverage (UMPD)

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily

injury coverage is rejected, uninsured motorists property damage must also be rejected.
(See [Liability Coverages](#) table.)

Uninsured Motorists Combined Single Limit (UMCSL)

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-limit. Uninsured motorists combined single limit is only available with a corresponding combined single limit.
(See [Liability Coverages](#) table.)

Underinsured Motorists Combined Single Limit (UIMCSL)

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit.
(See [Liability Coverages](#) table.)

Comprehensive Physical Damage Coverage (COMP)

(Effective NB: 07/23/09 RB: 08/27/09)

Comprehensive physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. Coverage is provided in the event of a loss other than collision. For a partial loss, we will pay the lesser of the actual cash value to repair or replace the damaged property.

Full safety glass coverage is available for all deductible options.

Comprehensive coverage is required for all vehicles written in the Classic Car program.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations. (See [Physical Damage Coverages](#) table.)

Collision Physical Damage Coverage (COLL)

Collision physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. For a partial loss, we will pay the lesser of the actual cash value to repair or replace the damaged property. It provides coverage in case of an accident.

Collision coverage is not required on vehicles written in the Classic Car program.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package Plus™

(Effective NB: 07/23/09 RB: 08/27/09)

Safeco Optimum Package Plus™ is a bundled coverage which includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally, if one vehicle has the package selected, all vehicles must select the package.

- Accident forgiveness – only three consecutive years in force with us without at fault accidents or violations is required on a policy level instead of six years.
- Liability coverage for punitive damages – if bodily injury coverage applies to the policy, the exclusion of punitive or exemplary damages no longer applies.
- Increased loss of income – if bodily injury coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- Death benefits – if personal injury protection coverage applies to the policy, \$2,000 per death, up to a total of \$4,000 if you or a family member dies due an auto accident.

- Tapes, records, disks and other media – if comprehensive coverage and/or collision coverage apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.
- Coverage for injury or death to your dog or cat – if collision coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or a benefit of \$500 if your pet dies as a result of an auto collision.
- Comprehensive deductible waiver – if comprehensive coverage applies to the policy, the comprehensive deductible will be waived in the event of a total loss.
- Diminishing deductible – if collision coverage applies to the policy, a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is increased to \$3,000.
- Emergency expenses – if comprehensive coverage and/or collision coverage apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging.
- Personal property coverage – if comprehensive coverage and/or collision coverage apply to the policy, coverage for loss of certain types of personal property while located in the vehicle, subject to a deductible.
- Waiver of adjustment for depreciation or betterment – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- Electronic lock and key replacement deductible waiver – if comprehensive coverage applies to the

policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.

- World-wide coverage for physical damage and indirect loss of use of rental vehicles – if comprehensive coverage and/or collision coverage apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days.

Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.
(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package™

(Effective NB: 07/23/09 RB: 08/27/09)

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle

- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.
(See [Physical Damage Coverages](#) table.)

Audio, Visual and Customized Equipment (ACE)

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain

coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
 - Radios and stereos
 - Tape decks
 - Compact disc players
 - DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:
 - Custom wheels, tires, tachometers, pressure, and temperature gauges

- Custom murals, paint, decals, or other graphics
- Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
- Paint
- Interior work (for example: special carpeting and seat covers)
(See [Physical Damage Coverages](#) table.)

Auto Loan/Lease Coverage (L/L)

Eligibility

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

Coverage

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.
(See [Physical Damage Coverages](#) table.)

Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs

(See [Physical Damage Coverages](#) table.)

Roadside Assistance

(Effective NB: 10/02/08 RB: 11/06/08)

Roadside Assistance coverage may be provided on any vehicle. Additionally for new business, if one vehicle has the coverage selected, all vehicles must select the coverage. Comp only policies are not affected by this rule. (See [Physical Damage Coverages](#) table.)

Emergency Assistance Package

(Effective NB: 10/02/08 RB: 11/06/08)

Emergency assistance package coverage provides:

- Roadside Assistance coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See [Physical Damage Coverages](#) table.)

Loss of Use (LOU)

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible.

(See [Physical Damage Coverages](#) table.)

Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs (See [Physical Damage Coverages](#) table.)

Minimum Six (6) Month Premium

The minimum eligible physical damage premium for the six (6) month policy term shall apply per vehicle.

All Products
\$10 per vehicle

Discounts

Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. (See [Discounts](#) table.)

Safeco Employee Discount Plan

Eligible persons are employees of Safeco Corporation and its subsidiaries, their spouses, domestic partners and family members in the household.

Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact **customer care** for assistance.

Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

Cancellation and Continuing with a Lapse

Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Policy Term

Policies are issued with a six-month term.

SERFF Tracking Number: LBRM-126133125 State: Arkansas
Filing Company: Safeco Insurance Company of Illinois State Tracking Number: EFT \$100
Company Tracking Number: PL-09-LMA076982
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: Rate & Rule Revision/PL-09-LMA076982

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract
Review Status: Filed 05/26/2009

Comments:

Attachment:

ARFORMA1_05042009.pdf

Satisfied -Name: APCS-Auto Premium Comparison
Survey
Review Status: Filed 05/26/2009

Comments:

Attachments:

AR APCS 05042009.pdf

AR APCS 05042009.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 05/26/2009

Comments:

Attachment:

RFARF -Abstract_05042009.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp
Review Status: Filed 05/26/2009

Bypass Reason: N/A

Comments:

Satisfied -Name: Additional Supporting Document
Review Status: Filed 05/26/2009

Comments:

Attachment:

AR_Cover Letter.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Safeco Insurance Company of Illinois
 NAIC # (including group #) 39012

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do you require collateral business to support a youthful driver? Yes No Sometimes

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- | | |
|---------------------------|---|
| a. Driver over 55 | <u>3</u> % |
| b. Good Student Discount | <u>4-12</u> % |
| c. Multi-car Discount | <u>Varies by</u> %
<u>cars/drivers</u> |
| d. Accident Free Discount | <u>N/A</u> % |

Please Specify Qualification for Discount:
 In lieu of Accident Free Discount, if a policy has been clean after
9 years, the first accident is waived.

- | | |
|--|------------------|
| e. Anti-Theft Discount | <u>Comp 3-4%</u> |
| f. Other (specify) <u>Account Credit</u> | <u>4-12%</u> |
| Distant Student Discount | 12-15% |
| Driver Training Discount | 5-10% |
| Coverage Level Discount | 1-2% |
| Advanced Quote Discount | 1-6% |
| Paid in Full Discount | 2-10% |
| Sponsored Market | 3 % |

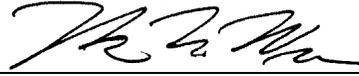
6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$4.00 / \$0.00 for
customer EFT

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

Program	Percentage Difference	Volume
<u>150 Tiers – one program</u>	<u>0.0%</u>	<u>15,223 policies</u>

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

Signature



Printed Name

Matthew W. Williams

Title

Product Director

Telephone Number

206-473-5686

Email Address

matwil@safeco.com

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 39012
Company Name: Safeco Insurance Company of Illinois
Contact Person: Matt W. Williams
Telephone No.: 206-473-5686
Email Address: matwil@safeco.com
Effective Date: 07/23/2009

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	3	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	12	%
ANTI-THEFT DEVICE	3	%
Over 55 Defensive Driver Discount	3	%
\$250/\$500 Deductible Comp./Coll.	N/A	%

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$886	\$999	\$343	\$306	\$857	\$967	\$332	\$293	\$1,113	\$1,257	\$427	\$377	\$873	\$985	\$339	\$298	\$957	\$1,081	\$369	\$327
	Minimum Liability with Comprehensive and Collision		\$1,316	\$1,489	\$578	\$489	\$1,276	\$1,444	\$578	\$486	\$1,663	\$1,883	\$751	\$629	\$1,427	\$1,616	\$681	\$564	\$1,462	\$1,657	\$656	\$551
	100/300/50 Liability with Comprehensive and Collision		\$1,549	\$1,758	\$663	\$562	\$1,529	\$1,735	\$671	\$564	\$1,991	\$2,261	\$870	\$730	\$1,689	\$1,917	\$777	\$645	\$1,737	\$1,973	\$756	\$636
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$810	\$910	\$317	\$279	\$788	\$887	\$309	\$269	\$1,022	\$1,150	\$395	\$345	\$804	\$904	\$315	\$274	\$877	\$987	\$341	\$299
	Minimum Liability with Comprehensive and Collision		\$1,400	\$1,584	\$631	\$523	\$1,359	\$1,538	\$635	\$523	\$1,774	\$2,009	\$826	\$679	\$1,558	\$1,764	\$769	\$625	\$1,569	\$1,778	\$723	\$596
	100/300/50 Liability with Comprehensive and Collision		\$1,620	\$1,837	\$711	\$591	\$1,598	\$1,813	\$722	\$597	\$2,084	\$2,366	\$940	\$775	\$1,806	\$2,049	\$859	\$701	\$1,829	\$2,077	\$818	\$676
2003 Honda Odyssey "EX"	Minimum Liability		\$755	\$848	\$297	\$259	\$742	\$834	\$292	\$253	\$959	\$1,079	\$373	\$323	\$760	\$853	\$299	\$258	\$821	\$924	\$321	\$280
	Minimum Liability with Comprehensive and Collision		\$1,246	\$1,408	\$565	\$468	\$1,221	\$1,379	\$573	\$472	\$1,589	\$1,796	\$744	\$611	\$1,394	\$1,576	\$693	\$563	\$1,399	\$1,583	\$649	\$534
	100/300/50 Liability with Comprehensive and Collision		\$1,463	\$1,658	\$644	\$535	\$1,457	\$1,651	\$659	\$545	\$1,895	\$2,150	\$856	\$706	\$1,639	\$1,858	\$782	\$639	\$1,655	\$1,878	\$742	\$614
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$766	\$859	\$302	\$263	\$750	\$842	\$295	\$256	\$970	\$1,090	\$378	\$327	\$766	\$860	\$302	\$260	\$831	\$934	\$325	\$283
	Minimum Liability with Comprehensive and Collision		\$1,355	\$1,532	\$618	\$509	\$1,323	\$1,495	\$627	\$513	\$1,725	\$1,952	\$816	\$666	\$1,526	\$1,725	\$766	\$619	\$1,524	\$1,726	\$713	\$584
	100/300/50 Liability with Comprehensive and Collision		\$1,570	\$1,779	\$697	\$576	\$1,556	\$1,764	\$712	\$586	\$2,029	\$2,301	\$927	\$760	\$1,767	\$2,004	\$854	\$694	\$1,778	\$2,018	\$805	\$662
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$713	\$800	\$282	\$246	\$702	\$789	\$277	\$240	\$907	\$1,020	\$353	\$306	\$718	\$808	\$284	\$245	\$776	\$874	\$304	\$265
	Minimum Liability with Comprehensive and Collision		\$1,384	\$1,568	\$644	\$527	\$1,358	\$1,537	\$660	\$537	\$1,773	\$2,009	\$863	\$699	\$1,592	\$1,803	\$825	\$663	\$1,569	\$1,779	\$752	\$611
	100/300/50 Liability with Comprehensive and Collision		\$1,593	\$1,809	\$721	\$592	\$1,586	\$1,800	\$744	\$608	\$2,069	\$2,350	\$971	\$791	\$1,827	\$2,074	\$911	\$736	\$1,816	\$2,064	\$842	\$688
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$797	\$895	\$312	\$273	\$782	\$880	\$307	\$266	\$1,011	\$1,138	\$392	\$340	\$801	\$900	\$314	\$271	\$866	\$975	\$337	\$294
	Minimum Liability with Comprehensive and Collision		\$1,156	\$1,304	\$511	\$429	\$1,132	\$1,277	\$515	\$430	\$1,469	\$1,660	\$664	\$553	\$1,263	\$1,426	\$603	\$497	\$1,287	\$1,455	\$579	\$484
	100/300/50 Liability with Comprehensive and Collision		\$1,382	\$1,565	\$594	\$500	\$1,378	\$1,561	\$605	\$506	\$1,789	\$2,028	\$781	\$652	\$1,518	\$1,720	\$696	\$575	\$1,555	\$1,763	\$677	\$566

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PL-09-LMA076982
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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. Safeco Insurance Company of Illinois	B.	111-39012

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
PD	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
PIP	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
UM/UIM	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
UMPD	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
Comp	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
Coil	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	NA	0.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	17,770 (6/08)	4.9	4/17/08	13,718 (6/08)	8,785	64.04	59.89
2007	19,666	4.4	09/20/07	28,082	15,376	54.75	63.77
2006	20,247	-1.6	12/14/06	30,866	17,901	58.00	55.89
2006	20,247	-1.4	07/06/06	30,866	17,901	58.00	55.89
2005	22,543	7.7	09/01/05	31,828	18,020	56.62	60.40
2005	22,543	-4.7	01/20/05	31,828	18,020	56.62	60.40
2004	19,896	-1.5	06/10/04	25,992	15,355	59.07	58.81

7.

Expense Constants	Selected Provisions
A. Total Production Expense	12.8
B. General Expense	9.4
C. Taxes, License & Fees	3.4
D. Underwriting Profit & Contingencies	5.1
E. Other (explain)	
F. TOTAL	30.7

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

SAFECO PROPERTY & CASUALTY INSURANCE COMPANIES

Safeco Plaza
Seattle, WA 98185-0001

Phone: (206) 545-5000
www.safeco.com

May 4, 2009

Ms Alexa Grissom
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Ms. Grissom

Regarding: Safeco's Revised Personal Automobile Product
Safeco Insurance Company of Illinois
Effective Date: New Business 07/23/09
Renewal Business 08/27/09
Filing Number: PL-09-LMA076982
SERFF Number: LBRM-126133125

Ms. Grissom:

With this filing effective July 23, 2009 for new business and August 27, 2009 for renewal business, we are proposing an overall revenue neutral change, with the following changes to our Auto Product:

- Introducing Safeco Optimum Package PlusTM
- Introducing Full Safety Glass Comprehensive deductible option
- Revising our Accident Forgiveness Program,

We are proud to be able to serve the consumers of Arkansas by offering Safeco Optimum Package PlusTM (endorsement form filed separately). Safeco Optimum Package PlusTM includes:

- Improved accident forgiveness (Eligibility term reduced to 3 years)
- Liability coverage for punitive damages
- Increased loss of income coverage
- Payment of Unused Medical Payments coverage in the event of death
- Pet Coverage
- Comprehensive and other Deductible Waivers
- Diminishing Deductible
- Non-Owned Trailer Coverage, emergency expenses, personal property coverage

Safeco Optimum Package Plus will be rated using underlying coverage premiums. Because these are new coverages, we considered our experience and competitor data to derive the percentage amounts to charge. We will continue to monitor experience information closely for future adjustment. Any change in rate attributable to these introductions and revisions has been offset to neutralize the impact to the bottom line.

SAFECO PROPERTY & CASUALTY INSURANCE COMPANIES

Safeco Plaza
Seattle, WA 98185-0001

Phone: (206) 545-5000
www.safeco.com

In addition, we will be introducing Full Safety Glass Comprehensive deductible options

To accomplish these changes the following exhibits reflect changes to our rating variables including the following:

- Changing base rates (overall neutral rate change)
- Changing expense constants

Our recreational vehicle program is also introducing Safeco Optimum Package Plus with the same rate relationships to the underlying coverages, Full Safety Glass Comprehensive deductibles and the revised Accident Forgiveness program.

The attached exhibits and Product Guides reflect these changes.

Thank you for reviewing our filing; we look forward to your acknowledgment. If you have any questions, or need any additional information, please feel free to call or e-mail us using the information provided below.

Sincerely,



Matthew W. Williams
Product Director
Phone: (206) 473-5686
Cell: (253) 670-8141
FAX: (206) 473-6730
matwil@safeco.com
MW/sj

SERFF Tracking Number: *LBRM-126133125* *State:* *Arkansas*
Filing Company: *Safeco Insurance Company of Illinois* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *PL-09-LMA076982*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Automobile*
Project Name/Number: *Rate & Rule Revision/PL-09-LMA076982*

Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Exhibit 6 AR Product Guide (Auto)	05/04/2009	Exhibit 6 - AR_Product Guide (Auto).pdf

Arkansas

Auto Product Guide



Safeco Insurance Company of Illinois



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What's New

Effective Date of New and Revised Material Updates

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Earthquake
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Policy Changes

Endorsements/Changes on Policies
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Cancellation and Continuing with a Lapse

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What's New

Effective Date of New and Revised Material

07/23/09 New business • 08/27/09 Renewal business

Updates

Accident Forgiveness rule has been updated	18
Comprehensive Physical Damage Coverage rule has been updated	26
Safeco Optimum Package Plus™ has been added	27
Safeco Optimum Package™ rule has been updated	29
OEM Endorsement has been added	33
Account Discount rule has been updated	36

Companies and Copyrights

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Safeco Insurance Company of Illinois



Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

Product and Market Tier Placement

New Business

Coverage Tiers

Our rating system determines the best possible coverage tier placement for your customer using available information, including the application, financial responsibility, driving record and loss history.

Market Placement

Our rating system determines the appropriate market for your customer.

Market determination no longer impacts the rate level for your customer. However, market will be used to determine coverage limit eligibility and commission rate.

Renewal Business

Upon renewal, our rating system will automatically recalculate your customer's coverage tiers and market.

Credit Scoring

Credit scoring is confirmed for all new and renewal business policies where the named insured is 21 years of age or older. Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every three years. The “Financial Responsibility Score” will be obtained from ChoicePoint.

In-force Conversion Factor

For capped policies, a conversion factor table provided for each company will be applied at each renewal. The factors will be applied as described in the in-force conversion factor table and for the number of renewals indicated.

Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- SR-22 filings
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Verification of accident prevention course and/or underinsured motorist selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Signed personal injury protection selection/rejection form

Vehicle Eligibility

Garaging Address

Entering the address where the vehicle is principally garaged will allow the system to automatically assign the proper territory and rating factor.

For students with a vehicle away from home, you should rate the vehicle at the policyholder's principal garaging address.

Inspections

Vehicle inspections should take place for all vehicles when physical damage coverage is added to the policy. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis determines the model year of the vehicle.

Recreational Vehicles

Antique autos, classic cars, trailers and motor homes are eligible for participation in Safeco's Recreational Vehicle (rec vehicle) Program and are written on our auto policy. Please refer to our rec vehicle product guide for details.

Off-Road Vehicles

The following off-road vehicles may be written in Safeco's Off-Road Program:

- Dune buggies
- Golf carts

- Vehicles with fewer or more than four wheels (excluding dual-axle pickup trucks)
- Any other vehicles not licensed for road use

Please refer to our off-road product guide for details.

Ineligible Vehicles

All personal vehicle types owned by a named insured, including pickups with canopies are eligible for participation in our personal auto program except for the following:

- Buses
- Vehicles used as a primary residence
- Vehicles used in racing or speed contests or in responding to emergencies
- Vehicles used for hire, lease, rental, limousine, taxi services, pilot car or transportation of passengers
- Vehicles used for wholesale or retail pickup or delivery of goods (for example: pizza, flowers, newspapers, mail, etc.)

- Commercial type vehicles such as step, panel and cut-away vans; flatbed, stake beds and dump trucks or those equipped for snow plowing, including pickups and vans greater than one-ton-rated load capacity
- Vehicles which require a state or federal motor carrier permit to operate
- Vehicles titled or owned/leased on a long-term contract by a partnership or corporation, unless:
 - They are ordinarily operated by a corporation director or officer named in the declarations, or resident relatives for pleasure, commuting or acceptable business use
 - All operators are household members and listed on the policy
 - No more than four such vehicles are owned or leased by the partnership or corporation
- Estates, receiverships, partnerships or corporations cannot be listed as a named insured, but may be listed as an “additional interest”

- Vehicles garaged outside of this state for more than six months of the year (unless the student is away at school and parents are written in-state on the same policy)
- Vehicles which are custom-manufactured, kit, self-assembled, limited edition, replica and exotic
- Vehicles with plastic, aluminum or stainless steel bodies
- Modified vehicles other than conversion vans (such as hot rods, cars with special suspensions, etc.) This includes modifications which substantially increase the performance of the vehicle.
- Grey market vehicles which are vehicles manufactured outside the United States (usually in Europe) that do not meet U.S. emission and safety standards. Grey market vehicles that have been upgraded to meet U.S. emission and safety standards may be eligible if they are approved, prior to binding, by an underwriter and we obtain a copy of the vehicle registration verifying the local jurisdiction's Department of Transportation safety requirements

and Environmental Protection Agency emission standards are satisfied

Symbol Rated Vehicles

Most vehicles are assigned Safeco symbols for rating both liability and physical damage coverages. The system will assign symbols for you based on vehicle identification number (VIN), year, make and model.

For new models or model year vehicles which are not assigned a Safeco symbol, you will be prompted to enter an Insurance Services Office, Inc. (ISO) symbol from the symbol pages.

Vehicles designed for sale or intended for use outside the United States, grey market vehicles, are rated using the same symbols as would be used for comparable U.S. vehicles. A grey market vehicle without a comparable U.S. vehicle is not eligible for our markets.

Value Class Vehicle Rating

Stated amount vehicles are vehicles that:

- Do not appear on our symbols list

- Are limited in production
- Have more than \$5,000 in additional equipment or add-on's

Physical damage coverage on stated amount vehicles provides coverage up to the lesser of actual cash value or the stated amount value specified by your customer. Stated amount vehicles valued over \$100,000 are not eligible.

Pickups with a Canopy

Canopies or camper shells are typically fiberglass shells attached to the back of a pickup and are not equipped with sleeping or living quarters. Canopies are considered equipment as long as they are attached to the pickup and are covered for direct or accidental loss if the pickup carries comprehensive or collision coverages.

Physical damage premiums are determined by combining the original cost new of the pickup and the original cost new of the canopy. Input the pickup's VIN (with year, make and model), then indicate "truck-camper/canopy" as the body style and input the

combined cost new in the "cost new/actual cash value" field.

Pickups with Camper Body

A camper body is a body equipped with sleeping or living quarters which is designed to be mounted on a pickup. Slide-in campers with sleeping or living quarters must be listed and rated separately on the policy as a camper. The pickup used to transport the camper is rated separately as a private passenger vehicle. Please refer to our rec vehicle product guide for details on rating a camper body.

Physical damage coverage for campers is excluded on the contract unless indicated on the declarations.

Vehicle Use

Personal Use

The regular non-business use of a personal vehicle, including commuting to or from work or school.

- Pleasure use means that there is no business use of the vehicle nor is it customarily used in the course of driving to or from work a distance of more than three road miles one way
- Short commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of less than 15 road miles one way
- Long commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of 15 or more road miles one way

Note: A vehicle used for driving to or from school shall be considered as used for driving to or from work.

The term “customarily” includes:

- Use of vehicles in a car-pool or other ride-share arrangements
- A vehicle driven part way to or from work, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day

A vehicle used in the business of the United States government by an employee thereof may be classified and rated as pleasure use, short commute or long commute provided coverage is limited in accordance with the applicable endorsement.

Business Use

The use of a vehicle which is required by or primarily involved in the duties of the primary operator in his or her occupation, profession or business, other than going to or from work.

Eligible Business Use

The following are examples of some but not all types of eligible business use:

- Vehicles owned or leased by the applicant and used in their business or occupation, such as consultants and contractors
- Vehicles used by sales representatives, such as realtors, insurance agents, manufacturer and company representatives, and home-based sales, such as Avon, Mary Kay and Tupperware
- Vehicles used by professionals whose duties include travel to hospitals, clinics, courthouses, job sites or client homes, such as doctors, attorneys, architects, accountants, financial advisors, engineers and clergy
- Vehicles used in a business for occasional errands

Ineligible Business Use

The following are examples of some but not all types of ineligible business use:

- Vehicles used for transportation of passengers, such as taxis or limousines

- Vehicles used for retail or wholesale delivery, such as food (pizza), newspapers, contract mail delivery and other consumer products
- Vehicles operated by employees or coworkers
- Vehicles used in security or surveillance operations
- Vehicles used to carry tools or equipment weighing more than 500 lbs
- Vehicles used to transport flammables or explosives
- Vehicles used to accompany wide loads
- Named non-owner policies

Farm Use

The vehicle is principally garaged on a farm or ranch and is not primarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.

Driver Eligibility

Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married.

Driver-Vehicle Assignment

We determine an average rating factor for all rated drivers and then apply that factor to all vehicles. This is done automatically. We do not require you to assign drivers to specific vehicles.

The rated drivers are equal to all the drivers on the policy.

Household Members

(Effective NB: 09/22/08 RB: 09/22/08)

All drivers of the household should be insured on a single policy.

Drivers that must be rated or excluded are individuals that are currently licensed or were previously licensed (for example, revoked or suspended licensed).

- This also includes youthful operators who are resident students at a school, college or educational institution located more than 100 road miles from the principal garaging address on the policy and who are without a car at a school. However, the operator shall be eligible for the distant student discount.

Drivers that are neither rated nor excluded must be input as a non-rated driver.

Examples of acceptable non-rated driver reasons are:

- Any spouse or eligible age adult resident who has never had a license

- Any resident youthful operator with a valid learners permit.
- An individual in active military service with the armed forces of the United States of America unless such individual customarily operates a covered vehicle.

Driver Type

(Effective NB: 10/30/08 RB: 12/04/08)

We determine driver type eligibility automatically based on a combination of driver type, relationship to insured, and reason for non-rated or excluded.

Rated

All licensed persons of driving age who operate any of the insured vehicles should be listed as rated drivers.

Excluded

Drivers for whom there will be no coverage under the policy should they operate a vehicle. A surcharge may apply. Exclusion rules vary by state, including signature requirements.

Non-Rated

Persons of driving age in the household who will not be permitted to drive any of the insureds vehicles. Refer to the [Household Members](#) section of the product guide for a list of acceptable non-rated driver types.

Driver Exclusions

(Effective NB: 10/30/08 RB: 12/04/08)

Drivers other than the named insured or those drivers requiring an SR-22 filing may be excluded. A surcharge may apply. Drivers may not be excluded from one of our (Safeco) policies and insured on another of our (Safeco) policies. Exclusions must be signed by a named insured, 18 years of age or older. Driver exclusion forms are available in the Q&I print package and the [Policy Forms Viewer](#) on our web site.

Financial Responsibility Filings (SR-22)

Individuals requiring a filing cannot be excluded and must have verifiable driving records. All SR-22s will be issued by us (Safeco). For policies requiring an immediate SR-22, please contact [customer care](#).

- Liability limits must meet the minimum financial responsibility requirements for the state requesting the filing
- Bodily injury coverage is required on any policy with an SR-22
- All vehicles owned by the driver requiring the filing must be on our policy
- The name on the filing must appear exactly as it reads on the driver's license
- Filings are not available for a driver with an unverifiable driving record. If we are unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation

Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers without a current, valid driver's license
- Drivers without a specific, in-state garaging address
- Drivers who are not permanent residents (10-month intended stay) of the rating state

- Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage
- Operators under the minimum age for state licensing
- Drivers who have been convicted of insurance fraud
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation

Youthful Operators

Any driver under the age of 25 is considered a youthful operator.

Driving Record

Unverifiable Driving Record

Any driver with a U.S. driver's license whose driving record cannot be verified by the licensing state's licensing authority will be assessed a major violation surcharge.

The charge will be removed if a valid motor vehicle record (MVR), covering the complete chargeable period, is received within 30 days of policy inception.

Accidents, Convictions and Claims

When determining the appropriate market and coverage tiers for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market and coverage tiers, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past five years
- Major convictions which have occurred in the past five years which include, but are not limited to:
 - Driving under the influence
 - Open container violation
 - Vehicle theft or felony of a vehicle
 - Careless or improper operation of a vehicle
 - Drag racing

- Driving under suspension excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
 - Fine
 - Alimony
 - Child support
 - Taxes
 - Real estate license
 - Hunting license
- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims which have occurred in the past five years:
 - Include at-fault accidents, not-at-fault accidents and comprehensive losses

- Exclude towing losses
- Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the violation date and, when multiple points are applicable to one occurrence, all incidents should be input on the application; however, only the accident or conviction with the highest points will receive a merit surcharge.

Accident Forgiveness

(Effective NB: 07/23/09 RB: 08/27/09)

For a policy that has been consecutively in force with us for six years or longer on which none of the rated drivers 18 or older have an at fault accident or violation, the first at fault accident caused by a driver 18 or older will not result in a surcharge. Subsequent at-fault accidents will result in a surcharge, as will all accidents for drivers less than 18.

At-fault Accidents

At-fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a merit surcharge. At-fault accidents beneath these thresholds are not subject to this surcharge.

Not At-fault Accidents

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident

- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault
- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- The owner or operator of your customer’s vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage

Foreign and International Driver’s Licenses

Drivers with a valid foreign or international driver’s license and without a valid U.S. driver’s license will be assessed a surcharge equivalent to a major violation until they are able to provide proof of a valid U.S. driver’s license in effect for at least 12 months. The surcharge will be removed at the next applicable renewal.

Driving Record Charges

Point assignments vary by violation type, driver age, and age of incident. As an incident ages, it will be assigned fewer points. The description and number of points assigned to a policy can be viewed on the merit tab of PLFile.

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Liability Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Bodily Injury Liability Limits (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 Not available	25/50 50/100 100/300 Not available Not available Not available Not available
Property Damage Liability Limits (in thousands)	25 50 100 500	25 50 100 500	25 50 100 Not available
Combined Single Limit of Liability (in thousands)	100 300 500	100 300 500	100 Not available Not available
Work Loss Benefits	Basic	Basic	Basic
Accidental Death Benefits (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Personal Injury Protection Medical Expense (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
Uninsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500	25/50 50/100 100/100 100/300 Not available Not available Not available
Underinsured Motorists Bodily Injury Limits (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 Not available Not available Not available
Uninsured Motorists Property Damage Coverage (in thousands)	25 50 100 300 500	25 50 100 300 500	25 50 100 Not available Not available
Uninsured/Underinsured Motorists Combined Single Limit (in thousands)	100 300 500	100 300 500	100 Not available Not available

Physical Damage Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Comprehensive Physical Damage Coverage Deductibles (also available with Full Safety Glass coverage)	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Collision Physical Damage Coverage Deductibles	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
Safeco Optimum Package Plus™	Available	Available	Available
Safeco Optimum Package™	Available	Available	Available
New Vehicle Replacement Coverage	Available	Available	Available
Auto Loan/Lease Coverage	Available	Available	Available
Audio, Visual and Customized Equipment Coverage	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
Stereo Tapes, Discs and Media	Available	Available	Available
Roadside Assistance/Emergency Assistance Package	Available	Available	Available

Only available to customers who currently have these limits with us

	Preferred	Standard	Non-standard
Loss of Use Coverage	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250
Broad Form Drive Other Car	Available	Available	Available

Bodily Injury Liability

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy insured for liability coverages must carry the same liability limits. (See [Liability Coverages](#) table.)

Property Damage Liability

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Combined Single Limit

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured

motorists and underinsured motorists are not included in combined single limit but may be purchased separately. Uninsured motorists and underinsured motorists have combined single limit available to coordinate with your bodily injury and property damage combined single limit option. (See [Liability Coverages](#) table.)

Personal Injury Protection Coverages

Work Loss Coverage

If selected, all vehicles on the policy must carry the coverage. (See [Liability Coverages](#) table.)

Accidental Death Benefits

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See [Liability Coverages](#) table.)

Personal Injury Protection Medical Expense

Personal injury protection medical expense limits apply to each person for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See [Liability Coverages](#) table.)

Uninsured Motorists Bodily Injury

Uninsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Underinsured Motorists Bodily Injury

Underinsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

Uninsured Motorists Property Damage Coverage

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily injury coverage is rejected, uninsured motorists property damage must also be rejected. (See [Liability Coverages](#) table.)

Uninsured Motorists Combined Single Limit

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-limit. Uninsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

Underinsured Motorists Combined Single Limit

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to

underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

Comprehensive Physical Damage Coverage

(Effective NB: 07/23/09 RB: 08/27/09)

Comprehensive physical damage coverage is actual cash value and provides coverage in case of a loss that is other than collision. Comprehensive coverage is required if a loss payee is indicated.

Full safety glass coverage is available for all deductible options.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations. (See [Physical Damage Coverages](#) table.)

Collision Physical Damage Coverage

Collision physical damage coverage is the lesser of the actual cash value, or the amount necessary to repair or replace the property. It provides coverage in case of an accident. Collision coverage is required if a loss payee is indicated. Bodily injury, property damage and comprehensive coverages are required if collision coverage is purchased.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package Plus™

(Effective NB: 07/23/09 RB: 08/27/09)

Safeco Optimum Package Plus™ is a bundled coverage which includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally,

if one vehicle has the package selected, all vehicles must select the package.

- Accident forgiveness – only three consecutive years in force with us without at fault accidents or violations is required on a policy level instead of six years.
- Liability coverage for punitive damages – if bodily injury coverage applies to the policy, the exclusion of punitive or exemplary damages no longer applies.
- Increased loss of income – if bodily injury coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- Death benefits – if personal injury protection coverage applies to the policy, \$2,000 per death, up to a total of \$4,000 if you or a family member dies due an auto accident.
- Tapes, records, disks and other media – if comprehensive coverage and/or collision coverage apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.

- Coverage for injury or death to your dog or cat – if collision coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or a benefit of \$500 if your pet dies as a result of an auto collision.
- Comprehensive deductible waiver – if comprehensive coverage applies to the policy, the comprehensive deductible will be waived in the event of a total loss.
- Diminishing deductible – if collision coverage applies to the policy, a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is increased to \$3,000.
- Emergency expenses – if comprehensive coverage and/or collision coverage apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging.
- Personal property coverage – if comprehensive coverage and/or collision coverage apply to the policy, coverage for loss of certain types of personal property while located in the vehicle, subject to a deductible.
- Waiver of adjustment for depreciation or betterment – if comprehensive coverage and/or collision coverage apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- Electronic lock and key replacement deductible waiver – if comprehensive coverage applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – if comprehensive coverage and/or collision coverage

apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days.

Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package™

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.

- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is available in your state, and applies to the policy, any applicable deductible will be waived.
- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived

- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See [Physical Damage Coverages](#) table.)

New Vehicle Replacement

In the event of a total loss, the new vehicle replacement coverage pays at the insured's option (subject to certain limitations):

- The verifiable purchase price to replace the vehicle
- The cost of a similar new vehicle
- The market value of the vehicle

A new vehicle is one where it has not been previously titled and the insured is the original owner. Coverage is available for the first 365 days from the date of purchase of the vehicle. After that, the coverage will automatically be removed from the policy at the next renewal. (See [Physical Damage Coverages](#) table.)

Auto Loan/Lease Coverage

Eligibility

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

Coverage

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc. (See [Physical Damage Coverages](#) table.)

Audio, Visual and Customized Equipment

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is

available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
 - Radios and stereos
 - Tape decks
 - Compact disc players
 - DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:

- Custom wheels, tires, tachometers, pressure, and temperature gauges
- Custom murals, paint, decals, or other graphics
- Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
- Paint
- Interior work (for example: special carpeting and seat covers)

(See [Physical Damage Coverages](#) table.)

Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs

(See [Physical Damage Coverages](#) table.)

Roadside Assistance

(Effective NB: 10/02/08 RB: 11/06/08)

Roadside Assistance coverage may be provided on any vehicle. Additionally for new business, if one vehicle has the coverage selected, all vehicles must select the coverage. Comp only policies are not affected by this rule. (See [Physical Damage Coverages](#) table.)

Emergency Assistance Package

(Effective NB: 10/02/08 RB: 11/06/08)

Emergency assistance package coverage provides:

- Roadside Assistance coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See [Physical Damage Coverages](#) table.)

Loss of Use

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See [Physical Damage Coverages](#) table.)

Named Non-owner

A named non-owner policy provides liability protection to an individual who does not own a vehicle or have access to any personal use vehicle on a regular basis.

The only coverages available are bodily injury/property damage, combined single limit, personal injury protection, additional personal injury protection, medical payments, uninsured motorists bodily injury/underinsured motorists bodily injury, uninsured motorists property damage and uninsured motorists/underinsured motorists combined single limit.

SR-22 filings and higher liability limits are acceptable. Business use is not acceptable for named non-owner policies.

Extended Non-owned Auto Coverage (Broad Form Drive Other Car) – Liability

Coverage is provided for the use of any non-owned vehicle by the named insured as provided in the endorsement.

The following options are available to the named insured or a relative living in the same household with:

- No underlying insurance for named insured and relative
- Underlying insurance for named insured
- Underlying insurance for relative

Please submit complete information regarding:

- Estimated annual mileage of non-owned vehicle
- Whether there is underlying insurance covering the named insured or relative on a direct primary basis
- Type of vehicle usually driven
- Use of vehicle

(See [Physical Damage Coverages](#) table.)

OEM Endorsement

(Effective NB: 07/23/09 RB: 07/23/09)

In the event of a loss, Comprehensive and Collision coverages will be extended to repair or replace damaged property with new original equipment manufactured parts (if available). Eligible vehicles:

- Must carry both comprehensive and collision coverages
- Be an auto, pickup or a van. (Note: this coverage cannot be extended to vehicles rated as antique/classic autos, restored autos, motorhomes or trailers)
- Be 10 years old or newer. Vehicle age is measured by the current calendar year minus the vehicle model year. Coverage is available up through the vehicles 10th year of age. After that, the coverage will automatically be removed from the policy at the next renewal.

The charge for this coverage will be 10% of the comprehensive and collision coverages. (See [Physical Damage Coverages](#) table.)

Physical Damage Minimum

Each vehicle will be subject to a physical damage minimum excluding towing and labor costs and loss of use.

All Products
\$10 per vehicle

Discounts

Discounts at a Glance
Multi-car
Advance Quote
Homeowner
Coverage
Paid in Full
Account
Good Student
Distant Student
Driver Training
Accident Prevention Course
Anti-theft
Safeco Youthful Program Subscription

Multi-car Discount

The multi-car discount shall apply if more than one private passenger auto (or pickup or van rated a private passenger auto) is insured. The vehicles must:

- Be owned by an individual or owned jointly by two or more relatives in the same household
- Be owned by a corporation and primarily operated by the corporate officer named in the declarations or family members who are residents of the same household
- Be a combination of the first two bullet points above
- Carry bodily injury and property damage liability or equivalent coverage

The multi-car discount will also be permitted if a new business application insures one vehicle but the named insured owns an additional vehicle eligible for this discount on the policy inception date and an endorsement adding the additional vehicle during the initial policy period is submitted with the application. This is permitted on the policy inception date only.

Advance Quote Discount

The advance quote discount shall apply to a newly issued policy if the quote date is 8 days or more in advance of the issue date of the policy. This discount will apply for the first 24 months of the policy.

This is a new business discount only, rewritten policies are not eligible for this discount. (See [Discounts](#) table.)

Homeowner Discount

The homeowner discount shall apply if the named insured owns a home or condominium. (See [Discounts](#) table.)

Coverage Discount

The coverage discount shall apply to any vehicle on the policy which carries liability coverage (bodily injury and property damage) and comprehensive and/or collision coverage. (See [Discounts](#) table.)

Paid in Full Discount

If the policy term premium is paid in full at inception or renewal, this discount will apply. Installment payments

will be offered at renewal, but the discount will be deleted if not paid in full. (See [Discounts](#) table.)

Account Discount

(Effective NB: 07/23/09 RB: 08/27/09)

If your customer has an in-force Safeco homeowners, condominium or renters policy, or has their home insured on an in-force farm policy, they are eligible for this discount. (See [Discounts](#) table.)

Good Student Discount

This rule shall not apply to any driver with a driving record with eight or more points under the safe driver insurance plan rule.

The applicable good student rating factor shall apply if the insured vehicle is classified under any youthful owner or operator classification, provided:

- A youthful operator is not less than 16 years of age, not married, is a full-time student in high school or enrolled in at least four courses per term as a full-time student in a certificate or degree program in an accredited college or university or is a college graduate, not married and not older than 24.

- The scholastic records for full time students for the immediately preceding school semester or quarter (or comparable segment) or for college graduates the final semester or quarter, show that each such student:
 - Is ranked scholastically among the upper 20 percent of his or her class
 - In schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent, B- for a full-time student at a two- or four-year college or university (if the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent)
 - In schools where numbers are used to designate grade “points” (such as 4, 3, 2 and 1), had an average of at least 3 grade points for all subjects combined, or its equivalent
 - In schools that maintain a dean’s list, honor roll or comparable listing for scholastic achievement, was included in such a list

- For each such student, we are furnished with a statement, certified by a responsible official of the school, indicating the attainment of at least one of the above scholastic requirements

Certification at inception of the policy or on any renewal date applies for four terms. Mid-term certification applies for the remainder of the current term and three additional terms.

If the operator who is applying for re-certification has, during the past year, graduated from a four-year college or university, the applicable good student rating factor shall be continued after graduation, provided documentation confirming graduation is furnished to us.

When this discount is applied to a new business policy, please **fax** a copy of the student’s most recent grade report or statement by a school official verifying the acceptable grade level to us. The day after the policy is uploaded to us, you will receive an e-mail reminder to fax the grade report. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will assume the student does not qualify for this discount and re-rate the

policy accordingly. Once verified the discount will remain on the policy with new verification every 24 months. (See [Discounts](#) table.)

Distant Student Discount

A youthful operator who is in your customer's household but is a resident student at an educational institution over 100 road miles from the principal garaging address qualifies for this discount if they do not have a car at school. (See [Discounts](#) table.)

Driver Training

Young drivers, under the age of 21, who complete a driver education course are eligible for this discount. Proof of course completion should be kept in your file while the discount applies.

This discount does not apply if:

- Your customer is taking a course intended to be a penalty, imposed by a court or other governmental entity, or resulting from a moving traffic violation
- During the most recent 36 months, your customer has been:

- Involved in an at-fault vehicle accident
- Convicted of or has pleaded guilty or nolo contendere to a moving traffic violation for which points may be assessed against your customer's driver's license

(See [Discounts](#) table.)

Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. (See [Discounts](#) table.)

Anti-theft Discount

The following discounts apply only to comprehensive coverage and only one discount level is allowed. To qualify the vehicle must be equipped with a device described below.

Alarm Only

A discount will be applied to a vehicle equipped with an alarm device which sounds an audible alarm that can be heard at a distance of at least 300 feet for at least three minutes.

Disabling Device

A disabling device makes the fuel, ignition or starting system inoperative.

Active Disabling Device

An active disabling device requires you to turn the system on. A discount will be applied to a vehicle equipped with an active disabling device.

Passive Disabling Device

A passive disabling device does not require a separate manual step to engage the device. A discount will be applied to a vehicle equipped with a passive disabling device. (See [Discounts](#) table.)

Note: If your customer has either a LoJack or Teletrac system in their vehicle the comprehensive deductible will be waived if the car is stolen and the service is activated at the time of loss.

Safeco Youthful Program Subscription

(Effective NB: 10/04/07 RB: 11/08/07)

The applicable rating factor shall apply if the insured vehicle is classified under any youthful owner or operator classification, provided:

- A youthful operator is a driver under 25 years of age
- The vehicle has an active Safeco Youthful Program Subscription

If at any time the Subscription is discontinued, the rating factor will be removed upon renewal or sooner.

(See [Discounts](#) table.)

Safeco Employee Discount Plan

Eligible persons are employees of Safeco Corporation and its subsidiaries, their spouses, domestic partners and family members in the household.

Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact [customer care](#) for assistance.

Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

Cancellation and Continuing with a Lapse

Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Policy Term

Policies are issued with a six-month term.