

SERFF Tracking Number: APCG-126123290 State: Arkansas
Filing Company: AIG Casualty Company State Tracking Number: EFT \$125
Company Tracking Number: 09-AU-AR-001R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: AIG Casualty Me Too Filing/09-AU-AR-001R

Filing at a Glance

Company: AIG Casualty Company

Product Name: Personal Automobile

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: APCG-126123290 State: Arkansas

SERFF Status: Closed

Co Tr Num: 09-AU-AR-001R

Co Status:

Authors: Sumintra Vishudanand,
Timothy Carney

Date Submitted: 04/29/2009

State Tr Num: EFT \$125

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi

Disposition Date: 06/01/2009

Disposition Status: Filed

Effective Date Requested (New): 09/01/2009

Effective Date Requested (Renewal): 11/30/2009

Effective Date (New): 09/01/2009

Effective Date (Renewal):
11/30/2009

State Filing Description:

General Information

Project Name: AIG Casualty Me Too Filing

Project Number: 09-AU-AR-001R

Reference Organization:

Reference Title:

Filing Status Changed: 06/01/2009

State Status Changed: 05/07/2009

Corresponding Filing Tracking Number: 09-AU-AR-001F

Filing Description:

Due to restructuring, Private Client Group, a division of AIU Holdings, is implementing a company change in our personal automobile program. Specifically, we are replacing AIG Indemnity Insurance Company (AIGII) with AIG Casualty Company. Accordingly, we are submitting and requesting approval for rate and rules applicable to our private passenger automobile insurance program, in AIG Casualty Company.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>APCG-126123290</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Casualty Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>09-AU-AR-001R</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>Personal Automobile</i>		
<i>Project Name/Number:</i>	<i>AIG Casualty Me Too Filing/09-AU-AR-001R</i>		

The content of this filing is identical to our filing approved under AIGII (State Tracking No: 32114940), with the exception of the writing company (AIG Casualty).

All rate and rules are listed and attached under the schedule tab. An Explanatory Memorandum is included for your review.

Please refer to our accompanying filing 09-AU-AR-001F for the forms portion of this filing.

Company and Contact

Filing Contact Information

Sumintra Vishudanand, Compliance/Filings Analyst	sumintra.vishudanand@aig.com
70 Pine Street	(212) 770-7951 [Phone]
New York, NY 10270	(212) 770-7261[FAX]

Filing Company Information

AIG Casualty Company	CoCode: 19402	State of Domicile: Pennsylvania
2704 Commerce Drive	Group Code: 12	Company Type: Property & Casualty
Suite B		
Harrisburg, PA 17110	Group Name: AIG	State ID Number:
(212) 770-5730 ext. [Phone]	FEIN Number: 25-1118791	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$125.00
Retaliatory?	No
Fee Explanation:	1 Independent Rate filing - \$100.00 + 1 Independent Rule Filing - \$25.00 Total = \$125.00
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Casualty Company	\$125.00	04/29/2009	27501403

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/01/2009	06/01/2009

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	05/07/2009	05/07/2009	Sumintra Vishudanand	05/27/2009	05/27/2009

SERFF Tracking Number: *APCG-126123290* *State:* *Arkansas*
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Product Name: *Personal Automobile*
Project Name/Number: *AIG Casualty Me Too Filing/09-AU-AR-001R*

Disposition

Disposition Date: 06/01/2009

Effective Date (New): 09/01/2009

Effective Date (Renewal): 11/30/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: APCG-126123290 State: Arkansas
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 Project Name/Number: AIG Casualty Me Too Filing/09-AU-AR-001R

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate	Base Rate Page	Filed	Yes
Rate	Model Year Symbol Page	Filed	Yes
Rate	Class Plan Pages	Filed	Yes
Rate	Territory Definitions Pages	Filed	Yes
Rate	PCG Manual Rules	Filed	Yes
Rate (revised)	Tiering Guidelines	Filed	Yes
Rate	Tiering Guidelines	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/07/2009
Submitted Date 05/07/2009
Respond By Date

Dear Sumintra Vishudanand,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. The Rf-1 should be submitted for any rate filing. Please review Bulletin No. 3A-87 regarding no prior insurance. The credit tier rules add a significant amount of points for no prior insurance.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/27/2009
Submitted Date 05/27/2009

Dear Alexa Grissom,

Comments:

This is in response to your objection letter of 5/7/09.

Response 1

Comments: As you requested we have:

1. Attached the APCS form in Excell; and
2. Attached a complete RF-1 form.

We have also revised our credit tiering rules as per Bulletin No. 3A-87, and enclosed both a marked copy and a clean copy for your convenience.

Changed Items:

Supporting Document Schedule Item Changes

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Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Tiering Guidelines	Pages 1 and 2	New	
Previous Version			
Tiering Guidelines	PAges 1 and 2	New	

We hope that you will find our response satisfactory and we look forward for your approval of this filing.

Sincerely,

Sumintra Vishudanand, Timothy Carney

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Product Name: *Personal Automobile*
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Base Rate Page	AR-R-1	New	AR Base Rates.pdf
Filed	Model Year Symbol Page	AR-R-2	New	AR MY Symbols 06.pdf
Filed	Class Plan Pages	PV-C-1 to PV-C-6	New	AR Class Plan Pages.pdf
Filed	Territory Definitions Pages	AR-T-1 to AR-T-6	New	AR Territories.pdf
Filed	PCG Manual Rules	Pages 1 to 39	New	Arkansas PCG Rules.pdf
Filed	Tiering Guidelines	Pages 1 and 2	New	AR - Underwriting Rules(Tiering Guidelines) - Revised.pdf AR - Underwriting Rules(Tiering Guidelines) - marked.pdf

PRIVATE PASSENGER AUTOMOBILE MANUAL

COMPANY: AIG CASUALTY COMPANY

AUTOMOBILE BASE RATES FOR THE STATE OF ARKANSAS CODE 03

TERRITORY

Coverage	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25,000/50,000 Bodily Injury	77	61	62	61	73	81	74	61	62	61	68	61	75	70	61	53	56
\$25,000 Property Damage	68	54	57	55	65	72	66	54	55	55	61	55	66	62	54	48	50
\$75,000 Single Limit Liability	224	179	186	181	215	239	217	177	183	181	200	181	218	208	177	156	166
\$5,000 Medical Payments	37	37	40	40	40	54	53	38	37	37	44	40	40	45	38	36	44
\$250 Deductible Model Year 2006, Symbol 2 Comprehensive	37	39	62	63	43	52	40	60	36	37	75	62	58	74	60	50	64
\$250 Deductible Model Year 2006, Symbol 2 Collision	154	146	168	159	150	170	172	157	145	146	174	159	163	174	157	156	161

Uninsured Motorists Coverage

	Single Car	Multi Car
\$50,000 Single Limit BI Only	\$27	\$22
\$75,000 Single Limit BI & PD	\$31	\$24
\$25,000 / 50,000 BI	\$23	\$18
\$25,000 Property Damage	\$9	\$8

Underinsured Motorists Coverage

	Single Car	Multi Car
\$50,000 Single Limit BI Only	\$15	\$12
\$25,000 / 50,000 BI	\$14	\$12

ARKANSAS
MODEL YEAR -- SYMBOL BASE : 2006-2

Edition: 01/2009

COMPREHENSIVE
SYMBOL

MODEL YEAR	01	02	03	04	05	06	07	08	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27				
2010	0.92	1.12	1.36	1.53	1.68	1.83	1.97	2.06	2.25	2.46	2.71	2.95	3.21	3.55	3.86	4.18	4.46	4.94	5.60	6.33	7.00	7.71	8.76	10.25	11.82	+				
2009	0.89	1.09	1.32	1.49	1.64	1.78	1.92	2.01	2.19	2.40	2.64	2.87	3.13	3.46	3.76	4.07	4.34	4.81	5.45	6.16	6.81	7.50	8.52	9.97	11.50	+				
2008	0.87	1.06	1.28	1.45	1.59	1.73	1.87	1.95	2.13	2.33	2.57	2.79	3.04	3.36	3.66	3.95	4.22	4.67	5.30	5.99	6.63	7.29	8.29	9.70	11.18	+				
2007	0.84	1.03	1.25	1.41	1.55	1.68	1.81	1.90	2.07	2.27	2.49	2.71	2.96	3.27	3.55	3.84	4.10	4.54	5.15	5.82	6.44	7.09	8.05	9.42	10.87	+				
2006	0.82	1.00	1.21	1.37	1.50	1.63	1.76	1.84	2.01	2.20	2.42	2.63	2.87	3.17	3.45	3.73	3.98	4.41	5.00	5.65	6.25	6.88	7.82	9.15	10.55	+				
2005	0.80	0.97	1.17	1.33	1.46	1.58	1.71	1.78	1.95	2.13	2.35	2.55	2.78	3.07	3.35	3.62	3.86	4.28	4.85	5.48	6.06	6.67	7.59	8.88	10.23	+				
2004	0.77	0.94	1.14	1.29	1.41	1.53	1.65	1.73	1.89	2.07	2.27	2.47	2.70	2.98	3.24	3.51	3.74	4.15	4.70	5.31	5.88	6.47	7.35	8.60	9.92	+				
2003	0.75	0.91	1.10	1.25	1.37	1.48	1.60	1.67	1.83	2.00	2.20	2.39	2.61	2.88	3.14	3.39	3.62	4.01	4.55	5.14	5.69	6.26	7.12	8.33	9.60	+				
2002	0.72	0.88	1.06	1.21	1.32	1.43	1.55	1.62	1.77	1.94	2.13	2.31	2.53	2.79	3.04	3.28	3.50	3.88	4.40	4.97	5.50	6.05	6.88	8.05	9.28	+				
2001	0.70	0.85	1.03	1.16	1.28	1.39	1.50	1.56	1.71	1.87	2.06	2.24	2.44	2.69	2.93	3.17	3.38	3.75	4.25	4.80	5.31	5.85	6.65	7.78	8.97	+				
2000	0.68	0.83	1.00	1.14	1.25	1.35	1.46	1.53	1.67	1.83	2.01	2.18	2.38	2.63	2.86	3.10	3.30	3.66	4.15	4.69	5.19	5.71	6.49	7.59	8.76	+				
1999	0.65	0.79	0.96	1.08	1.19	1.29	1.39	1.45	1.59	1.74	1.91	2.08	2.27	2.50	2.73	2.95	3.14	3.48	3.95	4.46	4.94	5.44	6.18	7.23	8.33	+				
1998	0.62	0.76	0.92	1.04	1.14	1.24	1.34	1.40	1.53	1.67	1.84	2.00	2.18	2.41	2.62	2.83	3.02	3.35	3.80	4.29	4.75	5.23	5.94	6.95	8.02	+				
1997	0.60	0.73	0.88	1.00	1.10	1.19	1.28	1.34	1.47	1.61	1.77	1.92	2.10	2.31	2.52	2.72	2.91	3.22	3.65	4.12	4.56	5.02	5.71	6.68	7.70	+				
1996	0.57	0.69	0.83	0.95	1.04	1.12	1.21	1.27	1.39	1.52	1.67	1.81	1.98	2.19	2.38	2.57	2.75	3.04	3.45	3.90	4.31	4.75	5.40	6.31	7.28	+				
1995	0.55	0.67	0.81	0.92	1.01	1.09	1.18	1.23	1.35	1.47	1.62	1.76	1.92	2.12	2.31	2.50	2.67	2.95	3.35	3.79	4.19	4.61	5.24	6.13	7.07	+				
1994	0.52	0.64	0.77	0.88	0.96	1.04	1.13	1.18	1.29	1.41	1.55	1.68	1.84	2.03	2.21	2.39	2.55	2.82	3.20	3.62	4.00	4.40	5.00	5.86	6.75	+				
1993	0.50	0.61	0.74	0.84	0.92	0.99	1.07	1.12	1.23	1.34	1.48	1.60	1.75	1.93	2.10	2.28	2.43	2.69	3.05	3.45	3.81	4.20	4.77	5.58	6.44	+				
1992	0.47	0.57	0.69	0.78	0.86	0.93	1.00	1.05	1.15	1.25	1.38	1.50	1.64	1.81	1.97	2.13	2.27	2.51	2.85	3.22	3.56	3.92	4.46	5.22	6.01	+				
1991	0.43	0.53	0.64	0.73	0.80	0.86	0.93	0.98	1.07	1.17	1.28	1.39	1.52	1.68	1.83	1.98	2.11	2.34	2.65	2.99	3.31	3.65	4.14	4.85	5.59	+				
1990	0.43	0.53	0.64	0.73	0.80	0.86	0.93	0.98	1.07	1.17	1.28	1.39	1.52	1.68	1.83	1.98	2.11	2.34	2.65	2.99	3.31	3.65	4.14	4.85	5.59	+				
1989	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75	2.11	2.47	2.84	3.31	3.84	4.48	5.61	+ Develop the Comprehensive Base Rates for Symbol 27 vehicles by: a. Increasing the factor for Symbol 26 by +0.50 for each \$10,000 above \$80,000 of Original Cost (for fractions of \$10,000, the incremental symbol factor will be determined by linear interpolation) and b. applying this factor to the Symbol 2 Base Rate on the State Rate Page for the applicable Model Year.									
thru	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75	2.11	2.47	2.84	3.31	3.84	4.48	5.61										
1981	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75	2.11	2.47	2.84	3.31	3.84	4.48	5.61										
1980 & PRIOR *	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75																	

* 1975 and Prior above \$10,000: increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

COLLISION
SYMBOL

MODEL YEAR	01	02	03	04	05	06	07	08	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
2010	1.03	1.12	1.22	1.30	1.37	1.43	1.51	1.56	1.60	1.69	1.76	1.85	1.92	2.02	2.13	2.24	2.35	2.48	2.60	2.80	2.96	3.12	3.42	3.92	4.31	+
2009	1.00	1.09	1.19	1.26	1.33	1.40	1.47	1.52	1.56	1.65	1.71	1.80	1.86	1.96	2.07	2.18	2.29	2.41	2.53	2.73	2.88	3.04	3.32	3.82	4.20	+
2008	0.98	1.06	1.16	1.23	1.29	1.36	1.43	1.47	1.52	1.60	1.66	1.75	1.81	1.91	2.01	2.12	2.23	2.34	2.46	2.65	2.80	2.96	3.23	3.71	4.08	+
2007	0.95	1.03	1.12	1.19	1.26	1.32	1.39	1.43	1.47	1.56	1.62	1.70	1.76	1.85	1.96	2.06	2.16	2.28	2.39	2.58	2.72	2.87	3.14	3.61	3.97	+
2006	0.92	1.00	1.09	1.16	1.22	1.28	1.35	1.39	1.43	1.51	1.57	1.65	1.71	1.80	1.90	2.00	2.10	2.21	2.32	2.50	2.64	2.79	3.05	3.50	3.85	+
2005	0.89	0.97	1.06	1.13	1.18	1.24	1.31	1.35	1.39	1.46	1.52	1.60	1.66	1.75	1.84	1.94	2.04	2.14	2.25	2.43	2.56	2.71	2.96	3.40	3.73	+
2004	0.86	0.94	1.02	1.09	1.15	1.20	1.27	1.31	1.34	1.42	1.48	1.55	1.61	1.69	1.79	1.88	1.97	2.08	2.18	2.35	2.48	2.62	2.87	3.29	3.62	+
2003	0.84	0.91	0.99	1.06	1.11	1.16	1.23	1.26	1.30	1.37	1.43	1.50	1.56	1.64	1.73	1.82	1.91	2.01	2.11	2.28	2.40	2.54	2.78	3.19	3.50	+
2002	0.81	0.88	0.96	1.02	1.07	1.13	1.19	1.22	1.26	1.33	1.38	1.45	1.50	1.58	1.67	1.76	1.85	1.94	2.04	2.20	2.32	2.46	2.68	3.08	3.39	+
2001	0.78	0.85	0.93	0.99	1.04	1.09	1.15	1.18	1.22	1.28	1.33	1.40	1.45	1.53	1.62	1.70	1.79	1.88	1.97	2.13	2.24	2.37	2.59	2.98	3.27	+
2000	0.76	0.83	0.90	0.96	1.01	1.06	1.12	1.15	1.19	1.25	1.30	1.37	1.42	1.49	1.58	1.66	1.74	1.83	1.93	2.08	2.19	2.32	2.53	2.91	3.20	+
1999	0.73	0.79	0.86	0.92	0.96	1.01	1.07	1.10	1.13	1.19	1.24	1.30	1.35	1.42	1.50	1.58	1.66	1.75	1.83	1.98	2.09	2.20	2.41	2.77	3.04	+
1998	0.69	0.75	0.82	0.87	0.92	0.96	1.01	1.04	1.07	1.13	1.18	1.24	1.28	1.35	1.43	1.50	1.58	1.66	1.74	1.88	1.98	2.09	2.29	2.63	2.89	+
1997	0.65	0.71	0.77	0.82	0.87	0.91	0.96	0.99	1.02	1.07	1.11	1.17	1.21	1.28	1.35	1.42	1.49	1.57	1.65	1.78	1.87	1.98	2.17	2.49	2.73	+
1996	0.60	0.65	0.71	0.75	0.79	0.83	0.88	0.90	0.93	0.98	1.02	1.07	1.11	1.17	1.24	1.30	1.37	1.44	1.51	1.63	1.72	1.81	1.98	2.28	2.50	+
1995	0.56	0.61	0.66	0.71	0.74	0.78	0.82	0.85	0.87	0.92	0.96	1.01	1.04	1.10	1.16	1.22	1.28	1.35	1.42	1.53	1.61	1.70	1.86	2.14	2.35	+
1994	0.50	0.54	0.59	0.63	0.66	0.69	0.73	0.75	0.77	0.82	0.85	0.89	0.92	0.97	1.03	1.08	1.13	1.19	1.25	1.35	1.43	1.51	1.65	1.89	2.08	+
1993	0.47	0.51	0.56	0.59	0.62	0.65	0.69	0.71	0.73	0.77	0.80	0.84	0.87	0.92	0.97	1.02	1.07	1.13	1.18	1.28	1.35	1.42	1.56	1.79	1.96	+
1992	0.45	0.49	0.53	0.57	0.60	0.63	0.66	0.68	0.70	0.74	0.77	0.81	0.84	0.88	0.93	0.98	1.03	1.08	1.14	1.23	1.29	1.37	1.49	1.72	1.89	+
1991	0.42	0.46	0.50	0.53	0.56	0.59	0.62	0.64	0.66	0.69	0.72	0.76	0.79	0.83	0.87	0.92	0.97	1.02	1.07	1.15	1.21	1.28	1.40	1.61	1.77	+
1990	0.42	0.46	0.50	0.53	0.56	0.59	0.62	0.64	0.66	0.69	0.72	0.76	0.79	0.83	0.87	0.92	0.97	1.02	1.07	1.15	1.21	1.28	1.40	1.61	1.77	+
1989	0.26	0.26	0.26	0.26	0.33	0.40	0.46	0.53	0.59	0.66	0.69	0.76	0.87	0.97	1.10	1.16	1.26	1.38	1.53	1.77	+ Develop the Collision Base Rates for Symbol 27 vehicles by: a. Increasing the factor for Symbol 26 by +0.15 for each \$10,000 above \$80,000 of Original Cost (for fractions of \$10,000, the incremental symbol factor will be determined by linear interpolation) and b. applying this factor to the Symbol 2 Base Rate on the State Rate Page for the applicable Model Year.					
thru	0.26	0.26	0.26	0.26	0.33	0.40	0.46	0.53	0.59	0.66	0.69	0.76	0.87	0.97	1.10	1.16										

**AIG CASUALTY COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
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**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	DRIVE TO OR FROM WORK		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code	8161-- 1.00	8162-- 1.05	8163-- 1.15	8168-- 1.20	8169-- 0.85
Operator Age 40-49	Factor Code	8151-- 0.90	8152-- 0.95	8153-- 1.05	8158-- 1.10	8159-- 0.75
Operator Age 50-64	Factor Code	8851-- 0.80	8852-- 0.85	8853-- 0.95	8858-- 1.00	8859-- 0.65
Operator Age 65-74	Factor Code	8801-- 0.85	8802-- 0.90	8803-- 1.00	8808-- 1.05	8809-- 0.70
Operator Age 75-79	Factor Code	8121-- 1.00	8122-- 1.05	8123-- 1.15	8128-- 1.20	8129-- 0.85
Operator Age 80-84	Factor Code	8141-- 1.00	8142-- 1.05	8143-- 1.15	8148-- 1.20	8149-- 0.85
Operator Age 85 or Over	Factor Code	8201-- 1.00	8202-- 1.05	8203-- 1.15	8208-- 1.20	8259-- 0.85

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 8.C.2., this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators Age 25-29	Factor Code	8301-- 1.00	8302-- 1.05	8303-- 1.15	8308-- 1.20	8459-- 0.85
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EXCESS AUTOS: Refer to Rule 10.C for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos	Factor Code	8990-- 0.70
Excess Autos 2 (All Operators Age 40-74)	Factor Code	8980-- 0.70

**AIG CASUALTY COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
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**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.50 8400--	2.65 8403--	3.30 8600--	3.45 8603--
	18	Factor Code	2.50 8401--	2.65 8405--	3.30 8601--	3.45 8605--
	19	Factor Code	2.50 8451--	2.65 8455--	3.30 8651--	3.45 8655--
	20	Factor Code	2.50 8450--	2.65 8453--	3.30 8650--	3.45 8653--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.25 8460--	2.40 8463--	3.00 8660--	3.15 8663--
	18	Factor Code	2.25 8470--	2.40 8473--	3.00 8670--	3.15 8673--
	19	Factor Code	2.25 8480--	2.40 8483--	3.00 8680--	3.15 8683--
	20	Factor Code	2.25 8490--	2.40 8493--	3.00 8690--	3.15 8693--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.35 8754--	1.50 8755--	1.75 8704--	1.90 8705--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.30 8708--	1.45 8709--

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.25 8406--	2.40 8408--	3.00 8606--	3.15 8608--
	18	Factor Code	2.25 8402--	2.40 8404--	3.00 8602--	3.15 8604--
	19	Factor Code	2.25 8452--	2.40 8454--	3.00 8652--	3.15 8654--
	20	Factor Code	2.25 8456--	2.40 8458--	3.00 8656--	3.15 8658--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.00 8466--	2.15 8468--	2.65 8666--	2.80 8668--
	18	Factor Code	2.00 8476--	2.15 8478--	2.65 8676--	2.80 8678--
	19	Factor Code	2.00 8486--	2.15 8488--	2.65 8686--	2.80 8688--
	20	Factor Code	2.00 8496--	2.15 8498--	2.65 8696--	2.80 8698--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.15 8756--	1.30 8757--	1.50 8706--	1.65 8707--

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**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8924-- 1.55	8925-- 1.70	8926-- 1.40	8927-- 1.55
	18	Factor Code	8934-- 1.55	8935-- 1.70	8936-- 1.40	8937-- 1.55
	19	Factor Code	8944-- 1.55	8945-- 1.70	8946-- 1.40	8947-- 1.55
	20	Factor Code	8954-- 1.55	8955-- 1.70	8956-- 1.40	8957-- 1.55
WITH DRIVER TRAINING	17 or Less	Factor Code	8964-- 1.40	8965-- 1.55	8966-- 1.25	8967-- 1.40
	18	Factor Code	8974-- 1.40	8975-- 1.55	8976-- 1.25	8977-- 1.40
	19	Factor Code	8984-- 1.40	8985-- 1.55	8986-- 1.25	8987-- 1.40
	20	Factor Code	8994-- 1.40	8995-- 1.55	8996-- 1.25	8997-- 1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8554-- 1.25	8555-- 1.40	8556-- 1.05	8557-- 1.20
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

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**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.10 8024--	2.25 8025--	2.60 8124--	2.75 8125--
	18	Factor Code	2.10 8034--	2.25 8035--	2.60 8134--	2.75 8135--
	19	Factor Code	2.10 8044--	2.25 8045--	2.60 8144--	2.75 8145--
	20	Factor Code	2.10 8054--	2.25 8055--	2.60 8154--	2.75 8155--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.90 8064--	2.05 8065--	2.35 8164--	2.50 8165--
	18	Factor Code	1.90 8074--	2.05 8075--	2.35 8174--	2.50 8175--
	19	Factor Code	1.90 8084--	2.05 8085--	2.35 8184--	2.50 8185--
	20	Factor Code	1.90 8094--	2.05 8095--	2.35 8194--	2.50 8195--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.30 8254--	1.45 8255--	1.60 8354--	1.75 8355--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10 8358--	1.25 8359--

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.90 8026--	2.05 8027--	2.35 8126--	2.50 8127--
	18	Factor Code	1.90 8036--	2.05 8037--	2.35 8136--	2.50 8137--
	19	Factor Code	1.90 8046--	2.05 8047--	2.35 8146--	2.50 8147--
	20	Factor Code	1.90 8056--	2.05 8057--	2.35 8156--	2.50 8157--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.70 8066--	1.85 8067--	2.10 8166--	2.25 8167--
	18	Factor Code	1.70 8076--	1.85 8077--	2.10 8176--	2.25 8177--
	19	Factor Code	1.70 8086--	1.85 8087--	2.10 8186--	2.25 8187--

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	20	Factor Code	1.70 8096--	1.85 8097--	2.10 8196--	2.25 8197--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.10 8256--	1.25 8257--	1.35 8356--	1.50 8357--

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.30 8804--	1.45 8805--	1.15 8806--	1.30 8807--
	18	Factor Code	1.30 8854--	1.45 8855--	1.15 8856--	1.30 8857--
	19	Factor Code	1.30 8864--	1.45 8865--	1.15 8866--	1.30 8867--
	20	Factor Code	1.30 8874--	1.45 8875--	1.15 8876--	1.30 8877--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.15 8884--	1.30 8885--	1.05 8886--	1.20 8887--
	18	Factor Code	1.15 8894--	1.30 8895--	1.05 8896--	1.20 8897--
	19	Factor Code	1.15 8904--	1.30 8905--	1.05 8906--	1.20 8907--
	20	Factor Code	1.15 8914--	1.30 8915--	1.05 8916--	1.20 8917--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.15 8664--	1.30 8665--	1.00 8006--	1.15 8007--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

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SECONDARY RATING FACTOR TABLE

**SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Good Driver Plan shall be determined by the addition, or subtraction, of the factor from the table below to the Primary Rating Factor.

		Sub-Class				
		0	1	2	3	4
Single Car Risk	Factor Code*	0.00 10	+0.40 11	+0.90 12	+1.50 13	+2.20 14
Multi-Car Risk	Factor Code*	-0.20 20	0.00 21	+0.25 22	+0.55 23	+0.90 24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.
Note: Comprehensive coverage shall be rated as sub-class 0.

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PERSONAL AUTO MANUAL

Territory 1: Little Rock Arkansas Territory -
County of: Pulaski.

Comprises all areas within the following zip codes:

72053	72203	72227	72119
72076	72205	72210	72198
72078	72215	72223	72135
72204	72225	72231	72142
72206	72295	72099	72120
72209	72207	72113	72164
72214	72211	72116	72180
72216	72212	72118	72183
72219	72217	72114	72002
72201	72221	72115	72065
72202	72222	72117	72260

Territory 3: Benton & Washington Counties.

Comprises all areas within the following zip codes:

72711	72739	72728	72753
72714	72745	72729	72762
72715	72747	72730	72764
72712	72751	72701	72765
72716	72756	72702	72766
72718	72757	72703	72769
72719	72758	72704	72770
72722	72761	72735	72774
72732	72768	72737	72959
72733	72721	72741	
72734	72717	72744	
72736	72727	72749	

Territory 105: Crittenden County

Comprises all areas within the following zip codes:

72325	72331	72339	72301
72327	72332	72364	72303
			72385

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PERSONAL AUTO MANUAL

Territory 205: Mississippi County
Comprises all areas within the following zip codes:

72376	72316	72338	72442
72384	72321	72319	72370
72381	72426	72350	72391
72310	72329	72351	72395
72313	72330	72438	
72315	72428	72358	

Territory 106: Central Arkansas Territory - Counties of:
Faulkner, Grant, Lonoke & Saline.
Comprises all areas within the following zip codes:

71666	72181	72023	72018
72032	72057	72024	72158
72033	72084	72037	72022
72035	72128	72046	72089
72039	72129	72072	72103
72047	72150	72083	72122
72058	71611	72086	72167
72061	71613	72176	72149
72106	72168	72199	72034
72111	72175	72011	
72173	72007	72015	

Territory 206: Jefferson County
Comprises all areas within the following zip codes:

72004	71603	72152	72182
72079	72132	71602	
71601	72133	71612	

Territory 8: Garland County
Comprises all areas within the following zip codes:

71901	71914	71949	71968
71902	71951	72087	
71903	71909	71956	
71913	71910	71964	

Territory 9: Craighead County
Comprises all areas within the following zip codes:

72411	72419	72402	72447
72414	72421	72403	72467
72416	72427	72404	
72417	72401	72437	

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Territory 110: Fort Smith Territory - Cities of:
Fort Smith & Van Buren.

Comprises all areas within the following zip codes:

72956	72902	72908	72918
72957	72903	72913	72919
72905	72904	72914	
72901	72906	72916	

Territory 210: Crawford & Sebastian (remainder) Counties

Comprises all areas within the following zip codes:

72921	72947	72923	72940
72932	72948	72917	72941
72934	72952	72936	72945
72935	72955	72937	
72946	72924	72938	

Territory 111: Union County

Comprises all areas within the following zip codes:

71724	71749	71759	71768
71730	71750	71762	
71747	71758	71765	

Territory 211: St. Francis and Lee Counties

Comprises all areas within the following zip codes:

72311	72368	72336	72372
72320	72355	72340	72392
72341	72322	72346	72394
72352	72326	72348	
72360	72335	72359	

Territory 411: Miller County

Comprises all areas within the following zip codes:

71834	71837	71839	71854
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Territory 511: Counties of: Ashley, Desha,
Drew, & Phillips

Comprises all areas within the following zip codes:

71635	71630	71655	72342
71642	71639	71656	72366
71646	71654	71657	72367
71658	71662	71675	72369
71661	72379	71677	72374
71663	71670	72328	72390
71676	71674	72333	

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Territory 711: Counties of: Arkansas, Clay, Cleburne, Craighead,
Cross, Fulton, Greene, Independence, Izard, Jackson,
Lawrence, Monroe, Poinsett, Prairie, Randolph, Sharp,
Stone, White, & Woodruff.

Comprises all areas within the following zip codes:

72003	72578	72112	72460
72026	72583	72471	72462
72038	72412	72473	72478
72042	72425	72169	72513
72048	72436	72410	72521
72055	72439	72415	72525
72073	72443	72433	72529
72140	72450	72434	72532
72160	72451	72440	72542
72166	72474	72445	72569
72422	72501	72457	72577
72424	72503	72458	72482
72430	72522	72459	72610
72435	72524	72572	72533
72441	72526	72465	72051
72453	72527	72466	72555
72454	72534	72469	72560
72456	72550	72476	72663
72461	72553	72021	72567
72464	72562	72029	72680
72470	72564	72069	72010
72523	72568	72134	72012
72530	72571	72312	72020
72044	72575	72353	72045
72543	72579	72383	72052
72067	72165	72389	72060
72546	72516	72429	72068
72130	72517	72432	72081
72131	72519	72354	72082
72581	72528	72365	72102
72179	72536	72377	72121
72314	72540	72472	72136
72397	72512	72386	72137
72324	72556	72475	72139
72347	72561	72479	72143
72373	72565	72017	72145
72387	72566	72041	72178
72396	72573	72040	72006
72557	72584	72064	72036
72515	72585	72066	72059
72520	72587	72170	72074
72531	72005	72190	72101
72538	72014	72413	72189
72539	72043	72444	72019
72554	72431	72449	
72576	72075	72455	

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Territory 811: Counties of: Baxter, Boone, Carroll, Conway, Franklin,
Johnson, Logan, Madison, Marion, Newton, Perry,
Pope, Scott, Searcy, Van Buren, & Yell.
Comprises all areas within the following zip codes:

72617	72156	72668	72944
72623	72157	72672	72950
72626	72820	72677	72958
72537	72821	72687	72636
72635	72928	72108	72639
72544	72930	72624	72645
72642	72933	72628	72650
72651	72949	72640	72669
72653	72830	72641	72675
72654	72832	72648	72686
72658	72839	72655	72657
72659	72840	72666	72013
72611	72845	72856	72028
72615	72846	72670	72031
72630	72852	72683	72629
72633	72854	72685	72088
72601	72826	72001	72141
72602	72927	72016	72153
72644	72835	72025	72085
72662	72943	72070	72071
72682	72851	72125	72123
72613	72855	72126	72824
72616	72951	72823	72827
72631	72863	72837	72828
72632	72865	72843	72829
72638	72738	72847	72833
72660	72740	72858	72834
72545	72742	72801	72838
72027	72752	72802	72842
72030	72760	72811	72853
72063	72773	72812	72857
72080	72776	72679	72860
72107	72619	72124	
72110	72634	72926	
72127	72661	72841	

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Territory 911: Counties of: Bradley, Calhoun, Chicot, Clark,
Cleveland, Columbia, Dallas, Hempstead, Hot Spring,
Howard, Lafayette, Lincoln, Little River, Montgomery,
Neveda, Ouachita, Pike, Polk, & Sevier.

Comprises all areas within the following zip codes:

71631	71752	71827	71720
71647	71861	71845	71701
71651	71770	71860	71711
71671	71725	71643	71726
71767	71742	71644	71751
71744	71748	71667	71764
71745	71763	71678	71922
71766	71650	71820	71940
71649	71825	71822	71943
71638	71831	71836	71950
71640	71838	71853	71952
71653	71801	71865	71958
71920	71802	71866	71959
71921	71847	71840	71946
71923	71855	71935	71932
71998	71862	71957	71937
71999	71929	71960	71944
71721	71933	71961	71945
71728	71941	71966	71953
71743	71942	71965	71972
71962	72105	71969	71973
71772	72104	71970	71823
71652	71833	71722	71832
71660	71851	71828	71841
71665	71852	71835	71842
71769	71859	71844	71846
71740	71971	71857	71731
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Rule 1 – Automobile Definitions and Eligibility

- A. A private passenger automobile is a four-wheel motor vehicle, other than a truck-type, owned or leased under contract for a continuous period of at least six months, and
1. not used as a public or livery conveyance for passengers and
 2. not rented to others.

Truck-type vehicles may be insured, under special conditions, under the Antique, Classic, and Exotic Automobiles program.

- B. A motor vehicle that is a pickup or van shall be considered a private passenger automobile if it
1. has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 2. is not used for the delivery or transportation of goods or materials unless such use is
 - a. incidental to the insured's business of installing, maintaining, or repairing furnishings or equipment, or
 - b. for farming or ranching.
- C. A pickup or van used in the business of the United States Government by an employee of the Government, shall be considered a private passenger automobile only if
1. it meets the conditions in **Rule 1.B.** above; and
 2. coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement.
- D. A motor vehicle owned by a farm family co-partnership or farm family corporation shall be considered a private passenger automobile owned by two or more relatives who are residents of the same households if
1. it is principally garaged on a farm or ranch, and
 2. it otherwise meets the definition in **Rules 1.A.** and **1.B.** above.

E. Eligibility

1. A Personal Auto Policy shall be used to afford coverage to private passenger automobiles and motor vehicles considered as private passenger automobiles in **Rules 1.A., 1.B., 1.C., and 1.D.** above if
 - a. they are written on a specific vehicle basis, and
 - b. they are owned by an individual or by a husband and wife who are residents in the same household.
2. A vehicle owned by a corporation, partnership, or an individual DBA shall be considered a private passenger automobile if
 - a. the vehicle is for the use of the individual, spouse, or relatives in the same household,
 - b. the policy is issued in the name of the individual, husband and wife, individual DBA, or husband and wife DBA, and
 - c. the vehicle otherwise meets the eligibility requirements.

Rule 1 – Automobile Definitions and Eligibility / E. Eligibility (cont.)

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3. A Personal Auto Policy shall be used to afford coverage to private passenger automobiles, pickups, and vans as defined in **Rule 1 – Automobile Definitions and Eligibility**,
 - a. that are owned jointly by two or more relatives other than husband and wife;
 - b. resident individuals, or
 - c. non-resident relatives, including a non-resident husband and wife, if they are written on a specified vehicle basis.

4. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts, or other similar type vehicles and snowmobiles if
 - a. they are written on a specified vehicle basis,
 - b. they are owned by
 - (1) an individual,
 - (2) a husband and wife,
 - (3) two or more relatives other than husband and wife, or
 - (4) two or more resident individuals.
 - (5) Vehicles owned by corporation are eligible if they meet the requirements as set forth in **Rule 1.E.2** above.
 - c. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.

5. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own a vehicle. The named non-owner coverage endorsement must be attached.

Rule 2 – Premium Period

The premium period is normally twelve months. When coverage is written for a term other than twelve months, the rate shall be calculated on a pro-rata basis. Six-month-policy term premiums shall be one-half the twelve-month-policy term premium. No policy providing Liability Coverage may be written or renewed for a term of less than 6 months.

Rule 3 – Cancellation

On all cancellations, the earned premium retained shall be calculated on a pro-rata basis for the length of time the policy or coverage was in force. Reference to 3 Month Term Policies do not apply.

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Rule 4 – Suspension of Coverage

Coverages, other than those which are compulsory, may be suspended subject to the following conditions:

- A. No request for suspension will be accepted for a period of less than thirty consecutive days.
- B. Suspension is effective after notice of the withdrawal of the vehicle from service is received. Suspense credit will be calculated pro-rata from the suspense date to the end of the current premium period.
- C. The suspension shall also be effective as to any individual, organization, corporation, or governmental unit who must be given a notice of termination of coverage.
- D. No coverage exists until a notice to reinstate the suspended coverages is received.
- E. Reinstatement will be effective immediately and coverage will be added pro-rata from the reinstatement date to the end of the current premium period.
- F. Compulsory coverages shall be suspended at the request of the insured if the insured submits certification that he has surrendered the vehicle's license plates.

Rule 5 – Endorsements

- A. No charge will be made when the net premium change amounts to less than \$5.00, and no refund given when the net change amounts to less than \$2.00. However, the actual refund premium shall be returned at the request of the insured.
- B. No charge will be made and no refund given when the change occurs within the thirty days preceding the expiration of the policy. However, the actual refund premium shall be returned at the request of the insured.
- C. All endorsements shall be made using the rules and rates in effect at the effective date of the policy.

Rule 6 – Payment Plans/Fees

The total premium for the policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment basis.

When paying by installments, all premium is due within the first six months of the annual term. Payments are billed in four installments. This includes an initial payment of 40% of the premium, followed by three installments of 20% of the premium billed every sixty days over the first six months of the annual term.

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Rule 7 – Premium Determination

- A. Refer to **Rule 22 – Territories** to determine territory code.
- B. Refer to the rate pages to determine base rates for the desired coverage for the appropriate territory.
- C. Apply the factor given in **Rule 19 – Tier Factors** to the base rate.
- D. Assign drivers to vehicles according to **Rule 10 – Driver to Vehicle Assignments**.
- E. Refer to the **Rule 8 – Classifications** to determine the applicable primary and secondary classifications. Refer to the class plan pages to determine the applicable rating factors.
- F. For liability coverages refer to **Rule 11 - Increased Limits of Liability** for appropriate factors of the chosen liability and medical payments limits and **Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage** for increased limit factors for those two coverages.
- G. For Collision and Comprehensive coverages, refer to the **Rule 15 – Model Year Rating** to determine the model year of the vehicle and to the Symbol and Identification (S & I) section to determine the appropriate symbol of the vehicle. If no rating symbol is shown in the S & I section, use the symbol for the prior model year version of the same vehicle. For vehicles with no symbol displayed for the prior model year, assign a symbol based on the cost new of the vehicle using the price/ symbol chart located in the reference pages of the S & I section. The Insurance Services Offices, Inc. physical damage symbol definitions are used in this program.
- H. For Collision and Comprehensive coverages, refer to the **Rule 17 - Physical Damage Deductible Factors** to determine the appropriate deductible factor for each of the coverages.
- I. Refer to the **Rule 18 – Discounts** to determine the applicable discount for each of the coverages.
- J. Premium calculation shall be rounded to the nearest dollar after each and every step. Amounts of \$0.50 or more shall be increased.

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Rule 8 – Classifications

Refer to Arkansas Class Plan Pages for the Primary and Secondary Classification Rating Factors and Statistical Code Tables that apply.

A. Applicability

1. Private passenger automobiles owned by an individual, or owned jointly by two or more relatives or resident individuals
2. Private passenger automobiles owned by farm family co-partnerships or farm family corporations that are covered by a Personal Auto Policy under the following conditions:
 - a. Vehicles are not experience-rated, and
 - b. Vehicles are not used in an occupation other than farming or ranching or
 - c. Vehicles are used only in driving to or from work
3. This rule does not apply to risks rated in accordance with **Rule 27 – Miscellaneous Types** unless otherwise specified.

B. Determining Primary and Secondary Classifications

1. Primary Classification

- a. Classify the vehicle according to the age, sex, and marital status of the operators; the use of the vehicle; and the eligibility of youthful operators for the Driver Training and/or Good Student Classifications
- b. Determine the applicable factor from the Primary Classification Rating Factor Tables.

2. Secondary Classification

- a. Determine if the vehicle is a single car or part of a multi-car risk.
- b. Refer to the **Rule 9 – Good Driver Plan** to classify operators according to the provisions of the Plan.
- c. Determine the applicable factor from the Secondary Classification Rating Factor Table that is then added to the Primary Classification Rating Factor.

3. Classification Changes

- a. Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Classifications are made.
- b. Exceptions:
 - (1) A policy shall **not** be changed mid-term because of the attained age of an operator of the vehicle.
 - (2) A policy shall **not** be changed mid-term to reflect a change in the Driving Record Sub-Classification
 - (a) This may only be done on the basis of a new signed application.
 - (b) However, these changes may be made by canceling the policy in accordance with **Rule 3 – Cancellation** and rewriting the policy.
 - (3) For policies whose terms exceeds one year, the attained age of an operator shall be recognized during the second and third annual policy periods or the portion of those years affected.

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Rule 8 – Classifications (cont.)

C. Definitions

1. Use Classifications

- a. BUSINESS USE** – the use of the vehicle is required by, or customarily involved in, the duties of the applicant or any other person customarily operating the vehicle in an occupation, profession, or business, other than going to or from the principal place of occupation, profession, or business.
- b. FARM USE** – the vehicle is principally garaged on a farm or ranch and
 - (1)** is not customarily used in going to or from work, other than farming or ranching, or driving to or from school, and
 - (2)** is not customarily used in any occupation other than farming or ranching.
- c. PLEASURE USE** includes
 - (1)** no BUSINESS USE
 - (2)** personal use
 - (3)** driving to or from work or school if
 - (a)** less than three road miles one way or
 - (b)** three or more, but less than fifteen, road miles one way for no more than two days per week or no more than two weeks in any five week period.
- d. WORK LESS THAN 15 MILES** includes
 - (1)** no BUSINESS USE
 - (2)** personal use
 - (3)** driving to or from work or school if
 - (a)** three or more, but less than fifteen, road miles one way if such usage is for more than two days per week or for more than two weeks in any five week period or
 - (b)** fifteen or more road miles one way for no more than two days per week or no more than two weeks in any five week period.
- e. WORK 15 OR MORE MILES** includes
 - (1)** no BUSINESS USE
 - (2)** personal use
 - (3)** driving to or from work or school fifteen or more road miles one way more than two days per week or for more than two weeks in any five week period.
- f.** A vehicle driven part way to or from work or school, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day, shall be considered as driving to or from work or school.
- g.** For liability coverages only, a vehicle used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Vehicles in Government Business endorsement is used to limit coverage.

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Rule 8 – Classifications / C. Definitions (cont.)

2. Age, Sex, and Marital Status Classifications

- a. YOUTHFUL OPERATOR** – an applicant or any other operator residing in the same household as the applicant who customarily operates the vehicle and is one of the following:
- (1) YOUTHFUL UNMARRIED FEMALE OPERATOR** – unmarried female under 25 years of age who is not an owner or principal operator
 - (2) YOUTHFUL UNMARRIED FEMALE OWNER OR OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator
 - (3) YOUTHFUL MARRIED FEMALE OPERATOR** – married female under 25 years of age
 - (4) YOUTHFUL UNMARRIED MALE OPERATOR** – unmarried male under 25 years of age who is not an owner or principal operator
 - (5) YOUTHFUL UNMARRIED MALE OWNER OR OPERATOR** – unmarried male under 30 years of age who is an owner or principal operator
 - (6) YOUTHFUL MARRIED MALE OPERATOR** – married male under 25 years of age
- b. NO YOUTHFUL OPERATOR** means:
- (1)** A Youthful Operator classification is not applicable to the auto, and
 - (2)** The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a)** Operator Age 30-39
 - (b)** Operator Age 40-49
 - (c)** Operator Age 50-64
 - (d)** Operator Age 65-74
 - (e)** Operator Age 75-79
 - (f)** Operator Age 80-84
 - (g)** Operator Age 85 or Over
 - (h)** All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
- c. AGE** – age attained on the last birthday
- d. MARRIED** – includes married persons living with his or her spouse and also widowed, divorced, or legally separated persons only if such person has custody of one or more resident children.
- e. RESIDENT** – persons residing in the same household. This includes
- (1)** A person in active military service with the armed forces of the United States of America who customarily operates the vehicle.
 - (2)** A YOUTHFUL unmarried operator who is a student residing at an educational institution.

Rule 8 – Classifications / C. Definitions / 2. Age, Sex and Marital Status Classifications (cont.)

NOTE: If the educational institution is over 100 miles from the vehicle's place of principal garaging, rate the operator as MARRIED unless the YOUTHFUL unmarried factor is lower.

3. Driver Training

The applicable Driver Training Classification applies to each YOUTHFUL operator under 21 years of age who can provide “satisfactory evidence” of successful completion of a driver education course meeting the following standards:

- a.** The course included a minimum of 24 clock hours of classroom instruction plus a minimum of six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

(1) A minimum of six clock hours of actual driving experience per student exclusive of observation time in the car

(a) In this case, part of the required 24 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

(b) Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

(2) A minimum of three clock hours of actual driving experience per student exclusive of observation time in the car, and a minimum of twelve clock hours in an approved practice driving trainer per student.

(a) In this case, only time spent in excess of twelve clock hours may be counted as part of the required 24 clock hours of classroom instruction.

(b) Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and

c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or

d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or

e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

Rule 8 – Classifications / C. Definitions / 4. Driver Training (cont.)

- f. "Satisfactory evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in **a.**, **b.**, and **c.**, **d.**, or **e.** above.

4. Good Student

The applicable Good Student Classification applies to operators under the age of 25 provided

- a. The owner or operator is
 - (1) at least sixteen years of age and
 - (2) enrolled full-time in a high school, college, university, or vocational-technical school.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) The student is in the upper 20% of his/her class scholastically, or
 - (2) The student maintains a "B" average, or its equivalent. If the letter grading system can not be averaged, then no grade can be below "B".
 - (3) When in a school maintaining a numerical grade, the student has at least a 3.0 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) The student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

Rule 9 – Good Driver Plan

A. Applicability

The Good Driver Plan is applicable to all eligible vehicles. Determination of the chargeability of accidents and/or violations will occur on a policy term basis. Driver Record Points do not apply to Comprehensive coverage, which shall be rated as Driving Record Sub-Classification 0.

B. Experience Period

Points for convictions and for accidents are assigned if they occurred within the three year period immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Points

1. Accidents

- a. One point shall be assigned for each accident involving any current rated operator while operating a motor vehicle which results in damage to property of \$1,000 or more that occurred during the experience period.

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Rule 9 – Good Driver Plan / C. Driving Record Points / 1. Accidents (cont.)

- b. Exceptions: No points are assigned for accidents occurring under any of the following circumstances:
- (1) The vehicle is lawfully parked (however, if the parked vehicle rolls from the parked position, then any such accident is charged to the person who parked the vehicle)
 - (2) The applicant, owner, or other resident operator is reimbursed by, or on behalf of, the person who is responsible for the accident or has judgment against such person
 - (3) The vehicle is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving violation in connection with this accident
 - (4) The operator of the other vehicle involved in the accident was convicted of a moving violation and the applicant or resident operator was not convicted of a moving violation in connection with the accident
 - (5) The vehicle operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, provided the accident is reported to the proper authority within 24 hours by the applicant or resident operator
 - (6) The accident involves damage resulting from contact with animals or fowl
 - (7) The accident is covered by comprehensive coverage
 - (8) The accident involves damage caused by flying gravel, missiles, or falling objects
 - (9) The accident occurs when using the vehicle in response to an emergency if the operator of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

2. Violations

- a. Three points are assigned for conviction of any of the following violations
- (1) Driving under the influence of alcohol or drugs
 - (2) Leaving the scene of an accident
 - (3) Homicide or assault arising out of the operation of a motor vehicle
 - (4) Driving while license is suspended or revoked
 - (5) Taking part in a speed or drag race
 - (6) Driving in a reckless manner which results in injury or death
 - (7) Fleeing or attempting to elude a police officer with an vehicle
 - (8) Committing a felony with an vehicle
 - (9) Filing or attempting to file a fraudulent automobile insurance claim
 - (10) Knowingly permitting an unlicensed driver to operate a motor vehicle insured under the policy.
- b. Two points are assigned for the conviction of operating a motor vehicle at a speed of more than fifteen miles per hour in excess of the legal limit.

Rule 9 – Good Driver Plan / C. Driving Record Points/ 2. Violations (cont.)

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- c. For any moving violation not previously mentioned, points shall be assigned in the following manner:
 - (1) First occurrence – zero points
 - (2) Second occurrence – two points
 - (3) Third and subsequent occurrences – one point for each occurrence

- 3. A point assigned due to an accident or violation will not be used in rating if it is later determined that:
 - (1) the accident falls under one of the exceptions in **Rule 9.C.1.b**
 - (2) the conviction for a chargeable violation or traffic infraction is ultimately reversed,
 - (3) the assignment was made through mistake, carelessness, misinformation, or other error, or
 - (4) a reserve was established but no claim was submitted for a period of three years after the date of the incident or the statute of limitations has run and no suit has been filed the increased portion of the premium generated by the surcharge shall be refunded.

4. Multi-Car Risk

Driving Record Points, as determined above, shall apply to each vehicle that is part of a multi-car risk. When the multi-car risk consists of more than two vehicles, any points developed shall be assigned to the two vehicles with the highest Collision base premiums (Collision base rate after application of model year and symbol rating) and the remaining vehicles shall be rated with zero Driving Record Points.

D. Driving Record Sub-Classification

The Driving Record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0 points	0
1 point	1
2 points	2
3 points	3
4 or more points*	4

*All Driving Record Points Above 4 Are Considered In Determining the Tier Factor.

Rule 10 – Driver to Vehicle Assignment

A. Number of vehicles equals the number of drivers

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Assign each driver to the vehicle he/she principally operates. That driver is the rated operator of the vehicle.

B. Number of vehicles exceeds the number of drivers

Assign each driver to the vehicle he/she principally operates. That driver is the rated operator of the vehicle. Each driver can be assigned to only one vehicle. Remaining vehicles will be rated using the "Excess Vehicle" primary classification factor.

C. Number of drivers exceeds the number of vehicles

Each driver is assigned to one, and only one, vehicle as either a principal or occasional operator. Every vehicle will be rated with the highest rated (as determined by the Primary Classification Factor) driver assigned to it.

Rule 11 – Increased Limits of Liability

A. Single Limit Liability

Apply the following factors to the \$75,000 Single Limit Liability rate.

LIMITS	FACTOR
75,000	1.00
100,000	1.04
200,000	1.16
300,000	1.22
500,000	1.28
1,000,000	1.41

B. Split Limit Bodily Injury Liability

Apply the following factors to the \$25,000/\$50,000 Bodily Injury Liability rate.

LIMITS	FACTOR
25/50	1.00
50/100	1.19
100/200	1.33
100/300	1.38
250/500	1.46
300/300	1.49
500/500	1.56
500/1,000	1.63
1,000/1,000	1.74

Rule 11 – Increased Limits of Liability (cont.)

C. Property Damage Liability

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Apply the following factors to the \$25,000 Property Damage Liability rate.

LIMITS	FACTOR
25,000	1.00
50,000	1.05
100,000	1.09
150,000	1.14
200,000	1.16
300,000	1.23
500,000	1.28
1,000,000	1.42

D. Medical Payments

Apply the following factors to the \$5,000 Medical Payments rate.

LIMITS	FACTOR
500	0.63
1,000	0.69
2,000	0.75
5,000	1.00
10,000	1.25
25,000	2.31
50,000	3.25
75,000	4.00
100,000	4.31

Rule 12 – Non-Stacked Uninsured/Underinsured Motorists Coverage

The provisions of **Rule 8 – Classifications** and **Rule 9 – Good Driver Plan** do not apply to the rates for these coverages.

A. Non- Stacked Uninsured Motorists Coverage

Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement.

Exceptions

(1) The named insured has the right to reject such coverage in writing.

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

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- (2) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Non-Stacked Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

For new policies written, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

If Bodily Injury Non- Stacked Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Non- Stacked Uninsured Motorists Coverage, subject to a \$200 deductible.

Exceptions

- (1) Property Damage Non- Stacked Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Non-Stacked Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

1) Basic Limits

The rates for basic limits of the following options of Non- Stacked Uninsured Motorists Coverage are displayed on the State Rate Pages.

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Non- Stacked Uninsured Motorists Coverage options:
 \$50,000 Bodily Injury ONLY
 \$75,000 Bodily Injury and Property Damage*
 \$25,000/50,000 Bodily Injury
 \$25,000 Property Damage*

*Property Damage Non- Stacked Uninsured Motorists Coverage is subject to a \$200 Deductible.

2) Increased Limits

For higher limits of Single Limit Non- Stacked Uninsured Motorists Coverage multiply the appropriate Non- Stacked Uninsured Motorists factor on the State Rate Pages by the appropriate base rate (\$50,000 Bodily Injury Only or \$75,000 Bodily Injury and Property Damage) depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

For higher limits of Split Limit Non- Stacked Uninsured Motorists Coverage multiply the appropriate Non- Stacked Uninsured Motorists factor on the State Rate Pages by the appropriate base rate (\$25,000/50,000 Bodily Injury and \$25,000 Property Damage) depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

(a) Single Limit Bodily Injury Only Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
50,000	1.00	1.00
75,000	1.33	1.35
100,000	1.38	1.41
200,000	1.67	1.65
300,000	1.86	1.82
500,000	2.10	2.12
1,000,000	2.46	2.48

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

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(b) Single Limit Bodily Injury & Property Damage Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
75,000	1.00	1.00
100,000	1.06	1.04
200,000	1.23	1.22
300,000	1.40	1.39
500,000	1.54	1.54
1,000,000	1.80	1.80

(c) Split Limit Bodily Injury Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
25/50	1.00	1.00
50/100	1.50	1.50
100/200	1.83	1.86
100/300	2.00	2.00
250/500	2.22	2.29
300/300	2.28	2.36
500/500	2.60	2.70
500/1,000	2.89	3.00
1,000/1,000	3.00	3.07

(d) Property Damage Increased Limits Factors:

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TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
\$25,000	1.00	1.00
\$50,000	1.17	1.17
\$100,000	1.83	1.50
\$200,000	2.00	1.83
\$300,000	2.32	2.12
\$500,000	2.71	2.46
\$1,000,000	3.31	3.00

3) Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Non- Stacked Uninsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

Non – owners

If a named non-owner policy is extended to afford Non-stacked Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Non-stacked Uninsured Motorists rate shown on the rate pages for Owners.

B. Non- Stacked Underinsured Motorists Coverage

1. Owners

- a.** This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Non- Stacked Underinsured Motorists Coverage must be offered for:

Exceptions

- (a)** If the named insured does not elect Non- Stacked Underinsured Motorists Coverage, the coverage must be rejected in writing.
- (b)** This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Non- Stacked Uninsured Motorists Coverage.
- (c)** After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

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b. If Non- Stacked Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Non- Stacked Uninsured Motorists Coverage and Non- Stacked Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

c.Rates

- (1) Rates are displayed on the rate pages. Non- Stacked Underinsured Motorists Coverage rates are provided for the following risks:
 - (a) Single Car Risk
 - (b) Multi-Car Risk
- (2) Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(a) Basic Limits

Rates for \$25,000/50,000 Bodily Injury Liability Non- Stacked Underinsured Motorists Coverage and \$50,000 Single Limit Liability Bodily Injury Only are shown on the State Rate Pages, depending on whether the risk is a single car or multi-car policy. For Multi-Car risks, apply the base rate to each vehicle, including the first vehicle.

(b) Increased Limits

For higher limits of Non- Stacked Underinsured Motorists Coverage multiply the appropriate Non- Stacked Underinsured Motorists factor on the State Rate Pages by the appropriate base rate depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

a. Single Limit Bodily Injury Only Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
50,000	1.00	1.00
75,000	1.22	1.29
100,000	1.78	1.86
200,000	3.44	3.57
300,000	4.22	4.29
500,000	6.00	6.14
1,000,000	7.02	7.18

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Underinsured Coverage/ 1. Owners (cont.)

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b. Split Limit Bodily Injury Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
25/50	1.00	1.00
50/100	1.75	1.57
100/200	3.38	3.14
100/300	3.88	3.71
250/500	5.13	4.71
300/300	5.50	5.14
500/500	6.67	6.02
500/1,000	7.88	7.29
1,000/1,000	9.50	8.86

D. Non – owners

If a named non-owner policy is extended to afford Non-stacked Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Non-stacked Uninsured Motorists rate shown on the rate pages for Owners.

Rule 13 – Reserved for Future Use

Rule 14 – Reserved for Future Use

Rule 15 - Model Year Rating

The model year of the vehicle is the year assigned by the auto manufacturer. If the vehicle has been rebuilt or structurally altered, the use the model year of the chassis. If the vehicle's model year is subsequent to the latest model year shown on the rate pages, adjust the model year factor by 1.03 for each subsequent model year.

Rule 16 – Reserved for Future Use

Rule 17 - Physical Damage Deductible Factors

A. For vehicles valued less than \$75,000, apply the applicable factors from the table below to the Collision/Comprehensive base rate.

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Deductible Option	Without Full Glass Coverage		With Full Glass Coverage	
	Collision	Comprehensive	Collision	Comprehensive
100	1.18	1.19	1.19	1.29
250	1.00	1.00	1.01	1.19
500	0.93	0.92	0.94	1.13
1,000	0.73	0.76	0.74	0.94
2,000	0.58	0.63	0.59	0.80
5,000	0.49	0.42	0.51	0.57
10,000	0.30	0.30	0.35	0.46

When Full Glass coverage is added to the policy, additional premium increase shall not exceed 25% of the otherwise applicable deductible.

- B.** For vehicles valued \$75,000 or greater, apply the applicable factors from the table below to the Collision/Comprehensive base rate.

Deductible Option	Without Full Glass Coverage		With Full Glass Coverage	
	Collision	Comprehensive	Collision	Comprehensive
500	0.95	0.95	0.96	1.15
1,000	0.83	0.81	0.84	1.00
2,000	0.77	0.76	0.78	0.96
5,000	0.70	0.66	0.74	0.86
10,000	0.55	0.51	0.65	0.71

When Full glass coverage is added to the policy, additional premium increase shall not exceed 25% of the otherwise applicable deductible.

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Rule 18 - Discounts

A. Passive Restraint Discount

1. For any private passenger automobile equipped with any type of factory-installed automatic occupant restraint which meets the published federal crash protection requirements, the Medical Payments rates will be reduced as follows:

Dual side airbags	30%
Driver-side only airbags	20%
Dual side automatic/passive seatbelts	15%
Driver-side only automatic/passive seatbelts	10%

2. If any vehicle is equipped with more than one type of passive restraint device, only the largest discount applies.

B. Anti-theft Device Discount

This discount applies only to Comprehensive coverage. To qualify for the discount the anti-theft device must be properly installed and maintained. If any vehicle is equipped with more than one anti-theft device, only the largest discount applies.

1. Alarms

A 5% discount shall be applied when a vehicle is equipped with an alarm-only device which will sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

2. Active disabling devices

A 5% discount shall be applied when a vehicle is equipped with an active disabling device which disables the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is classified as active if a separate manual step is required to engage the device. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

3. Passive disabling devices

A 10% discount shall be applied when a vehicle is equipped with a passive disabling device which disables the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is classified as passive if a separate manual step is not required to engage the device. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

4. VIN etching

A 5% discount shall be applied to a vehicle when the vehicle identification number or any unique identifying symbol is etched into all of the windows of the vehicle. A hood lock is not required for this discount.

Rule 18 – Discounts / B. Anti-Theft Device Discount (Cont)

5. Electronic homing devices

A 15% discount shall be applied when the vehicle has an electronic homing device used in conjunction with a participating police agency and using a radio frequency network allocated by the Federal Communications Commission.

C. Anti-lock Braking System Discount

The premiums for Single Limit Liability, Bodily Injury, Property Damage, Medical Payments, and Collision coverages shall be reduced by 5% provided the vehicle is equipped with a factory installed anti-lock braking system.

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

- 1.** The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability or bodily injury and property damage liability, medical payments, and collision coverages.

Exception

This discount does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

- 2.** Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a.** Is age 55 or over, and
 - b.** Has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
- 3.** The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a.** Only to the auto principally operated by the operator with the course completion certificate.
 - b.** Only once to each such auto regardless of the number of operators with course completion certificates.
- 4.** An approved Motor Vehicle Accident Prevention Course shall:
 - a.** Be approved by the Arkansas Department of Motor Vehicles, and
 - b.** Be taught by an approved instructor, and
 - c.** Include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d.** Shall not be self-instructed.

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Rule 18 – Discounts (Cont)

E. College Graduate Scholastic Achievement Discount

- 1.** A 5% discount on Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.

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

- 2.** Eligibility

An insured is eligible for this discount if:

- a.** He or she is under twenty-five years old and has graduated from a college or university, and
- b.** His or her cumulative scholastic record shows that he or she attained one of the following:
 - (1)** A grade average of "B" or higher, if letter grades are used, or
 - (2)** At least a 3 point average on a 4 point scale (or equivalent).

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

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

Rule 19 – Tier Factors

Prior to the application of all other rating factors, the base rates for Single Limit liability, Bodily Injury, Property Damage, Medical Payments, Non-stacked Uninsured/Underinsured Motorists, Collision, and Comprehensive coverages shown on the rate pages will be multiplied by the following factors and rounded to the nearest dollar:

Tier	Tier Factor
Tier AAA	0.80
Tier AA	0.85
Tier A	0.90
Tier B	0.95
Tier C	1.00
Tier D	1.10
Tier E	1.20
Tier F	1.30

Tier	Tier Factor
Tier G	1.40
Tier H	1.50
Tier I	1.60
Tier J	1.70
Tier K	1.80
Tier L	1.90
Tier M	2.00
Tier N	2.10

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Rule 20 – Extended Towing and Labor Coverage

Extended Towing and labor coverage shall be available at the following limit(s)/rate per vehicle.

Limit	Rate per Vehicle
25	\$4
50	6
75	8
100	10
250	15

Attach the Extended Towing and Labor Costs Coverage endorsement.

Rule 21 – Increased Limits Transportation Expense Coverage/Temporary Emergency Living Expenses

This coverage is included on all vehicles with applicable physical damage coverage at a limit of \$5,000 with no daily maximum.

Rule 22 – Territories

A.The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.

- 1.**Determine the applicable rating territory based on the ZIP code of the *location of principal garaging* of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
- 2.** As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
- 3.** Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

Rule 23 – Antique, Classic, and Exotic Vehicles

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A. Definitions

1. Antique vehicles

An ANTIQUE VEHICLE is a vintage motor vehicle or motor cycle at least 25 years of age that is maintained solely for use in car club activities, exhibitions, parades, or for a private collection. ANTIQUE VEHICLES are rarely driven and generally transported by trailer.

2. Classic vehicles

A CLASSIC VEHICLE is a motor vehicle of unique or rare design, limited production or limited availability, and generally recognized for its aesthetic value. For purposes of this policy, a CLASSIC VEHICLE also includes a reproduction of an ANTIQUE VEHICLE or CLASSIC VEHICLE. A CLASSIC VEHICLE is maintained primarily for use in car club activities, exhibitions, parades, or for a private collection and used only infrequently for other purposes.

3. Exotic vehicles

An EXOTIC VEHICLE is a late model motor vehicle of exceptional condition that, because of its manufacture, design, high performance, limited production, or limited availability, is expected to appreciate in value. An EXOTIC VEHICLE is maintained primarily for use in car club activities, exhibitions, or for a private collection and used infrequently for other purposes.

B. Liability rating

For all liability coverages, charge 20% of the private passenger automobile base rate, adjusted for the appropriate increased limit factor. The liability premium is charged once per policy for all antique, classic, and exotic vehicles included on the policy.

Rule 23 – Antique, Classic, and Exotic Vehicles (Cont.)

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C. Physical Damage rating

1. Coverage is provided on an agreed value basis. Use the chart below to determine the appropriate base rates. Rates are per \$100 of coverage.

	Deductible	Base Rates (1 st \$10,000 coverage)		Base Rates (Coverage > \$10,000)	
		Comprehensive and collision	Comprehensive only	Comprehensive and collision	Comprehensive only
Antique Vehicles:	\$0	\$0.62 per \$100	\$0.31 per \$100	\$0.38 per \$100	\$0.19 per \$100
	\$250	\$0.61 per \$100	\$0.30 per \$100	\$0.38 per \$100	\$0.18 per \$100
	\$500	\$0.59 per \$100	\$0.30 per \$100	\$0.37 per \$100	\$0.18 per \$100
	\$1,000	\$0.54 per \$100	\$0.27 per \$100	\$0.34 per \$100	\$0.17 per \$100
	\$5,000	\$0.50 per \$100	\$0.25 per \$100	\$0.30 per \$100	\$0.15 per \$100
	\$10,000	\$0.37 per \$100	\$0.18 per \$100	\$0.23 per \$100	\$0.12 per \$100
Classic Vehicles:	\$0	\$1.46 per \$100	\$0.73 per \$100	\$0.90 per \$100	\$0.45 per \$100
	\$250	\$1.39 per \$100	\$0.70 per \$100	\$0.86 per \$100	\$0.43 per \$100
	\$500	\$1.38 per \$100	\$0.69 per \$100	\$0.85 per \$100	\$0.42 per \$100
	\$1,000	\$1.26 per \$100	\$0.63 per \$100	\$0.78 per \$100	\$0.39 per \$100
	\$5,000	\$1.14 per \$100	\$0.57 per \$100	\$0.70 per \$100	\$0.35 per \$100
	\$10,000	\$0.86 per \$100	\$0.42 per \$100	\$0.53 per \$100	\$0.26 per \$100
Exotic Vehicles:	\$0	\$2.18 per \$100	\$1.08 per \$100	\$1.42 per \$100	\$0.68 per \$100
	\$250	\$1.98 per \$100	\$0.98 per \$100	\$1.22 per \$100	\$0.61 per \$100
	\$500	\$1.87 per \$100	\$0.94 per \$100	\$1.15 per \$100	\$0.58 per \$100
	\$1,000	\$1.72 per \$100	\$0.86 per \$100	\$1.06 per \$100	\$0.53 per \$100
	\$5,000	\$1.55 per \$100	\$0.78 per \$100	\$0.94 per \$100	\$0.47 per \$100
	\$10,000	\$1.17 per \$100	\$0.58 per \$100	\$0.71 per \$100	\$0.35 per \$100
Trailers*:	\$250	\$1.82 per \$100	\$0.91 per \$100	\$1.12 per \$100	\$0.56 per \$100

* Coverage of \$3,000 is automatically included in the vehicle rate.

2. Loss Protection Credit – A 10% credit will apply to the Physical Damage premium for all covered vehicles and trailers which are garaged in a storage facility with the following features:
 - a. a Central Station or Direct Reporting Fire Alarm is maintained and in use, and
 - b. all enclosed spaces are protected by a properly maintained fire suppression system.
3. For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by either the insured or the company and must conform to individual state requirements.

Rule 24 – Reserved for Future Use

Rule 25 – Agreed Value Coverage

Physical damage coverage is provided on an agreed value basis. If the agreed value is more than the market value, add \$10 for every \$1,000, or fraction of the difference, to the physical damage premium.

Rule 26 – Reserved for Future Use

Rule 27 – Miscellaneous Types

A. Motor Homes

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy.

1. Liability rating

a. Motor Homes used in driving to or from work or used in business
Classify and rate as private passenger automobiles.

b. Pleasure use Motor Homes
Charge 50% of the otherwise applicable Pleasure-use classification rates for private passenger automobiles. Apply **Rule 9 – Good Driver Plan**.

2. Physical Damage Rating

a. Determine the value of the motor home, including the value of any custom built additions. Additions may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.

b. Assign a symbol based on the stated amount using the tables on Pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the Rate Pages to determine base rates for the appropriate symbol and model year of the motor home. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

c. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with **Rule 7 – Premium Determination**, depending on the model year of the motor home.

Rule 27 – Miscellaneous Types / A. Motor Homes/ 2. Physical Damage Rating (cont.)

EXCEPTION:

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For 1989 and prior model year motor homes with a stated value exceeding \$65,000, increase the Symbol 20 base rate (as calculated in Rule 7 – Premium Determination) in the following manner:

- (1) Comprehensive - 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (2) Collision - 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- d. Motor Homes used in driving to or from work or used in business
Classify and rate as private passenger autos, using the base rates calculated in **b.** and **c.**
- e. Pleasure Use Motor Homes
Charge 79% of the Comprehensive base rate and 60% of the Collision base rate calculated in **b.** and **c.** Apply **Rule 9 – Good Driver Plan.**
- f. Covered Property Coverage
Attach the covered property coverage endorsement to the policy.

DEDUCTIBLE	RATE PER \$100
50	\$1.45
100	1.15

3. Rental Coverage

Liability, Medical Payments, Comprehensive, Collision and Covered Property Coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium.

NUMBER OF WEEKS RENTED PER YEAR	FACTOR
One to four weeks	.50
Over four weeks	1.00

B. Trailers Designed for Use with Private Passenger Automobiles

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger automobile, pickup, panel truck or van without additional premium charge and without specific description of the trailer.

EXCEPTIONS:

Coverage is not provided for a trailer

- 1. used for business purposes with other than a private passenger automobile or owned pickup, panel truck or van, or
- 2. when no other vehicle is owned by the insured.

Rule 27 – Miscellaneous Types / B. Trailers Designed for Use with Private Passenger Automobiles (cont.)

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1. Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger automobile, pickup, panel truck, or van.

A Personal Auto Policy affording Liability Coverage provides Medical Payments Coverage without additional premium charge and without specific description of the trailer.

2. Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Coverage for Damage to Your Auto (maximum limit of liability) endorsement. Note: Coverage is not provided on an "agreed value" basis.

a. Recreational Trailers (Refer to Stat Plan)

Non-self-propelled recreational units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities). To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

(1) Comprehensive and Collision

Charge 52% of the Comprehensive and 60% of the Collision otherwise applicable pleasure use rates for private passenger autos. **Rule 9 – Good Driver Plan** does NOT apply.

(2) Coverage Property Coverage

Use Motor Home rates. Attach the covered property coverage endorsement.

b. All Other Trailers (Refer to Stat Plan)

COVERAGE	RATE per \$100
Comprehensive - \$100 Deductible (Cov. Code 010)	\$1.02
Comprehensive - \$200 Deductible (Cov. Code 015)	0.87
Collision - \$200 Deductible (Cov. Code 073)	0.80
Collision - \$300 Deductible (Cov. Code 082)	0.72

Rule 27 – Miscellaneous Types (cont.)

C. Motorcycles

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This rule applies to motorcycles as well as mopeds, motor scooters, motorbikes, go-carts and any other similar motor vehicles not used for business purposes. Attach the miscellaneous type vehicle endorsement.

1. Liability Rating

- a.** Charge the following percentages of the private passenger automobile liability base rate:

ENGINE SIZE cc	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
0 – 50	(Code 922100) 25%	(Code 923100) 17%
51 – 100	(Code 922100) 34%	(Code 923100) 21%
101 – 200	(Code 922200) 42%	(Code 923200) 25%
201 – 360	(Code 922300) 50%	(Code 923300) 32%
361 – 500	(Code 922400) 59%	(Code 923400) 38%
501 – 800	(Code 922500) 67%	(Code 923500) 44%
801 - 1,000	(Code 922600) 76%	(Code 923600) 50%
over 1,000	(Code 922600) 84%	(Code 923600) 57%

- b.** Non-stacked Uninsured Motorists

Charge 200% of private passenger automobile base rate.

- c.** Passenger Hazard Exclusion

Passenger Hazard Exclusion - Not permitted in Arkansas

2. Physical Damage rating

- a.** Comprehensive – all vehicles

- (1)** 1990 and subsequent model year vehicles

Charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.

- (2)** 1989 and prior model year vehicles

Charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

Rule 27 – Miscellaneous Types / C. Motorcycles / 2. Physical Damage rating / a. Comprehensive – all vehicles (cont.)

ORIGINAL COST NEW	ALL MODEL YEARS	
	OPERATOR	ALL OTHER

**AIG CASUALTY COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

	UNDER AGE 25	OPERATORS
\$0 - \$400	32%	21%
401 - 600	32%	21%
601 - 900	39%	28%
901 - 1,200	60%	39%
1,201 - 1,500	81%	53%
1,501 - 1,800	102%	67%
1,801 - 2,100	119%	81%
2,101 - 2,400	140%	95%
2,401 - 2,700	161%	109%
2,701 and over	See Note	

Note: When the original cost new exceeds \$2,700, charge an additional 1% of the applicable symbol rate for each \$100 over \$2,700 for operators under age 25 and an additional 0.5% for all other operators.

b. Collision – all vehicles

- (1) 1990 and subsequent model year vehicles – Charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.
- (2) 1989 and prior model year vehicles – Charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

ORIGINAL COST NEW	ALL MODEL YEARS	
	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
\$0 - \$400	21%	14%
401 - 600	35%	21%
601 - 900	46%	32%
901 - 1,200	60%	39%
1,201 - 1,500	67%	46%
1,501 - 1,800	77%	53%
1,801 - 2,100	88%	56%
2,101 - 2,400	105%	67%
2,401 - 2,700	116%	77%
2,701 and over	See Note	

Note: When the original cost new exceeds \$2,700, charge an additional 0.8% of the applicable symbol rate for each \$100 over \$2,700 for operators under age 25 and an additional 0.5% for all other operators.

Rule 27 – Miscellaneous Types (cont.)

**D. Snowmobiles and All-Terrain Vehicles
(Class Code – 959000)**

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1. Definitions

- a.** A SNOWMOBILE is a self-propelled vehicle designed for travel on snow or ice, steered by skis or runners and supported in whole or in part by one or more skis, belts, or cleats.
- b.** An ALL-TERRAIN VEHICLE is a self-propelled vehicle which is manufactured for sale for operation primarily on off-highway trails or off-highway competitions and only incidentally operated on public highways, provided that such vehicle does not exceed 60 inches in width, or 800 pounds dry weight. In addition, an all-terrain vehicle shall not include a snowmobile or other self-propelled vehicle manufactured for off-highway use which utilizes an endless belt tread.

2. Rating

All premiums apply for the period of coverage.

a. Liability

Charge 50% of the private passenger automobile base rates.

b. Passenger hazard Exclusion

Passenger Hazard Exclusion - Not permitted in Arkansas

c. Medical Payments (\$1,000 Limit Only)

Charge 200% of the private passenger automobile base rate.

d. Non-stacked Uninsured Motorists

Charge the private passenger automobile base rate.

e. Physical Damage

Refer to table below.

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$2.00
	\$200	\$1.60
Collision	\$200	\$1.75
	\$300	\$1.60

3. Endorsements

- a.** Snowmobiles – Attach the snowmobile endorsement.
- b.** All-terrain vehicles – Attach the miscellaneous type vehicle endorsement.

Rule 27 – Miscellaneous Types (cont.)

E. Dune Buggies

A DUNE BUGGY is a motor vehicle of the private passenger type designed or modified for use principally off public roads. Attach the miscellaneous type vehicle endorsement.

**AIG CASUALTY COMPANY
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ARKANSAS**

1. Classifications
 - a. Registered Dune Buggies
Classify and rate as private passenger automobiles.
 - b. Non-Registered Dune Buggies
Class Code - 943200

2. Liability Rating
 - a. Bodily Injury/Property Damage
Charge 90% of private passenger automobile base rates.
 - b. Passenger Hazard Exclusion
Passenger Hazard Exclusion - Not permitted in Arkansas
 - c. Medical Payments
Charge private passenger automobile base rate.
 - d. Non-stacked Uninsured Motorists
Charge private passenger automobile base rate.

3. Physical Damage Rating – Refer to table below.

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$2.10
	\$200	\$1.70
Collision	\$200	\$6.30
	\$300	\$5.10

F. Golf Carts (Class Code 943500)

A GOLF CART is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course. Attach the miscellaneous type vehicle endorsement.

1. Liability Rating
Charge 25% of private passenger automobile base rates.
2. Physical Damage Rating
Refer to the table below.

Rule 27 – Miscellaneous Types/ F. Golf Carts (Class Code 943500) (cont.)

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$0.70
	\$200	\$0.55

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PRIVATE PASSENGER AUTOMOBILE MANUAL
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Collision	\$200	\$0.85
	\$300	\$0.75

Rule 28 – Miscellaneous Coverages

A. Customized Vans and Pickups

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in 1. from the tables in the Symbol and Identification Section corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
4. Attach the Customizing Equipment Coverage Endorsement.

B. Named Non-Owner Policy

This policy is for individuals who do not own a vehicle.

1. Liability and Medical Payments Coverage
Charge 50% of the premium that would apply if the individual owned a vehicle.
2. Non-stacked Uninsured Motorists Insurance
Refer to the rate pages. Charge the "single car" Non-stacked Uninsured Motorists rate applicable to owners.
3. Attach the named non-owner coverage endorsement.

C. Extended Non-Owned Liability Coverage

Attach the extended non-owned coverage for named individual endorsement.

Liability coverage may be extended to an individual described below:

1. The insured named in the policy, the spouse if a resident of the same household, or a resident relative who is furnished a vehicle for regular use:
 - a. When no Primary Liability insurance is in effect on the vehicle, charge 50% of the liability premium which would apply if the furnished vehicle were being specifically insured as an owned vehicle by the individual.
 - b. When there is Primary Liability insurance in effect on the vehicle or if the vehicle is used in the business of the United States Government, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

Rule 28 – Miscellaneous Coverages/ C. Extended Non-Owned Liability Coverage (cont.)

PERSON NAMED	BODILY INJURY	PROPERTY DAMAGE	MEDICAL PAYMENTS	SINGLE LIMIT
Insured Named or Spouse	\$4	\$1	\$ 4	\$ 6

**AIG CASUALTY COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Relative	\$8	\$2	\$ 5	\$12
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2. In all other situations, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

PERSON NAMED	BODILY INJURY	PROPERTY DAMAGE	MEDICAL PAYMENTS	SINGLE LIMIT
Insured Named or Spouse	\$3	\$1	\$ 4	\$5
Relative	\$5	\$2	\$ 5	\$9

D. Accidental Death Benefit

Limit	Rate per Vehicle
\$5,000	\$3

E. Named Driver Exclusion

1. Applicability

An automobile insurance policy may be endorsed to exclude all or specific coverage(s) when a motor vehicle is operated by a specifically excluded individual.

2. Requirements

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
 - (1) For the term of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy:
 - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
 - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

Rule 28 – Miscellaneous Coverages/ E. Named Driver Exclusion (cont.)

- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

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PRIVATE PASSENGER AUTOMOBILE MANUAL
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3. Endorsement

Attach the named driver exclusion endorsement to the policy.

F. Work Loss

Cost of coverage is \$5 per vehicle per year.

Rule 29 –Arkansas Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit

A. Eligibility

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach the applicable endorsement to the policy.

Exceptions

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

B. Coverages and Rates

1. Medical Payments

a. Limits

Statutory Limit per person – \$5,000.

- (1) Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.
- (2) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
- (3) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates

- (1) Use the base rates for Medical Payments Insurance.

Rule 29 –Arkansas Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit/ B. Coverages and Rates/ b. Rates (Cont.)

- (2) The Classifications and Good Driver Plan Rules apply.

2. Work Loss Coverage

a. Limits

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Maximum per person

- (1) For an Income Earner – \$140 per week for 52 weeks.
- (2) For a Non-Income Earner – \$70 per week for 52 weeks.

b. Rates

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – Refer to Rule 28 F.
- (2) All Other Motor Vehicles
 - Rates are displayed in Rule 28- Miscellaneous Coverages section F.
 - The Classifications and Good Driver Plan Rules do NOT apply.

3. Accidental Death Benefit

a. Limits

Maximum per person – \$5,000.

b. Rates

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – Refer to Rule 28 D.
- (2) All Other Motor Vehicles
 - Rates are displayed in Rule 28- Miscellaneous Coverages section D.
 - The Classification and Good Driver Plan Rules do NOT apply.

Note

When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies:

Charge 10% of the annual rates for each month or part of a month insured, up to a maximum of the rate per car, per year shown on the rate pages.

AIG CASUALTY COMPANY
Private Passenger Automobile Insurance
Underwriting Rule
ARKANSAS

Based on the characteristics of the new business policy, the following 10 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

1.) Liability Limits	Points	5.) Exposure Years****	Points
300/300+ or 300+ CSL	0	0 – 3	15
100/300	2	4 – 5	3
100/300- or 200- CSL	4	6 – 8	2
		9 – 10	1
		11 – 13	1
		14 – 15	0
2.) Credit Score	Points	16 – 18	-1
N/A or No-Hit***	0	19 – 20	-3
1 - 549	8	21 - 23	-4
550 – 599	6	24 - 25	-5
600 – 619	4	26 - 30	-6
620 – 639	3	31 - 40	-7
640 – 659	2	41 - 50	-9
660 – 679	1	51 - 60	-11
680 – 699	0	61 +	-13
700 – 719	-1		
720 – 759	-2		
760 +	-3		
3.) Current Carrier	Points	6.) Years Licensed**	Points
Prior Insurance	0	0	2
Assigned Risk Plan	18	1	1
		2	0
		3	0
4.) Household Composition	Points	4	0
Married Couple, NI Age 68+	0	5+	0
Married Couple, NI Age 67-	0		
Resp Only, NI Age 68+	2		
Resp Only, NI Age 67-	2		
Resp w/ Child	4	7.) Occupation	Points
Resp w/ Others	0	Public profile	6
		All Other	0
		8.) Vehicles Parked on Street	Points
		No	0
		Yes	1
Incident Count	9.) Youth Incident Points*	10.) Adult Incident Points*	
0	0	0	
1	5	2	
2	8	4	
3	12	6	
4	16	8	
5	20	10	
6	25	12	
7	30	15	
8	35	18	
9	40	25	
10+	50	35	

Notes:

* Total incidents pertain to violations (minor is 1, major is 3) and at fault accidents (within the 3 and 5 year experience period, respectively);

As well, violations and accidents which result in surcharges are not incorporated into tiering.

Youthful drivers are defined as 24 years old and younger.

** The years-licensed-points result from each driver, with the sum total incorporated into tiering.

AIG CASUALTY COMPANY
 Private Passenger Automobile Insurance
 Underwriting Rule
 ARKANSAS

Based on the characteristics of the new business policy, the following 10 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

*** The unknown or not available credit designation will come about if we are unable to obtain a credit report from the vendor.

**** The exposure years is calculated as follows: if # of vehicles = # of drivers, sum years licensed of each driver; if # of vehicles < # of drivers, use the drivers with the highest years licensed for the summation; if # of vehicles > # of drivers, add value of 'extra' vehicles using 7 years licensed as the multiple. The years licensed is capped at 5 years per driver.

Tier AAA:	point summation < -7	0.80
Tier AA:	>= -7 and < -5	0.85
Tier A:	>= -5 and < -3	0.90
Tier B:	>= -3 and < -1	0.95
Tier C:	>= -1 and < 1	1.00
Tier D:	>= 1 and < 3	1.10
Tier E:	>= 3 and < 5	1.20
Tier F:	>= 5 and < 7	1.30
Tier G:	>= 7 and < 9	1.40
Tier H:	>= 9 and < 11	1.50
Tier I:	>= 11 and < 13	1.60
Tier J:	>= 13 and < 15	1.70
Tier K:	>= 15 and < 17	1.80
Tier L:	>= 17 and < 19	1.90
Tier M:	>= 19 and < 21	2.00
Tier N:	>= 21 +	2.10

AIG CASUALTY COMPANY
Private Passenger Automobile Insurance
Underwriting Rule
ARKANSAS

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1.) Liability Limits	Points	5.) Exposure Years****	Points
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		9 – 10	1
		11 – 13	1
		14 – 15	0
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N/A or No-Hit***	0	19 – 20	-3
1 - 549	8	21 - 23	-4
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600 – 619	4	26 - 30	-6
620 – 639	3	31 - 40	-7
640 – 659	2	41 - 50	-9
660 – 679	1	51 - 60	-11
680 – 699	0	61 +	-13
700 – 719	-1		
720 – 759	-2		
760 +	-3		
3.) Current Carrier	Points	6.) Years Licensed**	Points
Prior Insurance	0	0	2
No Prior Insurance when required	18	1	1
Assigned Risk Plan	18	2	0
		3	0
		4	0
		5+	0
4.) Household Composition	Points	7.) Occupation	Points
Married Couple, NI Age 68+	0	Public profile	6
Married Couple, NI Age 67-	0	All Other	0
Resp Only, NI Age 68+	2		
Resp Only, NI Age 67-	2	8.) Vehicles Parked on Street	Points
Resp w/ Child	4	No	0
Resp w/ Others	0	Yes	1
Incident Count	9.) Youth Incident Points*	10.) Adult Incident Points*	
0	0	0	
1	5	2	
2	8	4	
3	12	6	
4	16	8	
5	20	10	
6	25	12	
7	30	15	
8	35	18	
9	40	25	
10+	50	35	

Notes:

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AIG CASUALTY COMPANY
 Private Passenger Automobile Insurance
 Underwriting Rule
 ARKANSAS

Based on the characteristics of the new business policy, the following 10 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

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Tier AAA:	point summation < -7	0.80
Tier AA:	>= -7 and < -5	0.85
Tier A:	>= -5 and < -3	0.90
Tier B:	>= -3 and < -1	0.95
Tier C:	>= -1 and < 1	1.00
Tier D:	>= 1 and < 3	1.10
Tier E:	>= 3 and < 5	1.20
Tier F:	>= 5 and < 7	1.30
Tier G:	>= 7 and < 9	1.40
Tier H:	>= 9 and < 11	1.50
Tier I:	>= 11 and < 13	1.60
Tier J:	>= 13 and < 15	1.70
Tier K:	>= 15 and < 17	1.80
Tier L:	>= 17 and < 19	1.90
Tier M:	>= 19 and < 21	2.00
Tier N:	>= 21 +	2.10

SERFF Tracking Number: APCG-126123290 State: Arkansas
Filing Company: AIG Casualty Company State Tracking Number: EFT \$125
Company Tracking Number: 09-AU-AR-001R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: AIG Casualty Me Too Filing/09-AU-AR-001R

Supporting Document Schedules

Satisfied -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	06/01/2009
Comments:				
Attachments:	AR PPA Survey FORM APCS.pdf AR PPA Survey FORM APCS.xls			
Satisfied -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	06/01/2009
Comments:				
Attachment:	Automobile Abstract.pdf			
Satisfied -Name:	NAIC loss cost data entry document	Review Status:	Filed	06/01/2009
Comments:				
Attachment:	F319AR - RF1.pdf			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	06/01/2009
Bypass Reason:	N/A - This is not a Loss Cost filing.			
Comments:				
Satisfied -Name:	Explanatory Memorandum	Review Status:	Filed	06/01/2009
Comments:				
Attachment:	Explanatory Memo-AR (R).pdf			

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19402
Company Name: AIG Casualty Company
Contact Person: Sue Vishudanand
Telephone No.: 212-770-7951
Email Address: sumintra.vishudanand@aig.com
Effective Date:

Assumptions to Use:

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

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 30 %
 AUTO/HOMEOWNERS 0 %
 GOOD STUDENT 0 %
 ANTI-THEFT DEVICE 5 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 0 %

Vehicle	Coverages	Gender	Age	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			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,443	\$2,081	\$552	\$487	\$1,601	\$2,315	\$609	\$537	\$1,580	\$2,284	\$600	\$528	\$1,621	\$2,345	\$614	\$543	\$1,576	\$2,280	\$600	\$529
	100/300/50 Liability with Comprehensive and Collision			\$1,754	\$2,019	\$696	\$630	\$1,912	\$2,207	\$750	\$679	\$1,920	\$2,217	\$752	\$678	\$1,927	\$2,226	\$754	\$685	\$1,908	\$2,203	\$746	\$674
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,670	\$2,417	\$633	\$558	\$1,881	\$2,728	\$708	\$626	\$1,812	\$2,625	\$682	\$600	\$1,913	\$2,775	\$719	\$637	\$1,815	\$2,632	\$684	\$604
	100/300/50 Liability with Comprehensive and Collision			\$1,981	\$2,289	\$771	\$696	\$2,192	\$2,540	\$841	\$761	\$2,152	\$2,491	\$828	\$746	\$2,219	\$2,570	\$850	\$771	\$2,147	\$2,486	\$826	\$746
2003 Honda Odyssey "EX"	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,609	\$2,326	\$611	\$538	\$1,803	\$2,613	\$681	\$601	\$1,747	\$2,529	\$659	\$581	\$1,832	\$2,654	\$690	\$612	\$1,747	\$2,533	\$662	\$583
	100/300/50 Liability with Comprehensive and Collision			\$1,920	\$2,217	\$751	\$679	\$2,114	\$2,447	\$816	\$738	\$2,087	\$2,414	\$808	\$727	\$2,138	\$2,475	\$825	\$747	\$2,079	\$2,406	\$804	\$726
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,875	\$2,719	\$705	\$623	\$2,137	\$3,106	\$800	\$708	\$2,021	\$2,933	\$758	\$668	\$2,180	\$3,168	\$814	\$722	\$2,030	\$2,949	\$762	\$672
	100/300/50 Liability with Comprehensive and Collision			\$2,186	\$2,533	\$839	\$756	\$2,448	\$2,844	\$927	\$837	\$2,361	\$2,738	\$898	\$807	\$2,486	\$2,887	\$940	\$851	\$2,362	\$2,741	\$897	\$809
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$2,032	\$2,948	\$762	\$672	\$2,343	\$3,409	\$872	\$774	\$2,175	\$3,160	\$812	\$717	\$2,397	\$3,489	\$890	\$791	\$2,196	\$3,194	\$821	\$725
	100/300/50 Liability with Comprehensive and Collision			\$2,343	\$2,715	\$892	\$804	\$2,654	\$3,087	\$996	\$900	\$2,515	\$2,920	\$950	\$853	\$2,703	\$3,144	\$1,011	\$917	\$2,528	\$2,939	\$952	\$858
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,545	\$2,231	\$587	\$518	\$1,735	\$2,513	\$655	\$579	\$1,678	\$2,428	\$636	\$561	\$1,761	\$2,551	\$664	\$590	\$1,681	\$2,434	\$638	\$563
	100/300/50 Liability with Comprehensive and Collision			\$1,856	\$2,140	\$729	\$661	\$2,046	\$2,366	\$794	\$719	\$2,018	\$2,333	\$785	\$708	\$2,067	\$2,390	\$800	\$727	\$2,013	\$2,328	\$781	\$707

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 AIG Casualty Company
 NAIC # (including group #) 12-19402

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

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

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

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

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

- a. Driver over 55 %
- b. Good Student Discount 5 %
- c. Multi-car Discount %
- d. Accident Free Discount* %
- Please Specify Qualification for Discount:
Multi-Car risk is determined by a secondary rating factor %
- e. Anti-Theft Discount 5, 10 or 15 %
- f. Other (specify) %
 _____ %
 _____ %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
There are no fees.

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
AAA	-20%	\$17,681
AA	-15%	\$4,228
A	-10%	\$15,108
B	-5%	\$20,936
C	0	\$8,901
D	10%	\$17,001
E	20%	\$18,410
F	30%	\$6,628
G	40%	\$13,166
H	50%	\$9,886
I	60%	\$876

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



Signature
Sue Vishudanand

Printed Name
Filings and Compliance Analyst

Title
212-770-7951

Telephone Number
sumintra.vishudanand@aig.com

Email address

AID PC A-1 (1/06)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	09-AU-AR-001R
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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	NA
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Company Name		Company NAIC Number	
3.	A. AIG Casualty Company	B.	19402

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 Automobile	B.	Private Passenger

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
All Coverages	0	0					
TOTAL OVERALL EFFECT	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
NA- New Program							

7. Not Available – New Program

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

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

**PRIVATE CLIENT GROUP – A DIVISION OF AIU HOLDINGS
PERSONAL AUTOMOBILE
AIG CASUALTY COMPANY
ACTUARIAL/EXPLANATORY MEMORANDUM
STATE OF ARKANSAS**

AIG Casualty Company is submitting, for your approval, our Private Client Group Personal Automobile Program. The Private Client Group is a profit center charged with offering high quality personal lines products and superior risk management services. The content of this filing is identical to our filing filed for use in Arkansas in AIG Indemnity Company. Due to restructuring, we are changing the writing company.

The content of this filing is identical to our filing filed under AIGII (File Number 08-AU-AR-001R and State Tr. Num: 32114940) effective 5/1/2008, with the exception of the writing company (AIG Casualty).

Our proposed effective date is September 1, 2009 for new business and November 30, 2009 for renewals.

Please refer to our accompanying filing 09-AU-AR-001F for the forms portion of this filing.

SERFF Tracking Number: *APCG-126123290* *State:* *Arkansas*
Filing Company: *AIG Casualty Company* *State Tracking Number:* *EFT \$125*
Company Tracking Number: *09-AU-AR-001R*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Automobile*
Project Name/Number: *AIG Casualty Me Too Filing/09-AU-AR-001R*

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	Tiering Guidelines	04/24/2009	AR - Underwriting Rules(Tiering Guidelines).pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	04/21/2009	AR PPA Survey FORM APCS.pdf
No original date	Supporting Document	NAIC loss cost data entry document	04/21/2009	

AIG CASUALTY COMPANY
Private Passenger Automobile Insurance
Underwriting Rule
ARKANSAS

Based on the characteristics of the new business policy, the following 10 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

1.) Liability Limits	Points	5.) Exposure Years****	Points
300/300+ or 300+ CSL	0	0 – 3	15
100/300	2	4 – 5	3
100/300- or 200- CSL	4	6 – 8	2
		9 – 10	1
		11 – 13	1
		14 – 15	0
2.) Credit Score	Points	16 – 18	-1
N/A or No-Hit***	0	19 – 20	-3
1 - 549	8	21 - 23	-4
550 – 599	6	24 - 25	-5
600 – 619	4	26 - 30	-6
620 – 639	3	31 - 40	-7
640 – 659	2	41 - 50	-9
660 – 679	1	51 - 60	-11
680 – 699	0	61 +	-13
700 – 719	-1		
720 – 759	-2		
760 +	-3		
3.) Current Carrier	Points	6.) Years Licensed**	Points
Prior Insurance	0	0	2
No Prior Insurance when required	18	1	1
Assigned Risk Plan	18	2	0
		3	0
		4	0
		5+	0
4.) Household Composition	Points	7.) Occupation	Points
Married Couple, NI Age 68+	0	Public profile	6
Married Couple, NI Age 67-	0	All Other	0
Resp Only, NI Age 68+	2		
Resp Only, NI Age 67-	2	8.) Vehicles Parked on Street	Points
Resp w/ Child	4	No	0
Resp w/ Others	0	Yes	1
Incident Count	9.) Youth Incident Points*	10.) Adult Incident Points*	
0	0	0	
1	5	2	
2	8	4	
3	12	6	
4	16	8	
5	20	10	
6	25	12	
7	30	15	
8	35	18	
9	40	25	
10+	50	35	

Notes:

* Total incidents pertain to violations (minor is 1, major is 3) and at fault accidents (within the 3 and 5 year experience period, respectively);

As well, violations and accidents which result in surcharges are not incorporated into tiering.

Youthful drivers are defined as 24 years old and younger.

** The years-licensed-points result from each driver, with the sum total incorporated into tiering.

AIG CASUALTY COMPANY
 Private Passenger Automobile Insurance
 Underwriting Rule
 ARKANSAS

Based on the characteristics of the new business policy, the following 10 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

*** The unknown or not available credit designation will come about if we are unable to obtain a credit report from the vendor.

**** The exposure years is calculated as follows: if # of vehicles = # of drivers, sum years licensed of each driver; if # of vehicles < # of drivers, use the drivers with the highest years licensed for the summation; if # of vehicles > # of drivers, add value of 'extra' vehicles using 7 years licensed as the multiple. The years licensed is capped at 5 years per driver.

Tier AAA:	point summation < -7	0.80
Tier AA:	>= -7 and < -5	0.85
Tier A:	>= -5 and < -3	0.90
Tier B:	>= -3 and < -1	0.95
Tier C:	>= -1 and < 1	1.00
Tier D:	>= 1 and < 3	1.10

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19402
Company Name: AIG Casualty Company
Contact Person: Sue Vishudanand
Telephone No.: 212-770-7951
Email Address: sumintra.vishudanand@aig.com
Effective Date:

Assumptions to Use:

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

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 30 %
 AUTO/HOMEOWNERS 0 %
 GOOD STUDENT 0 %
 ANTI-THEFT DEVICE 5 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 0 %

Vehicle	Coverages	Gender	Age	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			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,443	\$2,081	\$552	\$487	\$1,601	\$2,315	\$609	\$537	\$1,580	\$2,284	\$600	\$528	\$1,621	\$2,345	\$614	\$543	\$1,576	\$2,280	\$600	\$529
	100/300/50 Liability with Comprehensive and Collision			\$1,754	\$2,019	\$696	\$630	\$1,912	\$2,207	\$750	\$679	\$1,920	\$2,217	\$752	\$678	\$1,927	\$2,226	\$754	\$685	\$1,908	\$2,203	\$746	\$674
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,670	\$2,417	\$633	\$558	\$1,881	\$2,728	\$708	\$626	\$1,812	\$2,625	\$682	\$600	\$1,913	\$2,775	\$719	\$637	\$1,815	\$2,632	\$684	\$604
	100/300/50 Liability with Comprehensive and Collision			\$1,981	\$2,289	\$771	\$696	\$2,192	\$2,540	\$841	\$761	\$2,152	\$2,491	\$828	\$746	\$2,219	\$2,570	\$850	\$771	\$2,147	\$2,486	\$826	\$746
2003 Honda Odyssey "EX"	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,609	\$2,326	\$611	\$538	\$1,803	\$2,613	\$681	\$601	\$1,747	\$2,529	\$659	\$581	\$1,832	\$2,654	\$690	\$612	\$1,747	\$2,533	\$662	\$583
	100/300/50 Liability with Comprehensive and Collision			\$1,920	\$2,217	\$751	\$679	\$2,114	\$2,447	\$816	\$738	\$2,087	\$2,414	\$808	\$727	\$2,138	\$2,475	\$825	\$747	\$2,079	\$2,406	\$804	\$726
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,875	\$2,719	\$705	\$623	\$2,137	\$3,106	\$800	\$708	\$2,021	\$2,933	\$758	\$668	\$2,180	\$3,168	\$814	\$722	\$2,030	\$2,949	\$762	\$672
	100/300/50 Liability with Comprehensive and Collision			\$2,186	\$2,533	\$839	\$756	\$2,448	\$2,844	\$927	\$837	\$2,361	\$2,738	\$898	\$807	\$2,486	\$2,887	\$940	\$851	\$2,362	\$2,741	\$897	\$809
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$2,032	\$2,948	\$762	\$672	\$2,343	\$3,409	\$872	\$774	\$2,175	\$3,160	\$812	\$717	\$2,397	\$3,489	\$890	\$791	\$2,196	\$3,194	\$821	\$725
	100/300/50 Liability with Comprehensive and Collision			\$2,343	\$2,715	\$892	\$804	\$2,654	\$3,087	\$996	\$900	\$2,515	\$2,920	\$950	\$853	\$2,703	\$3,144	\$1,011	\$917	\$2,528	\$2,939	\$952	\$858
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$629	\$728	\$262	\$233	\$631	\$731	\$263	\$233	\$743	\$863	\$302	\$268	\$613	\$709	\$256	\$228	\$723	\$841	\$296	\$263
	Minimum Liability with Comprehensive and Collision			\$1,545	\$2,231	\$587	\$518	\$1,735	\$2,513	\$655	\$579	\$1,678	\$2,428	\$636	\$561	\$1,761	\$2,551	\$664	\$590	\$1,681	\$2,434	\$638	\$563
	100/300/50 Liability with Comprehensive and Collision			\$1,856	\$2,140	\$729	\$661	\$2,046	\$2,366	\$794	\$719	\$2,018	\$2,333	\$785	\$708	\$2,067	\$2,390	\$800	\$727	\$2,013	\$2,328	\$781	\$707