

SERFF Tracking Number: KEMP-126142831 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: RRAU17573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR TUIC AU
Project Name/Number: /

Filing at a Glance

Company: Trinity Universal Insurance Company

Product Name: AR TUIC AU

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: KEMP-126142831 State: Arkansas

SERFF Status: Closed

Co Tr Num: RRAU17573

Co Status:

Authors: Mark Eisenfeld, Dave
Kowalski

Date Submitted: 05/12/2009

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Betty Montesi, Alexa
Grissom

Disposition Date: 06/01/2009

Disposition Status: Filed

Effective Date Requested (New): 06/01/2009

Effective Date Requested (Renewal): 07/01/2009

Effective Date (New): 07/01/2009

Effective Date (Renewal):
08/01/2009

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 06/01/2009

State Status Changed: 05/19/2009

Corresponding Filing Tracking Number:

Filing Description:

Dear Commissioner:

Status of Filing in Domicile: Not Filed

Domicile Status Comments: N/A

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

The above captioned company, a Unitrin Business, is filing revised rates for use with its Arkansas Auto program. A proposed effective date of June 1, 2009 and July 1, 2009, new and renewal business respectively, is being requested.

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An all-coverage statewide premium level change of +3.1% is estimated to result from this change. Information describing the changes is provided in the attached filing memorandum and supplemental exhibits.

If you have any questions regarding this filing, please do not hesitate to call me at 904-245-6076 or e-mail me at dkowalski@ekemper.com.

Respectfully,

David Kowalski
Product Manager
12926 Gran Bay Parkway West, Jacksonville, FL 32256
904-245-6076 Voice, 904-245-5601 Fax
dkowalski@ekemper.com

Company and Contact

Filing Contact Information

David Kowalski, Product Manager dkowalski@ekemper.com
12926 Gran Bay Parkway West (904) 245-6076 [Phone]
Jacksonville, FL 32258 (904) 245-5601[FAX]

Filing Company Information

Trinity Universal Insurance Company CoCode: 19887 State of Domicile: Texas
12926 Gran Bay Parkway West Group Code: 215 Company Type:
Jacksonville, FL 32258 Group Name: State ID Number:
(904) 245-5600 ext. [Phone] FEIN Number: 75-0620550

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trinity Universal Insurance Company	\$100.00	05/12/2009	27813768

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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	05/28/2009	05/28/2009	Dave Kowalski	05/28/2009	05/28/2009
Pending Industry Response	Alexa Grissom	05/26/2009	05/26/2009	Dave Kowalski	05/27/2009	05/27/2009
Pending Industry Response	Alexa Grissom	05/19/2009	05/19/2009	Dave Kowalski	05/21/2009	05/21/2009

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 Project Name/Number: /

Disposition

Disposition Date: 06/01/2009
 Effective Date (New): 07/01/2009
 Effective Date (Renewal): 08/01/2009
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Trinity Universal Insurance Company	3.100%	3.100%	\$28,565	775	\$921,451	12.100%	1.700%

SERFF Tracking Number: KEMP-126142831 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memo & Expense Premium Support	Filed	Yes
Supporting Document	Actuarial Support	Filed	Yes
Supporting Document	College Discount	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Rate	Rate Order of Calculation	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Increase Limit Factors	Filed	Yes
Rate	Collision Symbol/MY Factors	Filed	Yes
Rate	Comprehensive	Filed	Yes
Rate	Expense Fees	Filed	Yes

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Product Name: AR TUIC AU
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/28/2009

Submitted Date 05/28/2009

Respond By Date

Dear David Kowalski,

This will acknowledge receipt of the captioned filing. Our Director has reviewed the APCS and has advised the form must be resubmitted. Please do not add rows or otherwise alter the form.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 05/28/2009

Submitted Date 05/28/2009

Dear Alexa Grissom,

Comments:

This note is in reponse to your objection made earlier today.

Response 1

Comments: An identical PPA Survey Form has been attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Identical PPA Survey attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *KEMP-126142831* *State:* *Arkansas*
Filing Company: *Trinity Universal Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *RRAU17573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR TUIC AU*
Project Name/Number: /

Let me know if you need anything else.

Sincerely,
Dave Kowalski, Mark Eisenfeld

SERFF Tracking Number: KEMP-126142831 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: RRAU17573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR TUIC AU
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/26/2009

Submitted Date 05/26/2009

Respond By Date

Dear David Kowalski,

This will acknowledge receipt of the captioned filing. On the APCS, please enter the numerical range instead of the word varies.

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 note is in response to your 5/26/09 objection.

Response 1

Comments: The word "varies" on the APCS has been replaced with numerical percent ranges as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Verbiage "varies" has been replaced with percent ranges.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *KEMP-126142831* *State:* *Arkansas*
Filing Company: *Trinity Universal Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *RRAU17573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR TUIC AU*
Project Name/Number: /

Don't hesitate in contacting me if you have additional questions or concerns. I confident that this response will complete this filing.

Sincerely,
Dave Kowalski, Mark Eisenfeld

SERFF Tracking Number: KEMP-126142831 State: Arkansas
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Company Tracking Number: RRAU17573
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Product Name: AR TUIC AU
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/19/2009
Submitted Date 05/19/2009
Respond By Date

Dear David Kowalski,

This will acknowledge receipt of the captioned filing. Please review Regulation 23;, a rate and rule filing must be complete 20 days before the effective date. You may also want to refer to Chapter 67 of Title 23 for rate filing requirements. Therefore, this filing may not be implemented on the proposed effective date. The APCS is blank. It must be completed and submitted in Excel. Also, do you offer the College Graduate Discount as mandated by Ark. Code Ann. 23-89-210?

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/21/2009
Submitted Date 05/21/2009

Dear Alexa Grissom,

Comments:

This note is in response to your objections dated 5/19/09.

Response 1

Comments: Regulation 23 was reviewed. In order to achieve compliance the following has been attached to this filing:

- An Excel version of APCS; as well as
- Actuarial Support.

Trinity Universal offers a College Graduate Discount. This discount is being offered by extending Good Student Discounts to Youthful Drivers aged 21-24. Attached is a rule in our Rules Manual as evidence that we are in compliance.

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Product Name: AR TUIC AU
Project Name/Number: /

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: An Excel version of APCS has been attached.

Satisfied -Name: Actuarial Support

Comment: Actuarial Support is attached.

Satisfied -Name: College Discount

Comment: Evidence of College Discount attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

It's hoped that this response will satisfy any questions that you may have and complete this filing.

With that said; new target effective dates of 7/1/09 and 8/1/09 for new and renewal business respectively, have been selected.

Sincerely,

Dave Kowalski, Mark Eisenfeld

SERFF Tracking Number: KEMP-126142831
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 TOI: 19.0 Personal Auto
 Product Name: AR TUIC AU
 Project Name/Number: /

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-0.800%
Effective Date of Last Rate Revision:	02/01/2008
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Trinity Universal Insurance Company	3.100%	3.100%	\$28,565	775	\$921,451	12.100%	1.700%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Rate Order of Calculation	Rating Order; pg 49	Replacement	AR-PC-07-026599	RateOrderOfCalculation.pdf
Filed	Base Rates	Annual Base Rates; pgs 50-53	Replacement	AR-PC-07-026599	BaseRates.pdf
Filed	Increase Limit Factors	Property Damage Inc. Limits; pg 39	Replacement	AR-PC-07-026599	IncreasedLimitsFactors.pdf
Filed	Collision Symbol/My Factors	Collision Relativities; pg 65	Replacement	AR-PC-07-026599	CollisionSymbolMyFactors.pdf
Filed	Comprehensive	Comprehensive Relativities; pg 66	Replacement	AR-PC-07-026599	ComprehensiveSymbolMyFactors.pdf
Filed	Expense Fees		New		ExpenseFees.pdf

Kemper
 Trinity Universal Insurance Company
 New Business 06/01/2009
 Renewal Business 07/01/2009
 Arkansas Auto - Rate Pages

Annual Annual Base Rates

Territory	Bodily Injury 100-300	Property Damage 100,000	Combined Single Limit 300,000	Medical Payments 5,000	Comprehensive 500	Collision 500
1	333	189	580	41	74	281
3	235	163	439	39	110	286
5	279	183	514	43	129	368
6	300	196	555	42	114	355
8	315	235	608	45	141	381
9	281	184	514	38	114	389
10	204	126	366	40	75	256
11	333	233	624	47	146	430
21	288	160	498	45	228	484
31	233	144	418	39	165	347
41	235	148	424	31	126	303
71	230	142	412	40	155	293
81	277	190	515	47	179	470

UM/UIM Base Rates*

Territory	Split Limits		Single Limit	
	Single Car	Multi Car	Single Car	Multi Car
	25-50	25-50	75,000	75,000
1	26	24	33	31
3	23	21	30	28
5	31	29	28	25
6	20	18	32	30
8	16	14	19	17
9	21	19	30	28
10	21	19	28	26
11	20	18	30	28
21	15	12	23	21
31	23	21	23	21
41	15	13	19	17
71	26	24	31	29
81	12	10	19	17

UNINSURED MOTORIST - PROPERTY DAMAGE	
LIMIT	rate
25,000	\$11 per car

Kemper
 Trinity Universal Insurance Company
 New Business 06/01/2009
 Renewal Business 07/01/2009
 Arkansas Auto - Rate Pages

Bodily Injury / Liability

Limit	Factor
25/50	0.85
50/100	0.90
100/200	0.95
100/300	1.00
150/300	1.03
300/300	1.15
250/500	1.12
500/500	1.20

Property Damage

Limit	Factor
10	0.93
25	0.96
50	0.99
100	1.00
200	1.08
250	1.11

Combined Single Limits

Limit	Factor
50	0.83
60	0.84
75	0.85
100	0.88
200	0.95
300	1.00
500	1.12

Comprehensive

Deductible	Factor
Full	2.30
50	1.90
100	1.60
200	1.40
250	1.30
500	1.00
1,000	0.80
2,500	0.76
5,000	0.64

Collision

Deductible	Factor
100	1.45
200	1.35
250	1.28
500	1.00
1,000	0.75
2,500	0.66
5,000	0.57

Med

Limit	Factor
1,000	0.56
2,000	0.81
5,000	1.00
10,000	1.31
25,000	1.78
50,000	2.08
75,000	2.29
100,000	2.50

Towing and Labor Cost Rates

Per Occurrence Limit	Premium Per Car
\$25	\$4
\$50	\$6
\$75	\$8

Parked Auto Collision Rates

Limit	Premium Per Car
\$100	\$10
\$200	\$14
\$250	\$18

Arkansas Med Pay Coverage (PIP)

Statutory Limit	Premium Per Car
\$5,000	

use Med Pay
 Base Rates

Work Loss

Classification	Per Person Limit	Premium Per Car
Income Earner	\$140 per week for 52 weeks	\$3
Non-Income Earner	\$70 per week for 52 weeks	\$3

Accidental Death

Limit	Premium Per Car
\$5,000	\$2

Kemper
Trinity Universal Insurance Company
New Business 06/01/2009
Renewal Business 07/01/2009
Arkansas Auto - Rate Pages

Collision Relativities

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-90
1	0.924	0.880	0.827	0.774	0.730	0.669	0.616	0.581	0.546	0.510	0.484	0.449	0.422
2	1.050	1.000	0.940	0.880	0.830	0.760	0.700	0.660	0.620	0.580	0.550	0.510	0.480
3	1.145	1.090	1.025	0.959	0.905	0.828	0.763	0.719	0.676	0.632	0.600	0.556	0.523
4	1.218	1.160	1.090	1.021	0.963	0.882	0.812	0.766	0.719	0.673	0.638	0.592	0.557
5	1.281	1.220	1.147	1.074	1.013	0.927	0.854	0.805	0.756	0.708	0.671	0.622	0.586
6	1.344	1.280	1.203	1.126	1.062	0.973	0.896	0.845	0.794	0.742	0.704	0.653	0.614
7	1.418	1.350	1.269	1.188	1.121	1.026	0.945	0.891	0.837	0.783	0.743	0.689	0.648
8	1.491	1.420	1.335	1.250	1.179	1.079	0.994	0.937	0.880	0.824	0.781	0.724	0.682
10	1.565	1.490	1.401	1.311	1.237	1.132	1.043	0.983	0.924	0.864	0.820	0.760	0.715
11	1.638	1.560	1.466	1.373	1.295	1.186	1.092	1.030	0.967	0.905	0.858	0.796	0.749
12	1.722	1.640	1.542	1.443	1.361	1.246	1.148	1.082	1.017	0.951	0.902	0.836	0.787
13	1.806	1.720	1.617	1.514	1.428	1.307	1.204	1.135	1.066	0.998	0.946	0.877	0.826
14	1.911	1.820	1.711	1.602	1.511	1.383	1.274	1.201	1.128	1.056	1.001	0.928	0.874
15	2.037	1.940	1.824	1.707	1.610	1.474	1.358	1.280	1.203	1.125	1.067	0.989	0.931
16	2.153	2.050	1.927	1.804	1.702	1.558	1.435	1.353	1.271	1.189	1.128	1.046	0.984
17	2.268	2.160	2.030	1.901	1.793	1.642	1.512	1.426	1.339	1.253	1.188	1.102	1.037
18	2.384	2.270	2.134	1.998	1.884	1.725	1.589	1.498	1.407	1.317	1.249	1.158	1.090
19	2.510	2.390	2.247	2.103	1.984	1.816	1.673	1.577	1.482	1.386	1.315	1.219	1.147
20	2.625	2.500	2.350	2.200	2.075	1.900	1.750	1.650	1.550	1.450	1.375	1.275	1.200
21	2.741	2.610	2.453	2.297	2.166	1.984	1.827	1.723	1.618	1.514	1.436	1.331	1.253
22	2.888	2.750	2.585	2.420	2.283	2.090	1.925	1.815	1.705	1.595	1.513	1.403	1.320
23	3.056	2.910	2.735	2.561	2.415	2.212	2.037	1.921	1.804	1.688	1.601	1.484	1.397
24	3.297	3.140	2.952	2.763	2.606	2.386	2.198	2.072	1.947	1.821	1.727	1.601	1.507
25	3.675	3.500	3.290	3.080	2.905	2.660	2.450	2.310	2.170	2.030	1.925	1.785	1.680
26	4.043	3.850	3.619	3.388	3.196	2.926	2.695	2.541	2.387	2.233	2.118	1.964	1.848
27	-----See Below-----												

Symbol	1989& Prior
1	0.288
2	0.288
3	0.288
4	0.288
5	0.355
6	0.422
7	0.480
8	0.542
10	0.600
11	0.662
12	0.730
13	0.806
14	0.902
15	1.008
16	1.128
17	1.224
18	1.320
19	1.440
20	1.584
21	1.848

To Develop the Collision Base Rates for Symbol 27 vehicles:

1. Increase the Symbol 26 factor by .50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.
2. Apply this factor to the Symbol 2 \$500 *deductible* rate for the applicable model year.
3. Then apply the applicable factor for a higher or lower deductible.

Original Cost means:

1. Manufacturer's Suggested Retail Price for autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported autos.

For model years not shown, increase the base rate premium by 5% for each subsequent model year above the current model year.

NOTE: For specially built or imported autos use the original cost new in the United States instead of the F.O.B. (free on board) list price.

Kemper
Trinity Universal Insurance Company
New Business 06/01/2009
Renewal Business 07/01/2009
Arkansas Auto - Rate Pages

Comprehensive Relativities

1998

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-90
1	0.924	0.880	0.836	0.792	0.757	0.713	0.678	0.651	0.616	0.581	0.554	0.528	0.502
2	1.050	1.000	0.950	0.900	0.860	0.810	0.770	0.740	0.700	0.660	0.630	0.600	0.570
3	1.166	1.110	1.055	0.999	0.955	0.899	0.855	0.821	0.777	0.733	0.699	0.666	0.633
4	1.281	1.220	1.159	1.098	1.049	0.988	0.939	0.903	0.854	0.805	0.769	0.732	0.695
5	1.386	1.320	1.254	1.188	1.135	1.069	1.016	0.977	0.924	0.871	0.832	0.792	0.752
6	1.491	1.420	1.349	1.278	1.221	1.150	1.093	1.051	0.994	0.937	0.895	0.852	0.809
7	1.565	1.490	1.416	1.341	1.281	1.207	1.147	1.103	1.043	0.983	0.939	0.894	0.849
8	1.691	1.610	1.530	1.449	1.385	1.304	1.240	1.191	1.127	1.063	1.014	0.966	0.918
10	1.806	1.720	1.634	1.548	1.479	1.393	1.324	1.273	1.204	1.135	1.084	1.032	0.980
11	1.932	1.840	1.748	1.656	1.582	1.490	1.417	1.362	1.288	1.214	1.159	1.104	1.049
12	2.069	1.970	1.872	1.773	1.694	1.596	1.517	1.458	1.379	1.300	1.241	1.182	1.123
13	2.205	2.100	1.995	1.890	1.806	1.701	1.617	1.554	1.470	1.386	1.323	1.260	1.197
14	2.352	2.240	2.128	2.016	1.926	1.814	1.725	1.658	1.568	1.478	1.411	1.344	1.277
15	2.531	2.410	2.290	2.169	2.073	1.952	1.856	1.783	1.687	1.591	1.518	1.446	1.374
16	2.699	2.570	2.442	2.313	2.210	2.082	1.979	1.902	1.799	1.696	1.619	1.542	1.465
17	2.856	2.720	2.584	2.448	2.339	2.203	2.094	2.013	1.904	1.795	1.714	1.632	1.550
18	3.056	2.910	2.765	2.619	2.503	2.357	2.241	2.153	2.037	1.921	1.833	1.746	1.659
19	3.266	3.110	2.955	2.799	2.675	2.519	2.395	2.301	2.177	2.053	1.959	1.866	1.773
20	3.528	3.360	3.192	3.024	2.890	2.722	2.587	2.486	2.352	2.218	2.117	2.016	1.915
21	3.843	3.660	3.477	3.294	3.148	2.965	2.818	2.708	2.562	2.416	2.306	2.196	2.086
22	4.221	4.020	3.819	3.618	3.457	3.256	3.095	2.975	2.814	2.653	2.533	2.412	2.291
23	4.652	4.430	4.209	3.987	3.810	3.588	3.411	3.278	3.101	2.924	2.791	2.658	2.525
24	5.261	5.010	4.760	4.509	4.309	4.058	3.858	3.707	3.507	3.307	3.156	3.006	2.856
25	6.069	5.780	5.491	5.202	4.971	4.682	4.451	4.277	4.046	3.815	3.641	3.468	3.295
26	6.867	6.540	6.213	5.886	5.624	5.297	5.036	4.840	4.578	4.316	4.120	3.924	3.728
27	-----See Below-----												

1989&

Symbol	Prior
1	0.239
2	0.239
3	0.239
4	0.239
5	0.296
6	0.445
7	0.570
8	0.741
10	0.929
11	1.112
12	1.322
13	1.596
14	1.910
15	2.269
16	2.639
17	3.067
18	3.563
19	4.133
20	4.817
21	6.014

To Develop the Comprehensive Base Rates for Symbol 27 vehicles:

- Increase the Symbol 26 factor by 1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.
-
- Then apply the applicable factor for a higher or lower deductible.

Original Cost means:

- Manufacturer's Suggested Retail Price for autos built in U.S.
- Manufacturer's Suggested Retail Price in U.S. for specially built autos.
- Manufacturer's Suggested Retail Price in U.S. for imported autos.

NOTE: For specially built or imported autos use the original cost new in the United States instead of the F.O.B. (free on board) list price.

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Trinity Universal Insurance Company

New Business 06/01/2009

Renewal Business 07/01/2009

Arkansas Auto - Rate Pages

Fixed Expense Premium

Expense Fee	BI	Prop	CSL	MP	UM	UIM	Comp	Coll
Statewide	2	1	2	1	1	1	1	2

SERFF Tracking Number: KEMP-126142831 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: RRAU17573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR TUIC AU
Project Name/Number: /

Supporting Document Schedules

	Review Status:	
Satisfied -Name: APCS-Auto Premium Comparison Survey	Filed	06/01/2009
Comments: Identical PPA Survey attached.		
Attachment: PPA PREMIUM COMPARISON SURVEY.xls		
Satisfied -Name: A-1 Private Passenger Auto Abstract	Filed	06/01/2009
Comments:		
Attachment: Form A-1 PPA Abstract.pdf		
Satisfied -Name: NAIC loss cost data entry document	Filed	06/01/2009
Comments:		
Attachment: FORM RF-1 Rate Filing Abstract.pdf		
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/01/2009
Bypass Reason: This is not a Loss Cost filing.		
Comments:		
Satisfied -Name: Filing Memo & Expense Premium Support	Filed	06/01/2009
Comments:		
Attachments: filing_memo.pdf		

SERFF Tracking Number: KEMP-126142831 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: RRAU17573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR TUIC AU
Project Name/Number: /
Expense Premim Filing Memo.pdf
Auto Fixed Expense Exhibit.pdf

SERFF Tracking Number: KEMP-126142831 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: RRAU17573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR TUIC AU
Project Name/Number: /

Review Status:
Satisfied -Name: Actuarial Support Filed 06/01/2009
Comments:
Actuarial Support is attached.
Attachment:
ActuarialSupport.pdf

Review Status:
Satisfied -Name: College Discount Filed 06/01/2009
Comments:
Evidence of College Discount attached.
Attachment:
CollegeDiscount.pdf

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name TRINITY UNIVERSAL INS. CO.
NAIC # (including group #) 215-19887

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
Requirements for Youthful Drivers – 5 years driving experience is required for all operators that are not part of a family account. Any operator with less than 3 years driving experience must submit a signed "Youthful Driver Questionnaire"

4. Do you insure drivers with an international or foreign driver's license? Yes No
Licensing Requirements – Any driver who does not have a valid, verifiable driver's license or does not secure, as required, a driver's license within 30 days of becoming a state resident, is unacceptable.

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

- a. Driver over 55 Varies %
- b. Good Student Discount Varies %
- c. Multi-car Discount Up to 20 %
- d. Accident Free Discount* Varies %

Please Specify Qualification for Discount:

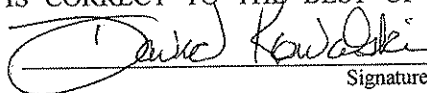
-
- e. Anti-Theft Discount 5-15 %
 - f. Other (specify) %
 - Anti-lock Brakes 5
 - Accident Prevention Course Varies
 - Driver Training Varies
 - Network Discount 5
 - Package Plus Discount Varies
 - Passive Restraint/Airbags 20-40
-
- %
-
- %
-
- %

6. Do you have an installment payment plan for automobile insurance? Yes No
If so, what is the fee for installment payments?
Please refer to SERF Filing KEMP-126061761. _____

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
24 Tier Program	Factor Range: 0.62 – 3.25	921,451 (2008 Written Premium)

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



Signature

David Kowalski

Printed Name

Product Manager

Title

904 245 6076

Telephone Number

dkowalski@ekemper.com

Email address

AID PC A-1 (1/06)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	RRA17573
----	---	----------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
----	---	-----

Company Name		Company NAIC Number		
3.	A.	Trinity Universal Insurance Company	B.	19887

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

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Liability		+2.3%					
Med Pay / PIP		+3.9%					
UM UIM		+2.8%					
UM PD		0.0%					
COLLISION		+0.9%					
COMPREHENSIVE		+11.2%					
TOTAL OVERALL EFFECT		+3.1%					

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
2004	1,791			269	128	47.8%	43.7%
2005	1,130			1,159	399	34.5%	56.6%
2006	793			730	249	34.1%	58.7%
2007	755			670	405	60.4%	62.7%
2008	891			795	759	95.4%	58.8%

7.	
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. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 12.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): WEST MEMPHIS (5)
10. 1.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): SOUTHERN HOT SPRINGS (81)



A UNITRIN BUSINESS

FILING MEMORANDUM
Trinity Universal Insurance Company
 (NAIC 19887 FEIN 75-0620550)
 SERF Filing Number: KEMP-126142831
 Company Tracking No.: RRA17573

The above captioned company, a Unitrin Business, is filing revised rates for use with its Arkansas Auto program. An effective date of June 1, 2009 for new and July 1, 2009 for renewal business is being planned. This filing is being submitted under File & Use provisions.

An all-coverage statewide premium level change of +3.1% is estimated to result from this change.

REVISIONS

1. Base rate changes by territory and coverage. The table below illustrates this change.

Territory	Name	SLL	BI	PD	MED	COLL	COMP	SLL	Split	PD
1	Little Rock	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%
3	Northwest Corner	3.00%	3.00%	3.00%	0.00%	0.00%	15.00%	0.00%	0.00%	0.00%
5	West Memphis	7.50%	5.00%	10.00%	15.00%	10.00%	10.00%	15.00%	15.00%	0.00%
6	Suburban Little Rock	5.00%	3.00%	5.00%	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%
8	Northern Hot Springs County	7.50%	5.00%	10.00%	0.00%	5.00%	10.00%	0.00%	0.00%	0.00%
9	Craighead County	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	5.00%	5.00%	0.00%
10	Fort Smith - Western Arkansas	0.00%	0.00%	0.00%	2.00%	0.00%	10.00%	0.00%	0.00%	0.00%
11	Remainder of State	0.00%	0.00%	0.00%	10.00%	0.00%	10.00%	5.00%	5.00%	0.00%
21	Southwestern Tip	0.00%	0.00%	0.00%	0.00%	5.00%	15.00%	10.00%	10.00%	0.00%
31	El Dorado - Southern Arkansas	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%
41	Eastern Arkansas	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%
71	Johnson/Logan/Pope/Conway Counties	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%
81	Southern Hot Springs Counts	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%

These changes were driven by experience.

2. Increase Limit factors were revised for Split Limit Property Damage. An estimated overall impact associated with this revision is +1.4%. These changes were driven by experience.

Split Limit Property Damage			
Increased Limit	Current	Proposed	Change
10,000	0.93	0.93	0.0%
25,000	0.94	0.96	2.1%
50,000	0.97	0.99	2.1%
100,000	1.00	1.00	0.0%
200,000	1.08	1.08	0.0%
250,000	1.11	1.11	0.0%
Totals:	0.98	0.99	1.4%

3. Model Year was shifted from 2007 to 2009. The base rates were offset to accommodate this change.
4. Comprehensive Symbols were revised This revision was offset in the base rate.

ISO Symbol	Vehicles	Comprehensive	
		Current	Proposed
1	0	0.78	0.88
2	0	1.00	1.00
3	3	1.21	1.11
4	3	1.37	1.22
5	5	1.54	1.32
6	10	1.71	1.42
7	16	1.87	1.49
8	55	2.00	1.61
9	0	2.14	1.72
10	70	2.14	1.72
11	102	2.29	1.84
12	107	2.45	1.97
13	113	2.61	2.10
14	125	2.78	2.24
15	118	2.99	2.41
16	71	3.19	2.57
17	48	3.39	2.72
18	51	3.61	2.91
19	27	3.86	3.11
20	12	4.18	3.36
21	8	4.55	3.66
22	7	5.00	4.02
23	2	5.51	4.43
24	4	6.23	5.01
25	2	7.19	5.78
26	0	8.14	6.54
27	0	9.36	7.40

5. Introduction of Expense Fees. Support for these expense fees accompanies this filing.

Fixed Expense Premium								
Expense Fee	BI	Prop	CSL	MP	UM	UIM	Comp	Coll
Statewide	2	1	2	1	1	1	1	2



Fixed Expense Premium Filing Memo

Effective June 1, 2009 and July 1, 2009 for new and renewal business respectively, Trinity Universal Ins. Co. will implement a Fixed Expense Premium in Arkansas. Fixed Expense Premium are not subject to modification due to the number of vehicles, by the provisions of any rating plans or any other rating rules. The following Fixed Expense Premiums by coverage are added to the Adjusted Base Premium:

Coverage	Fee
Bodily Injury	\$2
Property Damage	\$1
Single Limit Liability	\$2
UM	\$1
UIM	\$1
Medical Payments	\$1
Personal Injury Protection	\$1
Collision	\$2
Comprehensive	\$1

Our proposed Fixed Expense Premiums are based on 2007 written premium and written exposures, and expenses based on 2004, 2005, and 2006 Annual Statements. First, statewide variable expenses and fixed expenses are calculated. Second, a percentage of Fixed Expense to Permissible Loss Ratio is multiplied by the average written premium by coverage to calculate the indicated Fixed Expense Fee per exposure by coverage. A detailed calculation and final indication is shown in Exhibit 1.

**Kemper
Arkansas Auto**

2008 Fixed Expense Premium Calculation

Coverage	Average Written Premium¹ Per Exposure	Fixed Expense Percentage	Indicated Fixed Expense Fee Per Exposure	Selected Fixed Expense Fee Per Exposure
Bodily Injury	197	12%	24	2
Property Damage	109	12%	13	1
UM/UIM	64	12%	8	1
Medical Payments	55	12%	7	1
Personal Injury Protection	55	12%	7	1
Collision	276	12%	33	2
Comprehensive	114	12%	14	1

Coverage	Fixed Expense²	Variable Expense²	Underwriting Profit Provision
Bodily Injury	9%	22%	5%
Property Damage	9%	22%	5%
UM/UIM	9%	22%	5%
Medical Payments	9%	22%	5%
Personal Injury Protection	9%	22%	5%
Collision	9%	22%	5%
Comprehensive	9%	22%	5%

¹ Average written premium based on data as of 2007.

² Expenses based on 2004, 2005, and 2006 Annual Statements.

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Arkansas Auto Experience Projection
Auto Indication Table of Contents (Index of Exhibits)

<u>Exhibit</u>	<u>Contents</u>
[1]	Summary
[2]	Indication By Coverage
[3]	Rate Change History and Calculation of Present Rate Factors
[3S]	Summary of Present Rate Factors Calculated From Rate Change History
[4]	Calculation of Premium Trends
[4S]	Premium Trend Selections and Calculation of Premium Trend Factors
[5]	Excess Wind & Water Procedures,
[6]	Loss Development and LDF selections - Full Year
[7]	Adjusting & Other Expense Calculation and Selected 2006 Projection
[8CW]	Countrywide Accident Year Loss Trend
[8SE]	Loss Trend Selections and Calculation of Loss Trend Factors
[9]	Expenses
[9L]	Auto Liability ROE Calculation
[9P]	Auto Physical Damage ROE Calculation
[10]	Calculation of Credibility
[11]	Calculation of the Complement of Credibility

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Arkansas Auto Experience Projection Summary of Indications

Proposed Effective Date: 09/01/2009
Accident Years 2006-2008 evaluated as of 12/2008

Coverage	[1] 2008 Earned Premiums At Present Rates	[2] Selected Loss Ratio	[3] Indicated Change
BI	212,208	80.0%	2.9%
PD	137,661	111.5%	23.7%
UM / UIM	71,374	98.1%	3.7%
MED PAY	24,733	59.3%	-0.5%
PIP	0	0.0%	3.3%
<i>Liability Total</i>	445,975	91.5%	9.3%
COLL	239,028	38.5%	-8.4%
COMP	97,712	66.9%	6.1%
<i>Physical Damage Total</i>	336,739	46.7%	-4.2%
TOTAL	782,714	72.2%	3.5%

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Arkansas Auto Experience Projection
Indication By Coverage
Accident Years evaluated as of 12/2008

Accident Years	Total Bodily Injury	Total Property Damage	Total UM/UMI	Medical Payments	Collision	Comprehensive	All Coverages
	[1] Earned Premium at Collected Levels:	2005 320,008 2006 194,014 2007 174,846 2008 211,679	2005 198,215 2006 121,674 2007 112,025 2008 136,901	2005 80,279 2006 51,601 2007 55,231 2008 71,623	2005 39,887 2006 26,088 2007 22,551 2008 25,372	2005 336,404 2006 218,741 2007 207,827 2008 243,038	2005 184,966 2006 118,795 2007 93,566 2008 99,747
[2] Present Rate Factors, [Exhibit 3]:	2005 0.7035 2006 0.7071 2007 0.9049 2008 1.0025	2005 0.7080 2006 0.7116 2007 0.9110 2008 1.0056	2005 0.7133 2006 0.7166 2007 0.8998 2008 0.9965	2005 0.6645 2006 0.6678 2007 0.8518 2008 0.9748	2005 0.6739 2006 0.6788 2007 0.8664 2008 0.9835	2005 0.6684 2006 0.6733 2007 0.8588 2008 0.9796	
[3] Premium Trend/Symbol Drift, [Exhibit 4]:	2005 1.0000 2006 1.0000 2007 1.0000 2008 1.0000	2005 1.0000 2006 1.0000 2007 1.0000 2008 1.0000	2005 1.0000 2006 1.0000 2007 1.0000 2008 1.0000	2005 1.0000 2006 1.0000 2007 1.0000 2008 1.0000	2005 1.2800 2006 1.2190 2007 1.1610 2008 1.1054	2005 1.2800 2006 1.2190 2007 1.1610 2008 1.1054	
[4] Trended Earned Premium at Present Rates: [4] = [1] * [2] * [3]	2005 225,126 2006 137,181 2007 158,217 2008 212,208	2005 140,339 2006 86,580 2007 102,056 2008 137,661	2005 57,264 2006 36,979 2007 49,699 2008 71,374	2005 26,505 2006 17,422 2007 19,209 2008 24,733	2005 290,168 2006 180,999 2007 209,043 2008 264,233	2005 158,242 2006 97,502 2007 93,288 2008 108,015	2005 897,645 2006 556,663 2007 631,511 2008 818,223
[5] Incurred Losses, (COMP losses are adjusted for: Excess Wind/Water losses on [Exhibit 5])	2005 51,801 2006 51,685 2007 81,645 2008 96,099	2005 89,647 2006 76,079 2007 124,062 2008 112,090	2005 97,466 2006 34,671 2007 48,863 2008 15,690	2005 31,364 2006 2,849 2007 27,158 2008 5,000	2005 102,863 2006 54,860 2007 97,793 2008 73,786	2005 35,992 2006 17,291 2007 12,112 2008 82,581	2005 410,084 2006 249,426 2007 390,084 2008 756,791
[6] Loss Development Factors, [Exhibit 6]:	2005 1.0211 2006 1.0875 2007 1.2452 2008 1.8926	2005 1.0000 2006 1.0010 2007 1.0040 2008 1.0592	2005 1.0334 2006 1.1109 2007 1.3330 2008 2.2662	2005 0.9900 2006 0.9752 2007 0.9410 2008 0.8328	2005 0.9990 2006 0.9980 2007 0.9900 2008 0.9336	2005 1.0000 2006 1.0000 2007 1.0000 2008 1.0300	
[7] A&O Factor [Exhibit 7]:	Selected 1.1206	1.1206	1.1206	1.1206	1.1478	1.1478	
[8] Loss Trend Factors, [Exhibit 8]:	2005 1.0927 2006 1.0609 2007 1.0300 2008 1.0000	2005 1.0927 2006 1.0609 2007 1.0300 2008 1.0000	2005 1.0927 2006 1.0609 2007 1.0300 2008 1.0000	2005 1.0927 2006 1.0609 2007 1.0300 2008 1.0000	2005 1.0612 2006 1.0404 2007 1.0200 2008 1.0000	2005 1.6191 2006 1.4719 2007 1.3381 2008 1.2164	
[9] Developed, Trended Loss and LAE Incurred: [9] = [5] * [6] * [7] * [8]	2005 64,770 2006 66,820 2007 117,338 2008 203,815	2005 109,774 2006 90,536 2007 143,768 2008 133,047	2005 123,330 2006 45,788 2007 75,182 2008 39,844	2005 38,023 2006 3,303 2007 29,498 2008 4,666	2005 125,168 2006 65,381 2007 113,348 2008 79,067	2005 66,886 2006 29,212 2007 18,601 2008 118,759	2005 527,951 2006 301,040 2007 497,735 2008 579,198
[10] Developed, Trended Loss and LAE Ratio: [10] = [9] / [4]	2005 <input checked="" type="checkbox"/> 28.8% 2006 <input checked="" type="checkbox"/> 48.7% 2007 <input checked="" type="checkbox"/> 74.2% 2008 <input checked="" type="checkbox"/> 96.0%	<input checked="" type="checkbox"/> 78.2% <input checked="" type="checkbox"/> 104.6% <input checked="" type="checkbox"/> 140.9% <input checked="" type="checkbox"/> 96.6%	<input checked="" type="checkbox"/> 215.4% <input checked="" type="checkbox"/> 123.8% <input checked="" type="checkbox"/> 151.3% <input checked="" type="checkbox"/> 55.8%	<input checked="" type="checkbox"/> 143.5% <input checked="" type="checkbox"/> 19.0% <input checked="" type="checkbox"/> 153.6% <input checked="" type="checkbox"/> 18.9%	<input checked="" type="checkbox"/> 43.1% <input checked="" type="checkbox"/> 36.1% <input checked="" type="checkbox"/> 54.2% <input checked="" type="checkbox"/> 29.9%	<input checked="" type="checkbox"/> 42.3% <input checked="" type="checkbox"/> 30.0% <input checked="" type="checkbox"/> 19.9% <input checked="" type="checkbox"/> 109.9%	
Selected	80.0%	111.5%	98.1%	59.3%	38.5%	66.9%	
[11] Fixed Expense, [Exhibit 9]:	8.9%	8.9%	8.9%	8.9%	7.7%	7.7%	
[12] Developed, Trended Loss, LAE, and Fixed Expense Ratio, ([10] + [11]):	88.9%	120.4%	107.0%	68.2%	46.2%	74.7%	
[13] Permissible Loss, LAE, and Fixed Expense Ratio, [Exhibit 9]:	71.5%	71.5%	71.5%	71.5%	72.7%	72.7%	
[14] Indicated Rate Level Change ([14] = ([12] / [13]) - 1.00):	24.3%	68.3%	49.5%	-4.6%	-36.5%	2.7%	12.2%
[15] Credibility [Exhibit 10]	12.0%	34.6%	7.6%	11.5%	23.2%	32.1%	
[16] Complement of Credibility [Exhibit 11]:	0.0%	0.0%	0.0%	0.0%	0.0%	7.6%	
[17] Credibility Weighted Rate Change, ([17] = ([14] * [15]) + ((1 - [15]) * [16])	2.9%	23.7%	3.7%	-0.5%	-8.4%	6.1%	-3.5%

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Arkansas Auto Experience Projection
History of Rate Changes

TUIC	Rate Change				Single	Split				
	Date	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>UM/UIM</u>	<u>UM/UIM</u>	<u>Med Pay</u>	<u>PIP</u>	<u>Coll</u>	<u>Comp</u>
	11/1/2006	-27.0%	-27.0%	-27.0%	-25.0%	-25.0%	-27.0%	0.0%	-27.0%	-27.0%
	7/1/2007	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
	2/1/2008	2.4%	1.2%	1.9%	0.0%	0.0%	-4.3%	0.0%	-2.7%	-3.5%

Kemper
Arkansas Auto Experience Projection
Present Rate Factors

All Companies Combined

[1] Earned Present Rate Factors

<u>Year</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>Single UM/UM</u>	<u>Split UM/UM</u>	<u>Med Pay</u>	<u>PIP</u>	<u>Coll</u>	<u>Comp</u>
2005	0.7113	0.7026	0.7074	0.7134	0.7133	0.6645	1.0000	0.6739	0.6684
2006	0.7151	0.7061	0.7109	0.7170	0.7166	0.6678	1.0000	0.6788	0.6733
2007	0.9325	0.9020	0.9075	0.9118	0.8983	0.8518	1.0000	0.8664	0.8588
2008	1.0077	1.0021	1.0053	0.9977	0.9964	0.9748	1.0000	0.9835	0.9796

[2] Earned Premiums

<u>Year</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>Single UM/UM</u>	<u>Split UM/UM</u>	<u>Med Pay</u>	<u>PIP</u>	<u>Coll</u>	<u>Comp</u>
2005	53,728	286,831	177,664	8,610	71,669	39,887	0	336,404	184,966
2006	33,943	173,152	108,592	5,714	45,887	26,088	0	218,741	118,795
2007	27,206	158,264	101,401	6,253	48,979	22,551	0	207,827	93,566
2008	24,823	196,604	127,153	6,481	65,142	25,372	0	243,038	99,747

[3] Combined Coverage

Earned Present Rate Factors

<u>Year</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Total UM/UM</u>
2005	0.7035	0.7080	0.7133
2006	0.7071	0.7116	0.7166
2007	0.9049	0.9110	0.8998
2008	1.0025	1.0056	0.9965

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Arkansas Auto Experience Projection
Premium Trend Calculations

Single Limit Liability

4 Point
[14] Annual Trend 5.4% Historical 0.0%
Prospective 0.0%

Rolling 4 quarter data

[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	110
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[4] / [3]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[5] * [6]</u>	<u>Onlevel</u> <u>Premium</u> <u>[4] * [6]</u>	<u>Exposures</u> <u>sum([3])</u>	<u>Premium</u> <u>sum([8])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[10] / [9]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>	<u>Annual</u> <u>Change in</u> <u>Exposures</u>	
2006	3	23	6,576	283	0.7101	201	4,670						
2006	6	21	8,403	405	0.7101	288	5,967						
2006	9	23	7,667	331	0.7101	235	5,445						
2006	12	20	7,685	376	0.8639	325	6,639	88	22,721	259	-5.2%	-29.8%	
2007	3	20	6,866	345	0.9728	335	6,679	84	24,731	294	9.3%	-14.3%	
2007	6	21	7,664	368	0.9728	358	7,456	84	26,219	311	20.8%	0.4%	
2007	9	16	5,301	333	1.0240	341	5,428	77	26,202	340	35.7%	-31.3%	
2007	12	20	7,690	375	1.0240	384	7,875	77	27,438	356	37.1%	0.4%	
2008	3	14	4,643	338	1.0081	340	4,681	71	25,439	358	22.1%	-31.0%	
2008	6	17	6,803	398	1.0000	398	6,803	67	24,787	369	18.6%	-18.0%	
2008	9	25	9,330	373	1.0000	373	9,330	76	28,689	376	10.6%	57.1%	
2008	12	18	6,686	370	1.0000	370	6,686	74	27,500	372	4.6%	-11.8%	

Split Limit Bodily Injury

4 Point
[14] Annual Trend 1.7% Historical 0.0%
Prospective 0.0%

Rolling 4 quarter data

[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	210
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[4] / [3]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[5] * [6]</u>	<u>Onlevel</u> <u>Premium</u> <u>[4] * [6]</u>	<u>Exposures</u> <u>sum([3])</u>	<u>Premium</u> <u>sum([8])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[10] / [9]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>	<u>Annual</u> <u>Change in</u> <u>Exposures</u>	
2006	3	291	48,785	168	0.7018	118	34,238						
2006	6	192	34,728	181	0.7018	127	24,373						
2006	9	248	45,080	181	0.7018	127	31,638						
2006	12	177	28,021	159	0.8538	135	23,925	908	114,174	126	-5.2%	-14.6%	
2007	3	274	49,496	181	0.9614	174	47,585	891	127,521	143	10.8%	-5.7%	
2007	6	206	39,471	191	0.9614	184	37,947	906	141,095	156	23.9%	7.5%	
2007	9	291	54,320	187	1.0120	189	54,972	948	164,429	173	40.4%	17.1%	
2007	12	177	31,203	176	1.0120	178	31,577	948	172,081	181	44.3%	0.2%	
2008	3	285	53,250	187	1.0041	188	53,468	959	177,965	186	29.7%	4.0%	
2008	6	273	51,821	190	1.0000	190	51,821	1,025	191,839	187	20.1%	32.1%	
2008	9	392	76,330	194	1.0000	194	76,330	1,127	213,197	189	9.1%	35.0%	
2008	12	272	47,530	174	1.0000	174	47,530	1,223	229,150	187	3.3%	53.9%	

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Arkansas Auto Experience Projection
Premium Trend Calculations

Split Limit Property Damage

[14] Annual Trend 4 Point
1.7%

Historical 0.0%
Prospective 0.0%

Rolling 4 quarter data

[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[4] / [3]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[5] * [6]</u>	<u>Onlevel</u> <u>Premium</u> <u>[4] * [6]</u>	<u>Exposures</u> <u>sum([3])</u>	<u>Premium</u> <u>sum([8])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[10] / [9]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>	<u>Annual</u> <u>Change in</u> <u>Exposures</u>	230
2006	3	291	30,413	105	0.7067	74	21,492						
2006	6	192	21,841	114	0.7067	80	15,435						
2006	9	248	28,347	114	0.7067	81	20,032						
2006	12	177	17,471	99	0.8597	85	15,020	908	71,979	79	-4.7%	-14.6%	
2007	3	274	31,709	116	0.9681	112	30,696	891	81,183	91	12.2%	-5.7%	
2007	6	206	25,588	124	0.9681	120	24,771	906	90,519	100	26.0%	7.5%	
2007	9	291	35,009	120	1.0190	123	35,674	948	106,161	112	43.8%	17.1%	
2007	12	177	19,815	112	1.0190	114	20,192	948	111,333	117	48.1%	0.2%	
2008	3	285	34,299	120	1.0065	121	34,521	959	115,158	120	31.8%	4.0%	
2008	6	273	34,041	125	1.0000	125	34,041	1,025	124,428	121	21.4%	32.1%	
2008	9	392	49,105	125	1.0000	125	49,105	1,127	137,859	122	9.2%	35.0%	
2008	12	272	30,830	113	1.0000	113	30,830	1,223	148,497	121	3.5%	53.9%	

Single Limit UM/UIM

[14] Annual Trend 4 Point
8.3%

Historical 0.0%
Prospective 0.0%

Rolling 4 quarter data

[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[4] / [3]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[5] * [6]</u>	<u>Onlevel</u> <u>Premium</u> <u>[4] * [6]</u>	<u>Exposures</u> <u>sum([3])</u>	<u>Premium</u> <u>sum([8])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[10] / [9]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>	<u>Annual</u> <u>Change in</u> <u>Exposures</u>	111
2006	3	23	1,319	57	0.7125	40	940						
2006	6	18	1,277	70	0.7125	50	910						
2006	9	23	1,375	60	0.7125	43	980						
2006	12	17	1,195	69	0.8531	59	1,019	82	3,849	47	0.3%	-34.5%	
2007	3	20	2,057	103	0.9500	98	1,954	78	4,863	62	34.5%	-14.3%	
2007	6	19	1,884	97	0.9500	93	1,790	79	5,743	72	58.4%	5.9%	
2007	9	16	1,273	80	1.0000	80	1,273	73	6,037	83	83.9%	-30.3%	
2007	12	19	1,866	98	1.0000	98	1,866	74	6,883	93	97.1%	9.1%	
2008	3	14	1,285	93	1.0000	93	1,285	68	6,214	91	47.3%	-31.0%	
2008	6	16	1,697	106	1.0000	106	1,697	65	6,121	95	30.9%	-16.8%	
2008	9	25	2,214	89	1.0000	89	2,214	74	7,061	96	15.0%	57.1%	
2008	12	18	1,898	105	1.0000	105	1,898	73	7,094	97	4.8%	-4.8%	

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Arkansas Auto Experience Projection
Premium Trend Calculations

Split Limit UM/UIM

[14] Annual Trend 4 Point
1.2%

Historical 0.0%
Prospective 0.0%

Rolling 4 quarter data

[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	211
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[4] / [3]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[5] * [6]</u>	<u>Onlevel</u> <u>Premium</u> <u>[4] * [6]</u>	<u>Exposures</u> <u>sum([3])</u>	<u>Premium</u> <u>sum([8])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[10] / [9]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>	<u>Annual</u> <u>Change in</u> <u>Exposures</u>	
2006	3	277	13,352	48	0.7125	34	9,513						
2006	6	186	9,172	49	0.7125	35	6,535						
2006	9	232	11,476	49	0.7125	35	8,177						
2006	12	172	8,566	50	0.8531	42	7,308	868	31,533	36	1.9%	-14.6%	
2007	3	271	15,613	58	0.9500	55	14,832	862	36,852	43	19.6%	-2.1%	
2007	6	202	12,510	62	0.9500	59	11,884	878	42,201	48	35.2%	8.5%	
2007	9	289	17,950	62	1.0000	62	17,950	935	51,974	56	56.4%	24.5%	
2007	12	177	11,588	65	1.0000	65	11,588	940	56,254	60	64.7%	3.1%	
2008	3	284	17,888	63	1.0000	63	17,888	953	59,310	62	45.5%	4.9%	
2008	6	269	16,560	62	1.0000	62	16,560	1,020	63,986	63	30.5%	33.0%	
2008	9	386	24,099	62	1.0000	62	24,099	1,117	70,135	63	12.9%	33.5%	
2008	12	265	17,148	65	1.0000	65	17,148	1,205	75,695	63	5.0%	49.5%	

Medical Payments

[14] Annual Trend 4 Point
-2.3%

Historical 0.0%
Prospective 0.0%

Rolling 4 quarter data

[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	114
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[4] / [3]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[5] * [6]</u>	<u>Onlevel</u> <u>Premium</u> <u>[4] * [6]</u>	<u>Exposures</u> <u>sum([3])</u>	<u>Premium</u> <u>sum([8])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[10] / [9]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>	<u>Annual</u> <u>Change in</u> <u>Exposures</u>	
2006	3	314	7,174	23	0.6637	15	4,761						
2006	6	213	5,736	27	0.6637	18	3,807						
2006	9	272	6,573	24	0.6637	16	4,362						
2006	12	197	4,668	24	0.8074	19	3,769	995	16,699	17	2.7%	-16.5%	
2007	3	294	6,695	23	0.9092	21	6,087	975	18,025	18	13.3%	-6.4%	
2007	6	227	5,693	25	0.9092	23	5,176	990	19,394	20	19.5%	6.8%	
2007	9	307	7,214	24	0.9570	23	6,904	1,025	21,935	21	31.9%	12.9%	
2007	12	198	4,492	23	0.9570	22	4,299	1,026	22,466	22	30.6%	0.2%	
2008	3	299	7,099	24	0.9848	23	6,991	1,030	23,370	23	22.8%	1.6%	
2008	6	290	6,725	23	1.0000	23	6,725	1,093	24,919	23	16.4%	27.5%	
2008	9	417	9,332	22	1.0000	22	9,332	1,203	27,347	23	6.2%	36.1%	
2008	12	291	5,836	20	1.0000	20	5,836	1,296	28,883	22	1.7%	47.1%	

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Arkansas Auto Experience Projection
Premium Trend Calculations

Collision		4 Point						Historical 5.0%		Prospective 5.0%			
		[14] Annual Trend 10.3%											
Rolling 4 quarter data													140
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	
				Avg Prem	Onlevel	Onlevel	Onlevel	Exposures	Premium	Onlevel	Annual	Annual	
Year	Qtr	Exposures	Premium	[4] / [3]	Factor	Avg Prem	Premium	sum([3])	sum([8])	Avg Prem	Change in	Change in	
						[5] * [6]	[4] * [6]			[10] / [9]	Avg Prem	Exposures	
2006	3	246	64,450	262	0.6748	177	43,489						
2006	6	165	43,172	262	0.6748	177	29,131						
2006	9	209	57,970	277	0.6748	187	39,117						
2006	12	151	39,522	262	0.8209	215	32,444	771	144,182	187	5.5%	-17.6%	
2007	3	221	60,911	276	0.9244	255	56,303	746	156,995	210	18.6%	-10.2%	
2007	6	192	54,586	285	0.9244	263	50,456	773	178,320	231	30.9%	16.1%	
2007	9	232	65,567	283	0.9730	275	63,797	795	203,000	255	43.6%	10.7%	
2007	12	153	39,148	256	0.9730	249	38,091	797	208,647	262	40.0%	1.3%	
2008	3	232	67,469	291	0.9905	288	66,830	808	219,174	271	28.9%	4.9%	
2008	6	213	60,338	283	1.0000	283	60,338	830	229,055	276	19.6%	11.4%	
2008	9	327	101,885	311	1.0000	311	101,885	925	267,143	289	13.1%	41.1%	
2008	12	200	52,956	264	1.0000	264	52,956	972	282,009	290	10.8%	30.9%	

Comprehensive		4 Point						Historical 5.0%		Prospective 5.0%			
		[14] Annual Trend 9.6%											
Rolling 4 quarter data													150
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	
				Avg Prem	Onlevel	Onlevel	Onlevel	Exposures	Premium	Onlevel	Annual	Annual	
Year	Qtr	Exposures	Premium	[4] / [3]	Factor	Avg Prem	Premium	sum([3])	sum([8])	Avg Prem	Change in	Change in	
						[5] * [6]	[4] * [6]			[10] / [9]	Avg Prem	Exposures	
2006	3	249	34,678	139	0.6692	93	23,207						
2006	6	168	23,797	141	0.6692	95	15,926						
2006	9	217	30,770	142	0.6692	95	20,592						
2006	12	152	20,410	134	0.8142	109	16,617	787	76,342	97	2.0%	-18.5%	
2007	3	226	27,200	120	0.9168	110	24,936	763	78,070	102	8.4%	-9.3%	
2007	6	194	21,189	109	0.9168	100	19,425	789	81,570	103	10.3%	15.1%	
2007	9	239	27,866	117	0.9650	113	26,890	811	87,868	108	16.0%	10.2%	
2007	12	157	16,439	104	0.9650	101	15,864	816	87,115	107	10.0%	3.3%	
2008	3	237	27,956	118	0.9877	116	27,611	827	89,790	109	6.1%	5.0%	
2008	6	215	24,280	113	1.0000	113	24,280	848	94,645	112	7.9%	10.8%	
2008	9	332	41,229	124	1.0000	124	41,229	941	108,984	116	6.9%	39.0%	
2008	12	202	20,929	104	1.0000	104	20,929	986	114,049	116	8.4%	28.2%	

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Arkansas Auto Experience Projection
Calculation Premium Trend Factors
Effective Date September 1, 2009

Determination of Trend Dates:

	[1] <u>Premium Distribution</u>		[2] <u>All Coverages Premium Distribution</u>		[3] <u>Average Earned Dates</u>		
	12-month <u>Policies</u>	6-month <u>Policies</u>	12-month <u>Policies</u>	6-month <u>Policies</u>	12-month <u>Policies</u>	6-month <u>Policies</u>	<u>Average</u>
2005	333,034	826,726	28.7%	71.3%	7/1/2005	7/1/2005	7/1/2005
2006	249,185	481,728	34.1%	65.9%	7/1/2006	7/1/2006	7/1/2006
2007	274,887	391,159	41.3%	58.7%	7/1/2007	7/1/2007	7/1/2007
2008	432,558	355,800	54.9%	45.1%	7/1/2008	7/1/2008	7/1/2008
Prospective Period:			54.9%	45.1%	9/1/2010	6/1/2010	7/21/2010

Premium Trend Factors:

	[4]							<u>Collision</u>	<u>Comprehensive</u>
	<u>Single Limit Liability</u>	<u>Split Bodily Injury</u>	<u>Split Property Damage</u>	<u>Single Limit UM/UM</u>	<u>Split Limit UM/UM</u>	<u>Medical Payments</u>	<u>Personal Injury Protection</u>		
Historical Trend	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.00%	5.00%	5.00%
Prospective Trend	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.00%	5.00%	5.00%
2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8755	1.2800	1.2800
2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9025	1.2190	1.2190
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9304	1.1610	1.1610
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9593	1.1054	1.1054

	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UM</u>
2005	1.0000	1.0000	1.0000
2006	1.0000	1.0000	1.0000
2007	1.0000	1.0000	1.0000
2008	1.0000	1.0000	1.0000

Kemper
Arkansas Auto Experience Projection
Excess Wind/Water Factor

Accident Years evaluated as of December 31, 2008

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
Accident Year	Wind/Water Incurred Losses	Total Incurred Losses	Total - Wind/Water Losses [3] = [2] - [1]	Wind/Water to Non-Wind/Water Ratio [4] = [1] / [3]	Capped Wind/Water Ratio < (5 * Median)	Capped Excess Wind/Water Ratio [6] = [5] - Avg([5])	Capped Excess Wind/Water Losses [7] = [3] * [6]	Excess Wind/Water Ratio Above the Cap [8] = [4] - [5]	Excess Wind/Water Losses Above the Cap [9] = [3] * [8]	Total Excess Wind/Water Losses [10] = [7] + [9]
1999	373,796	14,410,773	14,036,977	0.027	0.027	0.000	0	0.000	0	0
2000	637,192	16,738,065	16,100,873	0.040	0.040	0.000	0	0.000	0	0
2001	1,547,383	14,792,639	13,245,256	0.117	0.117	0.000	0	0.000	0	0
2002	836,544	12,530,846	11,694,302	0.072	0.072	0.000	0	0.000	0	0
2003	805,925	14,115,969	13,310,044	0.061	0.061	0.000	0	0.000	0	0
2004	265,563	8,041,670	7,776,107	0.034	0.034	0.000	0	0.000	0	0
2005	2,043,678	10,011,088	7,967,410	0.257	0.257	0.062	494,915	0.000	0	494,915
2006	3,563,271	9,503,297	5,940,026	0.600	0.471	0.277	1,642,490	0.129	766,116	2,408,606
2007	2,173,856	7,659,188	5,485,332	0.396	0.396	0.202	1,107,577	0.000	0	1,107,577
2008	6,442,825	12,021,610	5,578,785	1.155	0.471	0.277	1,542,602	0.684	3,815,778	5,358,380
1999-2008				0.276	0.194	0.082		0.081		

[11] Normal Wind/Water to Non-Wind/Water Ratio, [11] = Average ([5]) =

0.194

[12] 5 * Median Wind/Water to Non-Wind/Water =

0.471

[13] Excess Wind/Water Factor, [13] = 1 + ((Avg ([6]) + Avg ([8])) / (1 + (Avg ([5]) - Avg ([6])))) =

1.146

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Bodily Injury

	Incurred Loss										Est. Ultimates
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	42,894,410	71,595,205	84,989,623	93,422,019	96,788,363	97,711,458	97,924,505	98,397,880	98,364,218	98,357,126	98,357,126
2000	44,256,510	71,838,729	86,324,878	96,359,083	98,450,767	99,104,369	99,135,680	99,155,986	99,155,595		99,155,595
2001	41,643,557	73,004,198	89,007,131	94,710,204	96,615,192	96,370,768	96,602,437	96,493,487			96,493,487
2002	44,356,502	74,082,722	85,313,985	90,185,559	91,101,913	91,645,943	91,314,985				91,406,299
2003	49,526,139	73,210,448	83,046,955	86,858,422	87,817,282	87,897,446					88,073,329
2004	45,047,903	62,179,144	70,941,811	74,306,154	74,791,792						75,241,216
2005	41,732,732	63,921,405	70,403,861	72,230,713							73,754,719
2006	54,588,239	76,926,432	80,761,905								87,826,196
2007	84,639,737	101,228,511									126,045,067
2008	71,337,847										135,016,420
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	1.669	1.187	1.099	1.036	1.010	1.002	1.005	1.000	1.000		
2000	1.623	1.202	1.116	1.022	1.007	1.000	1.000	1.000			
2001	1.753	1.219	1.064	1.020	0.997	1.002	0.999				
2002	1.670	1.152	1.057	1.010	1.006	0.996					
2003	1.478	1.134	1.046	1.011	1.001						
2004	1.380	1.141	1.047	1.007							
2005	1.532	1.101	1.026								
2006	1.409	1.050									
2007	1.196										
3-Yr Average	1.379	1.097	1.040	1.009	1.001	1.000	1.001	1.000	1.000		
3-Yr Wt Average	1.338	1.094	1.040	1.009	1.001	1.000	1.001	1.000	1.000		
5-Yr Average	1.399	1.116	1.048	1.014	1.004	1.000	1.001	1.000	1.000		
5-Yr Wt Average	1.370	1.115	1.049	1.014	1.004	1.000	1.001	1.000	1.000		
Total Average	1.523	1.148	1.065	1.018	1.004	1.000	1.001	1.000	1.000		
Average xMin, xMax	1.537	1.153	1.063	1.016	1.005	1.001	1.000	1.000	1.000		
Straight Average	1.523	1.148	1.065	1.018	1.004	1.000	1.001	1.000	1.000		
Selected	1.520	1.145	1.065	1.015	1.004	1.001	1.001	1.000	1.000		
Cumulative	1.893	1.245	1.087	1.021	1.006	1.002	1.001	1.000	1.000		

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Property Damage

	Incurred Loss										Est. Ultimates
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	53,315,383	56,717,550	56,478,547	56,534,745	56,622,450	56,596,712	56,596,757	56,601,787	56,596,687	56,616,227	56,616,227
2000	57,539,873	60,874,928	61,027,856	61,210,697	61,197,175	61,184,926	61,161,451	61,166,021	61,162,301		61,162,301
2001	56,381,473	60,390,621	60,681,099	60,666,107	60,652,647	60,646,790	60,650,439	60,657,845			60,657,845
2002	52,034,076	54,929,955	55,313,921	55,427,719	55,475,337	55,531,229	55,527,043				55,527,043
2003	48,240,550	51,313,572	51,564,489	51,589,822	51,589,788	51,583,429					51,583,429
2004	44,510,204	46,839,014	46,971,991	46,996,470	46,991,186						46,991,186
2005	44,287,836	47,035,670	47,144,345	47,291,197							47,291,197
2006	51,155,293	54,210,997	54,349,893								54,404,243
2007	67,637,561	69,893,507									70,173,290
2008	68,753,670										72,825,480
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	1.064	0.996	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
2000	1.058	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.071	1.005	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.056	1.007	1.002	1.001	1.001	1.000					
2003	1.064	1.005	1.000	1.000	1.000						
2004	1.052	1.003	1.001	1.000							
2005	1.062	1.002	1.003								
2006	1.060	1.003									
2007	1.033										
3-Yr Average	1.052	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
3-Yr Wt Average	1.049	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
5-Yr Average	1.054	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
5-Yr Wt Average	1.053	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
Total Average	1.058	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
Average xMin, xMax	1.059	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
Straight Average	1.058	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
Selected	1.055	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	1.059	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000		

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Medical

	Incurred Loss										Est. Ultimates
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	6,854,258	6,352,888	5,503,819	5,475,783	5,420,289	5,400,488	5,394,135	5,395,061	5,395,384	5,400,686	5,400,686
2000	7,225,822	5,980,200	5,674,592	5,642,721	5,620,294	5,613,713	5,595,733	5,589,081	5,588,566		5,588,566
2001	6,480,318	6,040,010	5,660,659	5,566,538	5,543,381	5,513,404	5,509,377	5,507,700			5,507,700
2002	6,202,693	5,302,444	5,079,904	5,038,876	4,981,862	4,971,085	4,969,682				4,969,682
2003	5,644,614	5,091,269	4,922,622	4,878,660	4,839,469	4,828,415					4,823,587
2004	4,952,266	4,503,809	4,368,710	4,201,197	4,180,934						4,164,222
2005	5,375,282	4,976,922	4,812,808	4,732,755							4,685,556
2006	5,379,121	4,664,901	4,529,398								4,416,963
2007	7,501,704	6,279,863									5,909,636
2008	7,657,757										6,377,573
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	0.927	0.866	0.995	0.990	0.996	0.999	1.000	0.999	1.000	1.001	
2000	0.828	0.949	0.994	0.996	0.999	0.997	0.999	1.000			
2001	0.932	0.937	0.983	0.996	0.995	0.999	1.000				
2002	0.855	0.958	0.992	0.989	0.998	1.000					
2003	0.902	0.967	0.991	0.992	0.998						
2004	0.909	0.970	0.962	0.995							
2005	0.926	0.967	0.983								
2006	0.867	0.971									
2007	0.837										
3-Yr Average	0.877	0.969	0.979	0.992	0.997	0.999	1.000	1.000	1.000		
3-Yr Wt Average	0.872	0.969	0.979	0.992	0.997	0.999	1.000	1.000	1.000		
5-Yr Average	0.888	0.967	0.982	0.994	0.997	0.999	1.000	1.000	1.000		
5-Yr Wt Average	0.884	0.966	0.983	0.994	0.997	0.999	1.000	1.000	1.000		
Total Average	0.887	0.948	0.986	0.993	0.997	0.999	1.000	1.000	1.000		
Average xMin, xMax	0.889	0.958	0.989	0.993	0.997	0.999	1.000	1.000	1.000		
Straight Average	0.887	0.948	0.986	0.993	0.997	0.999	1.000	1.000	1.001		
Selected	0.885	0.965	0.985	0.994	0.997	0.999	1.000	1.000	1.000		
Cumulative	0.833	0.941	0.975	0.990	0.996	0.999	1.000	1.000	1.000		

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Personal Injury Protection

	Incurred Loss										Est. Ultimates
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	22,646,312	28,953,674	28,440,969	28,866,007	29,542,315	29,950,078	30,188,457	30,249,240	30,190,924	30,130,820	30,130,820
2000	27,384,593	34,562,767	35,903,675	38,254,369	39,196,603	41,157,293	41,546,586	41,656,396	41,742,201		41,742,201
2001	25,329,692	32,692,990	37,363,029	40,143,858	42,041,278	42,607,299	42,741,678	42,808,847			42,808,847
2002	23,104,504	31,115,570	35,199,964	39,365,401	39,704,653	39,688,110	40,079,420				40,159,579
2003	22,260,647	28,225,278	32,138,259	32,366,398	32,153,189	32,399,950					32,724,468
2004	16,061,644	17,802,547	18,241,361	18,434,395	18,552,763						18,925,973
2005	15,624,572	17,400,001	17,682,060	17,795,388							18,425,663
2006	16,795,474	19,533,338	19,944,676								21,580,373
2007	21,544,824	23,117,490									26,564,225
2008	21,718,413										29,947,861
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	1.279	0.982	1.015	1.023	1.014	1.008	1.002	1.008	0.998	0.998	
2000	1.262	1.039	1.065	1.025	1.050	1.009	1.003	1.002			
2001	1.291	1.143	1.074	1.047	1.013	1.003	1.002				
2002	1.347	1.131	1.118	1.009	1.000	1.010					
2003	1.268	1.139	1.007	0.993	1.008						
2004	1.108	1.025	1.011	1.006							
2005	1.114	1.016	1.006								
2006	1.163	1.021									
2007	1.073										
3-Yr Average	1.117	1.021	1.008	1.003	1.007	1.007	1.002	1.000	1.000		
3-Yr Wt Average	1.113	1.021	1.008	1.003	1.007	1.007	1.002	1.000	1.000		
5-Yr Average	1.145	1.066	1.043	1.016	1.017	1.008	1.002	1.000	1.000		
5-Yr Wt Average	1.149	1.080	1.053	1.018	1.017	1.008	1.002	1.000	1.000		
Total Average	1.212	1.062	1.042	1.017	1.017	1.008	1.002	1.000	1.000		
Average xMin, xMax	1.212	1.062	1.035	1.016	1.012	1.009	1.002	1.000	1.000		
Straight Average	1.212	1.062	1.042	1.017	1.017	1.008	1.002	1.000	0.998		
Selected	1.200	1.062	1.045	1.015	1.010	1.008	1.002	1.000	1.000		
Cumulative	1.379	1.149	1.082	1.035	1.020	1.010	1.002	1.000	1.000		

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Uninsured Motorist

	Incurred Loss										Est. Ultimates
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	7,863,606	14,905,287	19,775,525	22,343,307	24,289,970	24,681,465	25,104,470	25,085,993	25,164,721	25,133,031	25,133,031
2000	10,378,391	20,208,203	25,298,783	28,478,004	29,249,842	29,616,631	29,727,429	29,743,985	29,741,004		29,741,004
2001	9,142,947	15,924,588	21,630,170	23,050,607	23,830,717	24,249,399	24,435,438	24,504,893			24,504,893
2002	8,582,695	15,555,639	18,860,248	20,894,825	20,878,505	20,967,269	21,056,084				21,077,140
2003	9,023,158	16,137,071	18,925,948	21,368,791	21,211,343	21,512,935					21,706,723
2004	10,755,434	16,342,018	20,115,597	20,990,094	20,959,108						21,401,683
2005	10,675,982	18,745,886	22,663,540	22,898,502							23,662,613
2006	13,993,048	23,690,897	25,563,069								28,397,302
2007	24,464,917	31,519,279									42,016,669
2008	19,845,579										44,973,641
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	1.895	1.327	1.130	1.087	1.016	1.017	1.007	1.003	0.999		
2000	1.947	1.252	1.126	1.027	1.013	1.004	1.001	1.000			
2001	1.742	1.358	1.066	1.034	1.018	1.008	1.003				
2002	1.812	1.212	1.108	0.999	1.004	1.004					
2003	1.788	1.173	1.129	0.993	1.014						
2004	1.519	1.231	1.043	0.999							
2005	1.756	1.209	1.010								
2006	1.693	1.079									
2007	1.288										
3-Yr Average	1.579	1.173	1.061	0.997	1.012	1.005	1.001	1.002	1.000		
3-Yr Wt Average	1.505	1.163	1.058	0.997	1.012	1.005	1.001	1.001	1.000		
5-Yr Average	1.609	1.181	1.071	1.010	1.013	1.008	1.001	1.002	1.000		
5-Yr Wt Average	1.544	1.173	1.069	1.012	1.013	1.008	1.001	1.001	1.000		
Total Average	1.716	1.230	1.087	1.023	1.013	1.008	1.001	1.002	1.000		
Average xMin, xMax	1.744	1.234	1.094	1.015	1.014	1.006	1.001	1.000	1.000		
Straight Average	1.716	1.230	1.087	1.023	1.013	1.008	1.001	1.002	0.999		
Selected	1.700	1.200	1.075	1.012	1.012	1.008	1.001	1.000	1.000		
Cumulative	2.266	1.333	1.111	1.033	1.021	1.009	1.001	1.000	1.000		

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Collision

	Incurred Loss										Est. Ultimates
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	76,882,593	72,849,149	71,527,226	71,281,223	71,298,557	71,277,641	71,251,218	71,246,242	71,240,871	71,245,389	71,245,389
2000	89,646,381	84,986,129	84,327,089	84,213,282	84,177,739	84,146,915	84,141,149	84,106,093	84,129,399		84,129,399
2001	84,739,721	81,287,952	80,487,976	80,304,398	80,217,025	80,196,074	80,234,581	80,267,192			80,267,192
2002	75,292,417	71,029,127	70,432,728	70,332,255	70,283,231	70,246,838	70,266,711				70,266,711
2003	71,375,395	66,965,179	66,550,743	66,375,017	66,330,900	66,312,172					66,312,172
2004	63,094,801	59,322,537	58,815,872	58,760,153	58,705,545						58,705,545
2005	66,655,319	62,848,099	62,245,240	62,175,509							62,113,333
2006	75,811,296	70,930,353	70,564,902								70,423,843
2007	97,067,873	90,833,512									89,926,721
2008	97,923,973										91,420,453
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	0.948	0.982	0.997	1.000	1.000	1.000	1.000	1.000	1.000		
2000	0.948	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
2001	0.959	0.990	0.998	0.999	1.000	1.000	1.000				
2002	0.943	0.992	0.999	0.999	0.999	1.000					
2003	0.938	0.994	0.997	0.999	1.000						
2004	0.940	0.991	0.999	0.999							
2005	0.943	0.990	0.999								
2006	0.936	0.995									
2007	0.936										
3-Yr Average	0.938	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
3-Yr Wt Average	0.938	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
5-Yr Average	0.939	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
5-Yr Wt Average	0.938	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
Total Average	0.943	0.991	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
Average xMin, xMax	0.942	0.992	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
Straight Average	0.943	0.991	0.998	0.999	1.000	1.000	1.000	1.000	1.000		
Selected	0.943	0.992	0.999	0.999	1.000	1.000	1.000	1.000	1.000		
Cumulative	0.934	0.990	0.998	0.999	1.000	1.000	1.000	1.000	1.000		

Kemper
Auto Experience Projection
Countrywide Development as of 12/31/2008

Used for Accident Years 2006 - 2008

Comprehensive

	<u>Incurred Loss</u>										<u>Est. Ultimates</u>
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	
1999	36,571,079	37,720,310	37,666,745	37,658,805	37,567,095	37,569,539	37,568,434	37,569,484	37,568,655	37,574,775	37,574,775
2000	44,559,157	46,113,123	45,938,461	45,917,774	45,912,506	45,907,384	45,907,826	45,908,400	45,909,300		45,909,300
2001	39,679,937	41,474,871	41,424,330	41,451,241	41,446,355	41,441,577	41,454,081	41,462,865			41,462,865
2002	32,284,597	33,837,765	33,800,572	33,771,304	33,769,912	33,768,119	33,760,509				33,760,509
2003	32,056,319	32,847,190	32,833,347	32,811,623	32,804,112	32,804,249					32,804,249
2004	25,943,933	26,790,219	26,738,038	26,703,944	26,695,636						26,695,636
2005	26,482,051	27,341,434	27,347,009	27,334,449							27,334,449
2006	31,186,489	32,195,269	32,228,504								32,228,504
2007	40,020,826	40,808,198									40,808,198
2008	48,855,298										50,320,957
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>		
1999	1.031	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.000		
2000	1.035	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.045	0.999	1.001	1.000	1.000	1.000	1.000	1.000			
2002	1.048	0.999	0.999	1.000	1.000	1.000					
2003	1.025	1.000	0.999	1.000	1.000						
2004	1.033	0.998	0.999	1.000							
2005	1.032	1.000	1.000								
2006	1.032	1.001									
2007	1.020										
3-Yr Average	1.028	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
3-Yr Wt Average	1.027	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
5-Yr Average	1.028	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
5-Yr Wt Average	1.028	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Total Average	1.033	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
Average xMin, xMax	1.033	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
Straight Average	1.033	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
Selected	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		

Kemper

Arkansas Auto Experience Projection Calculation of Projected Adjusting & Other Expense

Countrywide Data - All Companies Combined

		<u>LIABILITY</u>	<u>PHYSICAL DAMAGE</u>
[1] Total Losses and DCC Incurred (000 omitted)	2005	251,728	134,089
	2006	237,739	128,830
	2007	243,720	131,919
	Total	<u>733,187</u>	<u>394,838</u>
[2] A&O Incurred (000 omitted)	2005	34,088	20,039
	2006	28,905	17,550
	2007	27,810	20,338
	Total	<u>90,803</u>	<u>57,927</u>
[3] Percent A&O to Losses and DCC [3] = [2] / [1]	2005	13.54%	14.94%
	2006	12.16%	13.62%
	2007	11.41%	15.42%
	Total	<u>12.38%</u>	<u>14.67%</u>
[4] Selected A&O Factor		<u>12.06%</u>	<u>14.78%</u>

Kemper
Countrywide Auto Experience Projection
Countrywide Accident Year Loss Trend
Kemper Trend Data

Bodily Injury

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
	<u>Earned</u>	<u>AY</u>	<u>AY</u>	<u>Pure</u>		<u>AY</u>	<u>AY</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure</u>	<u>Prior Year</u>
<u>Quarter</u>	<u>Exposures</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Premium</u>	<u>Exposures</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Per 100 Expos</u>		<u>Premium</u>	
		<u>Losses</u>	<u>Claimants</u>			<u>Losses</u>	<u>Claimants</u>				
200403	144,041	22,364,359	2,229	155							
200406	141,700	25,129,207	2,415	177							
200409	141,403	26,117,813	2,519	185							
200412	139,885	26,771,470	2,443	191	567,029	100,382,848	9,606	1.69	10,450	177	
200503	136,566	21,950,555	2,177	161	559,554	99,969,045	9,554	1.71	10,464	179	
200506	138,835	27,511,096	2,407	198	556,689	102,350,934	9,545	1.71	10,723	184	
200509	141,724	26,144,788	2,453	184	557,010	102,377,909	9,479	1.70	10,800	184	
200512	142,587	25,400,753	2,427	178	559,712	101,007,192	9,464	1.69	10,673	180	1.9%
200603	140,788	22,272,494	2,241	158	563,934	101,329,131	9,528	1.69	10,634	180	0.6%
200606	145,391	27,441,703	2,432	189	570,490	101,259,737	9,553	1.67	10,599	177	-3.5%
200609	154,035	28,524,202	2,548	185	582,802	103,639,151	9,648	1.66	10,742	178	-3.2%
200612	168,570	39,061,359	3,253	232	608,784	117,299,757	10,474	1.72	11,200	193	6.8%
200703	177,179	36,578,939	3,117	206	645,175	131,606,202	11,349	1.76	11,597	204	13.5%
200706	187,179	39,846,569	3,385	213	686,963	144,011,069	12,302	1.79	11,706	210	18.1%
200709	193,289	38,909,483	3,429	201	726,217	154,396,350	13,183	1.82	11,711	213	19.6%
200712	193,818	45,524,761	3,678	235	751,466	160,859,752	13,609	1.81	11,820	214	11.1%
200803	191,476	36,257,534	3,356	189	765,763	160,538,347	13,849	1.81	11,592	210	2.8%
200806	192,693	34,818,400	3,294	181	771,276	155,510,178	13,758	1.78	11,304	202	-3.8%
200809	196,443	41,340,956	3,388	210	774,430	157,941,651	13,717	1.77	11,515	204	-4.1%
200812	198,100	36,629,208	3,713	185	778,711	149,046,098	13,752	1.77	10,838	191	-10.6%

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Frequency</u>	<u>Severity</u>	<u>Pure</u>
16-point trend	1.9%	2.5%	4.5%
12-point trend	2.6%	2.2%	4.9%
8-point trend	-0.4%	-3.2%	-3.6%
6-point trend	-2.5%	-5.5%	-7.8%

Selected Historical Pure Premium Trend	3.0%
Selected Prospective Pure Premium Trend	0.0%

Kemper
Countrywide Auto Experience Projection
Countrywide Accident Year Loss Trend
Kemper Trend Data

Property Damage

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
<u>Quarter</u>	<u>Earned Exposures</u>	<u>AY Incurred Losses</u>	<u>AY Incurred Claimants</u>	<u>Pure Premium</u>	<u>Exposures</u>	<u>AY Incurred Losses</u>	<u>AY Incurred Claimants</u>	<u>Frequency Per 100 Expos</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Prior Year</u>
200403	144,041	11,320,604	6,687	79							
200406	141,700	11,720,630	6,700	83							
200409	141,403	11,734,733	6,583	83							
200412	139,885	12,215,219	6,906	87	567,029	46,991,186	26,876	4.74	1,748	83	
200503	136,566	11,380,200	6,329	83	559,554	47,050,781	26,518	4.74	1,774	84	
200506	138,835	11,497,920	6,534	83	556,689	46,828,071	26,352	4.73	1,777	84	
200509	141,724	11,740,004	6,493	83	557,010	46,833,343	26,262	4.71	1,783	84	
200512	142,587	12,673,072	6,820	89	559,712	47,291,197	26,176	4.68	1,807	84	2.0%
200603	140,788	11,733,796	6,352	83	563,934	47,644,792	26,199	4.65	1,819	84	0.5%
200606	145,391	13,289,150	6,943	91	570,490	49,436,022	26,608	4.66	1,858	87	3.0%
200609	154,035	13,229,708	7,141	86	582,802	50,925,726	27,256	4.68	1,868	87	3.9%
200612	168,570	16,113,337	8,419	96	608,784	54,365,990	28,855	4.74	1,884	89	5.7%
200703	177,179	16,236,794	8,579	92	645,175	58,868,989	31,082	4.82	1,894	91	8.0%
200706	187,179	17,214,197	9,105	92	686,963	62,794,036	33,244	4.84	1,889	91	5.5%
200709	193,289	17,843,252	9,176	92	726,217	67,407,580	35,279	4.86	1,911	93	6.2%
200712	193,818	18,792,917	10,027	97	751,466	70,087,160	36,887	4.91	1,900	93	4.4%
200803	191,476	17,578,210	9,436	92	765,763	71,428,576	37,744	4.93	1,892	93	2.2%
200806	192,693	17,118,182	9,200	89	771,276	71,332,561	37,839	4.91	1,885	92	1.2%
200809	196,443	17,006,285	9,090	87	774,430	70,495,594	37,753	4.87	1,867	91	-1.9%
200812	198,100	19,864,937	10,654	100	778,711	71,567,614	38,380	4.93	1,865	92	-1.5%

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
16-point trend	1.5%	1.7%	3.3%
12-point trend	2.3%	0.6%	2.9%
8-point trend	1.1%	-1.0%	0.1%
6-point trend	0.5%	-2.0%	-1.5%

Selected Historical Pure Premium Trend	3.0%
Selected Prospective Pure Premium Trend	3.0%

Kemper
Countrywide Auto Experience Projection
Countrywide Accident Year Loss Trend
Kemper Trend Data

Collision

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
	<u>Earned</u>	<u>AY</u>	<u>AY</u>	<u>Pure</u>		<u>AY</u>	<u>AY</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure</u>	<u>Prior Year</u>
<u>Quarter</u>	<u>Exposures</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Premium</u>	<u>Exposures</u>	<u>Losses</u>	<u>Claimants</u>	<u>Per 100 Expos</u>		<u>Premium</u>	
		<u>Losses</u>	<u>Claimants</u>								
200403	113,003	16,323,377	5,275	144							
200406	111,315	13,315,212	4,515	120							
200409	110,857	13,621,950	4,428	123							
200412	109,624	15,445,006	4,859	141	444,799	58,705,545	19,077	4.29	3,077	132	
200503	107,212	15,524,283	4,719	145	439,008	57,906,451	18,521	4.22	3,127	132	
200506	109,409	14,157,436	4,458	129	437,103	58,748,675	18,464	4.22	3,182	134	
200509	112,168	14,729,834	4,568	131	438,414	59,856,559	18,604	4.24	3,217	137	
200512	113,260	17,763,956	5,106	157	442,050	62,175,509	18,851	4.26	3,298	141	6.6%
200603	112,064	15,897,692	4,604	142	446,902	62,548,918	18,736	4.19	3,338	140	6.1%
200606	115,645	15,711,578	4,749	136	453,138	64,103,060	19,027	4.20	3,369	141	5.3%
200609	122,403	17,735,705	5,131	145	463,372	67,108,931	19,590	4.23	3,426	145	6.1%
200612	133,368	21,159,790	6,008	159	483,481	70,504,765	20,492	4.24	3,441	146	3.7%
200703	139,738	22,444,996	6,360	161	511,154	77,052,069	22,248	4.35	3,463	151	7.7%
200706	147,404	21,650,820	6,209	147	542,913	82,991,311	23,708	4.37	3,501	153	8.1%
200709	152,174	20,611,049	6,194	135	572,684	85,866,655	24,771	4.33	3,466	150	3.5%
200712	152,631	25,336,066	7,223	166	591,946	90,042,931	25,986	4.39	3,465	152	4.3%
200803	150,991	24,162,827	7,115	160	603,200	91,760,761	26,741	4.43	3,431	152	0.9%
200806	151,880	20,409,633	6,771	134	607,676	90,519,575	27,303	4.49	3,315	149	-2.6%
200809	155,222	20,672,501	6,887	133	610,725	90,581,027	27,996	4.58	3,235	148	-1.1%
200812	157,194	25,251,866	8,094	161	615,288	90,496,827	28,867	4.69	3,135	147	-3.3%

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Frequency</u>	<u>Severity</u>	<u>Pure</u>
			<u>Premium</u>
16-point trend	2.5%	0.8%	3.4%
12-point trend	3.8%	-1.8%	2.0%
8-point trend	4.3%	-5.7%	-1.6%
6-point trend	6.5%	-8.1%	-2.2%

Selected Historical Pure Premium Trend	2.0%
Selected Prospective Pure Premium Trend	2.0%

Kemper
Countrywide Auto Experience Projection
Countrywide Accident Year Loss Trend
Kemper Trend Data

Comprehensive

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
	<u>Earned</u>	<u>AY</u>	<u>AY</u>	<u>Pure</u>		<u>AY</u>	<u>AY</u>	<u>Frequency</u>		<u>Pure</u>	
<u>Quarter</u>	<u>Exposures</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Premium</u>	<u>Exposures</u>	<u>Losses</u>	<u>Claimants</u>	<u>Per 100 Expos</u>	<u>Severity</u>	<u>Premium</u>	<u>Prior Year</u>
		<u>Losses</u>	<u>Claimants</u>								
200403	121,298	5,995,785	9,292	49							
200406	119,171	6,803,213	9,193	57							
200409	118,515	6,637,047	8,930	56							
200412	117,237	7,259,591	8,716	62	476,221	26,695,636	36,131	7.59	739	56	
200503	114,688	5,720,257	8,845	50	469,611	26,420,108	35,684	7.60	740	56	
200506	116,696	6,092,526	8,920	52	467,136	25,709,421	35,411	7.58	726	55	
200509	119,315	7,261,252	9,166	61	467,937	26,333,626	35,647	7.62	739	56	
200512	120,448	8,260,413	9,078	69	471,147	27,334,449	36,009	7.64	759	58	3.5%
200603	119,196	6,031,023	8,478	51	475,655	27,645,215	35,642	7.49	776	58	3.3%
200606	122,661	8,477,856	9,806	69	481,620	30,030,545	36,528	7.58	822	62	13.3%
200609	129,502	7,309,044	9,396	56	491,806	30,078,336	36,758	7.47	818	61	8.7%
200612	140,994	10,410,581	10,549	74	512,353	32,228,504	38,229	7.46	843	63	8.4%
200703	147,697	7,733,548	11,024	52	540,854	33,931,029	40,775	7.54	832	63	7.9%
200706	155,447	10,996,465	12,577	71	573,640	36,449,638	43,546	7.59	837	64	1.9%
200709	160,243	10,491,069	12,414	65	604,381	39,631,663	46,564	7.70	851	66	7.2%
200712	160,875	11,587,117	12,449	72	624,262	40,808,198	48,464	7.76	842	65	3.9%
200803	159,298	9,742,208	12,466	61	635,863	42,816,858	49,906	7.85	858	67	7.3%
200806	159,910	15,946,107	14,909	100	640,325	47,766,500	52,238	8.16	914	75	17.4%
200809	163,200	11,812,989	12,934	72	643,283	49,088,421	52,758	8.20	930	76	16.4%
200812	165,517	12,530,432	13,455	76	647,925	50,031,736	53,765	8.30	931	77	18.1%

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Frequency</u>	<u>Severity</u>	<u>Pure</u>
			<u>Premium</u>
16-point trend	2.2%	6.6%	9.0%
12-point trend	4.0%	5.8%	10.0%
8-point trend	6.1%	7.6%	14.2%
6-point trend	6.8%	9.7%	17.1%

Selected Historical Pure Premium Trend	10.0%
Selected Prospective Pure Premium Trend	10.0%

Kemper
 Arkansas Auto Experience Projection
 Selection and Calculation of Loss Trend Factors

Bodily Injury, UM/UIM, Med Pay						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	Midpoint	Years of Trend	Trend to 2/14/2007 (1 + [7]) ^[2]	Years of Trend	Trend to 4/4/2008 (1 + [8]) ^[4]	Cumulative Trend [3] * [5]
2005	7/1/2005	3.00	1.093	2.056	1.000	1.093
2006	7/1/2006	2.00	1.061	2.056	1.000	1.061
2007	7/1/2007	1.00	1.030	2.056	1.000	1.030
2008	7/1/2008			2.056	1.000	1.000

Selected Historical Pure Premium Trend: [7]
 Selected Prospective Pure Premium Trend: [8]

Property Damage						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	Midpoint	Years of Trend	Trend to 2/14/2007 (1 + [7]) ^[2]	Years of Trend	Trend to 4/4/2008 (1 + [8]) ^[4]	Cumulative Trend [3] * [5]
2005	7/1/2005	3.00	1.093	2.056	1.000	1.093
2006	7/1/2006	2.00	1.061	2.056	1.000	1.061
2007	7/1/2007	1.00	1.030	2.056	1.000	1.030
2008	7/1/2008			2.056	1.000	1.000

Selected Historical Pure Premium Trend: [7]
 Selected Prospective Pure Premium Trend: [8]

Personal Injury Protection						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	Midpoint	Years of Trend	Trend to 2/14/2007 (1 + [7]) ^[2]	Years of Trend	Trend to 4/4/2008 (1 + [8]) ^[4]	Cumulative Trend [3] * [5]
2005	7/1/2005	3.00	0.970	2.056	0.980	0.950
2006	7/1/2006	2.00	0.980	2.056	0.980	0.960
2007	7/1/2007	1.00	0.990	2.056	0.980	0.970
2008	7/1/2008			2.056	0.980	0.980

Selected Historical Pure Premium Trend: [7]
 Selected Prospective Pure Premium Trend: [8]

Collision						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	Midpoint	Years of Trend	Trend to 2/14/2007 (1 + [7]) ^[2]	Years of Trend	Trend to 4/4/2008 (1 + [8]) ^[4]	Cumulative Trend [3] * [5]
2005	7/1/2005	3.00	1.061	2.056	1.000	1.061
2006	7/1/2006	2.00	1.040	2.056	1.000	1.040
2007	7/1/2007	1.00	1.020	2.056	1.000	1.020
2008	7/1/2008			2.056	1.000	1.000

Selected Historical Pure Premium Trend: [7]
 Selected Prospective Pure Premium Trend: [8]

Comprehensive						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	Midpoint	Years of Trend	Trend to 2/14/2007 (1 + [7]) ^[2]	Years of Trend	Trend to 4/4/2008 (1 + [8]) ^[4]	Cumulative Trend [3] * [5]
2005	7/1/2005	3.00	1.331	2.056	1.216	1.619
2006	7/1/2006	2.00	1.210	2.056	1.216	1.472
2007	7/1/2007	1.00	1.100	2.056	1.216	1.338
2008	7/1/2008			2.056	1.216	1.216

Selected Historical Pure Premium Trend: [7]
 Selected Prospective Pure Premium Trend: [8]

Kemper
Arkansas Auto Experience Projection
Trended Variable Expenses

	<u>LIABILITY</u>	<u>PHYSICAL DAMAGE</u>
[1] Arkansas 2008 Earned Premiums	\$ 445,574	\$ 342,784
[2] General and Other Acquisition Expense:	12.64%	11.89%
[3] General and Other Acquisition Expense dollars ([1] * [2]) :	\$ 56,321	\$ 40,757
[4] 65% of General and Other Acquisition Expense Dollars	36,608	26,492
[5] Trend Period Applicable to General and Other Acquisition Expense:		
(a) 7/1/2008 to 7/21/2010 *	2.05	
		12.30%
	<u>Weight</u>	<u>Annual %</u>
	<u>Increase</u>	<u>Weight</u>
		<u>Change</u>
Salaries**	75% x	5.0% =
Other Expenses***	25% x	1.4% =
		Total =
		4.10%
(b) Trend Projection Factor [(1 + 0.041) ^ 2.05]	1.0861	1.0861
[6] Trended Fixed Expense Dollars ([4] * (5b)) :	\$ 39,759	\$ 28,772
[7] Arkansas 2008 Earned Premiums as Present Rates :	\$ 445,975	\$ 372,248
[8] Adjusted Fixed General and Other Acquisition Expense ([6] / [7]) :	8.92%	7.73%
[9] 35% of General and Other Acquisition Expense :	4.42%	4.16%
[10] Commissions & Brokerage Expense :	13.55%	13.54%
Cost of Reinsurance :	0.19%	0.01%
Total Taxes :	4.56%	4.80%
	Total =	18.30%
[11] Total Variable Expense Excluding Profit ([9] + [10]) :	22.72%	22.51%
[12] Permissible Loss, LAE, and Fixed Expense Ratio, [1.00 - (var exp) - (u/w profit prov)]:	71.54%	72.72%

* The expense trend is projected from the midpoint of the new filing effective period.
 ** The 5.0 % annual change for salaries is based on the Companies' data and the weights applied to Salaries and Other Expenses are based upon cost analysis provided by the Companies Controllers.
 *** Other Expenses is derived from the annual rate of change in the Consumer Price Index less Food.

General Expense				
	Auto Liability		Auto PhysDam	
2005	9.30%		9.24%	
2006	8.12%		7.77%	
2007	5.58%		5.42%	
Selected:	7.09%		6.89%	
Other Acquisition Expense				
	Auto Liability		Auto PhysDam	
2005	5.29%		5.26%	
2006	4.31%		4.11%	
2007	6.39%		5.42%	
Selected:	5.55%		5.00%	
Commissions & Brokerage Expense				
	Auto Liability	Countrywide	Auto PhysDam	Countrywide
2005	13.26%	15.02%	13.00%	15.10%
2006	12.45%	14.77%	12.45%	14.86%
2007	14.32%	14.76%	14.41%	14.94%
Selected:	13.55%	14.82%	13.54%	14.95%
Total Taxes				
	Auto Liability	Countrywide	Auto PhysDam	Countrywide
2005	2.90%	2.75%	2.42%	2.74%
2006	6.66%	2.48%	8.45%	2.31%
2007	3.97%	2.14%	3.56%	2.32%
Selected:	4.56%	2.36%	4.80%	2.40%

Kemper
Arkansas Auto Experience Projection
Calculation of Credibility

	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UIM</u>	<u>Medical Payments</u>	<u>Collision</u>	<u>Comprehensive</u>
[1] Incurred Claimants:						
2005	19	50	10	13	44	63
2006	12	39	8	4	28	38
2007	17	54	13	8	28	33
2008	19	61	9	1	22	167
[2] 2006 - 2008 Selected*:	48	154	30	13	78	238
[3] Credibility Standard	3,309	1,283	5,251	984	1,455	2,311
[4] Credibility:	= ([2] / [3]) ^ (1/2)					
	12.0%	34.6%	7.6%	11.5%	23.2%	32.1%

* The Selected amount as shown is the sumproduct of the incurred claimants listed above and the Selected Weights used in the calculation of the weighted loss ratio shown on Exhibit 2.

Kemper
Arkansas Auto Experience Projection
Calculation of the Complement of Credibility

	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UIM</u>	<u>Medical Payments</u>	<u>Collision</u>	<u>Comprehensive</u>
[1] Prospective Loss Trend:	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%
[2] Premium Trend:	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%
[3] Effective Date:	9/1/2009	9/1/2009	9/1/2009	9/1/2009	9/1/2009	9/1/2009
[4] Prior Effective Date:	2/1/2008	2/1/2008	2/1/2008	2/1/2008	2/1/2008	2/1/2008
[5] Complement of Credibility	0.0%	0.0%	0.0%	0.0%	0.0%	7.6%

DISCOUNTS CONTINUED

Discount	Percentage	Requirements
Good Student	Varies - See Primary Class Plan	The owner operator must be between ages 16-24 and a full time student. A certified statement is required from a school official indicating during the immediately preceding school semester, the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% in his or her class scholastically, or is listed on the "Dean's List" or "Honor Roll" or equivalent. This credit also applies to accredited college or university graduates with a certified cumulative transcript indicating the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system. This discount can only be applied at policy inception or renewal.

SERFF Tracking Number: KEMP-126142831 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: RRAU17573
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR TUIC AU
 Project Name/Number: /

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	Supporting Document	APCS-Auto Premium Comparison Survey	05/27/2009	PPA PREMIUM COMPARISON SURVEY.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/19/2009	PPA PREMIUM COMPARISON SURVEY.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/07/2009	PPA PREMIUM COMPARISON SURVEY.pdf

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19887
 Company Name: TRINITY UNIVERSAL INS. CO
 Contact Person: David Kowalski
 Telephone No.: 904 245 6076
 Email Address: dkowalski@ekemper.com
 Effective Date: 6/1/2009

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
 4 **Comprehensive & Collision** \$250 deductible per accident
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection** of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental
 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 insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or
 submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS Varies %
 GOOD STUDENT Varies %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount Varies %
 \$250/\$500 Deductible Comp./Coll. 30% / 0% %

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
Vehicle	Coverages	Gender	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
		Age	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		\$894	\$1,012	\$463	\$431	\$1,233	\$1,400	\$620	\$574	\$1,144	\$1,298	\$582	\$541	\$1,233	\$1,400	\$620	\$574	\$1,086	\$1,232	\$549	\$510
	Minimum Liability with Comprehensive and Collision		\$1,779	\$1,999	\$929	\$828	\$2,521	\$2,841	\$1,290	\$1,148	\$1,943	\$2,195	\$990	\$893	\$2,521	\$2,841	\$1,290	\$1,148	\$2,136	\$2,408	\$1,094	\$977
	100/300/50 Liability with Comprehensive and Collision		\$1,893	\$2,127	\$995	\$890	\$2,670	\$3,009	\$1,370	\$1,224	\$2,095	\$2,366	\$1,075	\$974	\$2,670	\$3,009	\$1,370	\$1,224	\$2,272	\$2,561	\$1,168	\$1,046
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability		\$894	\$1,012	\$463	\$431	\$1,233	\$1,400	\$620	\$574	\$1,144	\$1,298	\$582	\$541	\$1,233	\$1,400	\$620	\$574	\$1,086	\$1,232	\$549	\$510
	Minimum Liability with Comprehensive and Collision		\$2,024	\$2,274	\$1,055	\$936	\$2,881	\$3,245	\$1,473	\$1,307	\$2,167	\$2,448	\$1,102	\$991	\$2,881	\$3,245	\$1,473	\$1,307	\$2,430	\$2,739	\$1,242	\$1,106
	100/300/50 Liability with Comprehensive and Collision		\$2,139	\$2,402	\$1,121	\$999	\$3,030	\$3,413	\$1,553	\$1,382	\$2,320	\$2,619	\$1,187	\$1,072	\$3,030	\$3,413	\$1,553	\$1,382	\$2,565	\$2,891	\$1,316	\$1,175
2003 Honda Odyssey "EX"	Minimum Liability		\$894	\$1,012	\$463	\$431	\$1,233	\$1,400	\$620	\$574	\$1,144	\$1,298	\$582	\$541	\$1,233	\$1,400	\$620	\$574	\$1,086	\$1,232	\$549	\$510
	Minimum Liability with Comprehensive and Collision		\$1,967	\$2,211	\$1,024	\$910	\$2,798	\$3,154	\$1,429	\$1,270	\$2,117	\$2,392	\$1,076	\$969	\$2,798	\$3,154	\$1,429	\$1,270	\$2,363	\$2,664	\$1,207	\$1,076
	100/300/50 Liability with Comprehensive and Collision		\$2,082	\$2,339	\$1,090	\$973	\$2,947	\$3,322	\$1,509	\$1,345	\$2,270	\$2,563	\$1,161	\$1,049	\$2,947	\$3,322	\$1,509	\$1,345	\$2,498	\$2,816	\$1,281	\$1,145
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$894	\$1,012	\$463	\$431	\$1,233	\$1,400	\$620	\$574	\$1,144	\$1,298	\$582	\$541	\$1,233	\$1,400	\$620	\$574	\$1,086	\$1,232	\$549	\$510
	Minimum Liability with Comprehensive and Collision		\$2,321	\$2,607	\$1,209	\$1,068	\$3,316	\$3,733	\$1,696	\$1,499	\$2,438	\$2,753	\$1,238	\$1,110	\$3,316	\$3,733	\$1,696	\$1,499	\$2,785	\$3,137	\$1,424	\$1,262
	100/300/50 Liability with Comprehensive and Collision		\$2,436	\$2,735	\$1,275	\$1,131	\$3,465	\$3,901	\$1,777	\$1,574	\$2,590	\$2,924	\$1,324	\$1,190	\$3,465	\$3,901	\$1,777	\$1,574	\$2,920	\$3,289	\$1,498	\$1,332
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$894	\$1,012	\$463	\$431	\$1,233	\$1,400	\$620	\$574	\$1,144	\$1,298	\$582	\$541	\$1,233	\$1,400	\$620	\$574	\$1,086	\$1,232	\$549	\$510
	Minimum Liability with Comprehensive and Collision		\$2,401	\$2,693	\$1,256	\$1,106	\$3,428	\$3,855	\$1,762	\$1,552	\$2,503	\$2,824	\$1,275	\$1,140	\$3,428	\$3,855	\$1,762	\$1,552	\$2,875	\$3,235	\$1,476	\$1,305
	100/300/50 Liability with Comprehensive and Collision		\$2,516	\$2,821	\$1,322	\$1,169	\$3,577	\$4,023	\$1,842	\$1,627	\$2,656	\$2,995	\$1,361	\$1,220	\$3,577	\$4,023	\$1,842	\$1,627	\$3,010	\$3,387	\$1,550	\$1,374
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$894	\$1,012	\$463	\$431	\$1,233	\$1,400	\$620	\$574	\$1,144	\$1,298	\$582	\$541	\$1,233	\$1,400	\$620	\$574	\$1,086	\$1,232	\$549	\$510
	Minimum Liability with Comprehensive and Collision		\$1,686	\$1,896	\$880	\$786	\$2,387	\$2,692	\$1,220	\$1,089	\$1,860	\$2,102	\$947	\$857	\$2,387	\$2,692	\$1,220	\$1,089	\$2,027	\$2,286	\$1,037	\$928
	100/300/50 Liability with Comprehensive and Collision		\$1,801	\$2,024	\$946	\$849	\$2,536	\$2,860	\$1,300	\$1,164	\$2,013	\$2,273	\$1,033	\$937	\$2,536	\$2,860	\$1,300	\$1,164	\$2,163	\$2,439	\$1,111	\$998