

SERFF Tracking Number: FMIC-126167577 State: Arkansas  
Filing Company: Pride National Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: 09-052809  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Automobile - Rates & Rules  
Project Name/Number: Arkansas PPA/09-052809

## Filing at a Glance

Company: Pride National Insurance Company

Product Name: Private Passenger Automobile - SERFF Tr Num: FMIC-126167577 State: Arkansas

Rates & Rules

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$125

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Co Tr Num: 09-052809

State Status: Fees verified and  
received

Filing Type: Rate/Rule

Co Status: In Progress

Reviewer(s): Alexa Grissom, Betty  
Montesi

Authors: Shachar Crouvi, Brian  
Brown

Disposition Date: 06/09/2009

Date Submitted: 06/01/2009

Disposition Status: Filed

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

Effective Date (New): 07/01/2009

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

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Arkansas PPA

Status of Filing in Domicile: Authorized

Project Number: 09-052809

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/09/2009

State Status Changed: 06/04/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Initial Private Passenger Automobile Rate and Rule filing - The company is submitting an entirely new filing for the state of Arkansas.

The company has no business in force in Arkansas at this time.

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We believe, to the best of our knowledge, this filing is complete and complies with the Arkansas Laws, Arkansas Administrative Rules, Arkansas Insurance Bulletins, Arkansas Orders and applicable filing requirements and product standards as set forth in the checklists.

Thank you for your assistance in review of this filing and should you need additional information please contact us through SERRF or at 615-370-4440.

## Company and Contact

### Filing Contact Information

Brian Brown, bbrown@fminsco.com  
 5217 Maryland Way (615) 370-4440 [Phone]  
 Brentwood, TN 37027 (615) 370-4470[FAX]

### Filing Company Information

Pride National Insurance Company CoCode: 25704 State of Domicile: Oklahoma  
 5217 Maryland Way Group Code: Company Type: Property and  
 Casualty  
 Brentwood, TN 37027 Group Name: State ID Number: 175  
 (615) 370-4440 ext. [Phone] FEIN Number: 73-0737194  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? No  
 Fee Explanation: \$100 Rates \$25 Rules  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pride National Insurance Company	\$125.00	06/01/2009	28217119

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/09/2009	06/09/2009

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	06/04/2009	06/04/2009	Shachar Crouvi	06/04/2009	06/04/2009
Industry Response						

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## Disposition

Disposition Date: 06/09/2009  
 Effective Date (New): 07/01/2009  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Pride National Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	APCS-Auto Premium Comparison Survey		Yes
Supporting Document (revised)	A-1 Private Passenger Auto Abstract		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Rate (revised)	General Rules		Yes
Rate	Liability BI/PD Rates & Relativities		Yes
Rate	UM/UIM/PIP/MED Rates & Relativities		Yes
Rate	CC/TL/RR Rates and Relativities		Yes
Rate	Driver Class Rates & Relativities		Yes
Rate	Zip Terr City Rates & Relativities		Yes
Rate (revised)	Points Fees Discounts Rates & Relativities		Yes
Rate (revised)	Rating Algorithm		Yes
Rate	General Rules		Yes
Rate	Points Fees Discounts Rates & Relativities		Yes
Rate	Rating Algorithm		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/04/2009  
Submitted Date 06/04/2009  
Respond By Date  
Dear Brian Brown,

This will acknowledge receipt of the captioned filing. The minimum policy term for private passenger auto policies is six months per Ark. Code Ann. 23-79-109(f). A college graduate discount must be offered per Ark. Code Ann. 23-89-210. Please submit the APCS via SERFF in Excel.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/04/2009  
Submitted Date 06/04/2009

Dear Alexa Grissom,

### Comments:

Thank you for your review of our filing.

### Response 1

Comments: 1. As per Ark. Code Ann. 23-79-109(f), we eliminated 1 and 3 months policy terms. Rules # 1 and 14 in The General Rules document amended.

2. As per Ark. Code Ann. 23-89-210, we added a college graduate discount of 5%. The following documents amended to include the new discount:

- A. General Rules - Rule # 13
- B. Points Fees Discounts Rates & Relativities - Discount table
- C. Rating Algorithm - step 9
- D. A-1 PPA abstract - item 5.k.

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3. APCS form was submitted in Excel.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: A-1 Private Passenger Auto Abstract

Comment:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
General Rules	PNIC PPA AR General Rules 070109	Replacement	
<b>Previous Version</b>			
General Rules	PNIC PPA AR General Rules New 070109		
Points Fees Discounts Rates & Relativities	PNIC PPA AR POINTS FEES DISCOUNTS Rates & Relativities	Replacement	
<b>Previous Version</b>			
Points Fees Discounts Rates & Relativities	PNIC PPA AR POINTS FEES DISCOUNTS Rates & Relativities	New	
Rating Algorithm	PNIC PPA AR RATING ALGORITHM	Replacement	
<b>Previous Version</b>			
Rating Algorithm	PNIC PPA AR RATING ALGORITHM	New	

Thank you for your assistance in this matter and if there are further clarifications needed please advise via SERFF or by phone at 615-370-4440.

Sincerely,  
 Brian Brown, Shachar Crouvi

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**Rate Information**

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:** N/A

**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):
Pride National Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	General Rules	PNIC PPA AR General Rules 070109	Replacement	PNIC PPA AR 070109 General Rules - revised 060409.pdf
	Liability BI/PD Rates & Relativities	PNIC PPA AR BI PD Rates & Relativities	New	PNIC PPA AR 070109 BI & PD Rates & Relativities -Ver 052509.pdf
	UM/UIM/PIP/MED Rates & Relativities	PNIC PPA AR UM UIM PIP Rates and Relativities	New	PNIC PPA AR 070109 UM UIM PIP MED Rates & Relativities - Ver 052509.pdf
	CC/TL/RR Rates and Relativities	PNIC PPA AR CC TL RR Rates and Relativities	New	PNIC PPA AR 070109 CC TL RR Rates & Relativities -Ver 052509.pdf
	Driver Class Rates & Relativities	PNIC PPA AR Driver Class Rates & Relativities	New	PNIC PPA AR 070109 DRIVER CLASS Rates & Relativities - Ver 052509.pdf
	Zip Terr City Rates & Relativities	PNIC PPA AR ZIP TERR CITY Rates & Relativities	New	PNIC PPA AR 070109 ZIP TERR CITY Rates & Relativities -Ver 052509.pdf

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Points Fees Discounts PNIC PPA AR Replacement PNIC PPA AR 070109  
 Rates & Relativities POINTS FEES POINTS FEES  
 DISCOUNTS DISCOUNTS Rates &  
 Rates & Relativities - revised  
 Relativities 060409.pdf

Rating Algorithm PNIC PPA AR Replacement PNIC PPA AR 070109  
 RATING RATES  
 ALGORITHM ALGORITHM Rates  
 & Relativities -revised  
 060409.pdf

**PRIDE NATIONAL INSURANCE COMPANY**  
**PRIVATE PASSENGER AUTOMOBILE**  
**State of Arkansas**  
**EFFECTIVE: July 1, 2009**

*Table of Contents*

<u>Rule Number</u>	<u>Description</u>
1	<i>Binding Authority</i>
2	<i>Policy Terms</i>
3	<i>Fees</i>
4	<i>Renewals</i>
5	<i>Cancellations</i>
6	<i>Misrepresentation and Fraud</i>
7	<i>Driver Rating Class Assignment</i>
8	<i>Named Driver Exclusions</i>
9	<i>SR-22 Filings</i>
10	<i>Named Operator - Non Owner</i>
11	<i>Rating Procedure</i>
12	<i>Accident / Violation Surcharge Point Table</i>
13	<i>Application of Discounts and Surcharges</i>
14	<i>Payment Plans</i>
15	<i>Unacceptable Risks</i>
16	<i>Symbols</i>

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #1- Binding Authority***

For new business, coverage may be bound at the time and date shown on the application provided:

- A. The risk does not appear as ineligible as outlined in the underwriting guidelines;
- B. The risk is within described classes and limits published by us;
- C. The application is fully completed and accompanied by a valid gross check; and
- D. The application is received within 7 calendar days of the effective date of coverage.

Binding authority for all coverage is suspended when the National Weather Service issues a hurricane or tornado watch or warning.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #2 - Policy Terms***

Policy Terms are 6 or 12 months. Policy terms are calculated Pro-Rata. Base Rates are displayed as Six months.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #3 - Fees**

There shall be a \$20 nonrefundable policy fee charged for each new and renewal business policy.

A \$15 fee applies to all reinstatements once cancellation notice has been issued and the insured wishes to maintain coverage.

An \$10 billing fee will be added to each payment subsequent to the initial payment.

A \$5 late fee will be added to all payments received after the due date.

A \$20 NSF fee applies for each payment returned to the company for insufficient funds.

A \$10 fee per driver applies to SR-22's.

A \$5 convenience fee applies to all Credit Card and Electronic check payments.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #4 - Renewals***

Renewals will be sent to the Named Insured approximately 15 days prior to renewal with electronic copies to the agent. If the renewal payment is not received within 7 days after expiration, an offer to rewrite will be extended to the customer. Coverage will be rewritten effective the date payment is received.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #5 - Cancellations***

Cancellations are processed in compliance with Arkansas statutes. Flat cancellations are not permitted unless the policy is returned prior to the inception date and provided an SR-22 was not filed.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #6 - Misrepresentation and Fraud***

Arkansas Statutes recognize the insured's responsibility and obligation to truthfully and fully complete an application for insurance. Material misrepresentation on the application, change requests, and renewal questionnaires may affect the insured's eligibility to receive the benefits of the insurance contract.

A. The Company may declare the policy null and void from inception, cancel the policy, or collect additional premium due from inception should intentional misrepresentation be discovered.

B. The Company may not pay a claim on a policy if information presented on an application, change request, or renewal questionnaire is intentionally false or misleading and the correct information would result in a premium change or unacceptable risk.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #7 - Driver Rating Class Assignment***

Use the driver's age at the effective date. For new business, an age change within six months absolute may be used for the insured's advantage. All drivers must be rated on the policy or specifically excluded by an Exclusion Form. All licensed residents of the household must be rated or excluded.

Married includes only those risks with the insured and spouse living at the same address.

Single includes those that are single, separated, divorced or widowed. It also includes married not residing with spouse and living together and not married.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***GR-8 Named Driver Exclusion***

A Named Driver Exclusion is required on all persons in the household of the insured who are not to be considered for rating.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #9 - SR-22 Filing***

Filings are restricted to the States where Pride National Insurance Company is licensed.  
A fully earned fee of \$10 will be charged for each filing.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #10 - Named Operator- Non-Owner***

- A. This coverage should be written when an insured needs Liability coverage for the personal operation of a vehicle not owned by the insured or by a person in the same household.
- B. Applies only to the named insured on non-owned vehicles. There is no coverage for a spouse or any other person, and permissive use is not included.
- C. BI/PD Liability, PIP, Medical Expense, Uninsured Motorist are available.
- D. Discounts and SR-22s are available.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #11 - Rating Procedure***

A. Single Car - Assign the driver with the highest rated premium, before discounts, to the auto. Use their points.

B. Multi-car

1. Assign the driver with the highest rated premium, before any discounts, to the automobile with the highest premium. Assign the next highest rated driver to the next highest rated automobile and so forth for all covered vehicles. Use only the points for the driver assigned to each vehicle.

2. Excess drivers are not assigned to any vehicle.

3. Excess vehicles are assigned to driver class EVO1, EVO2 or EVO3 depending on the number of extra vehicles to be assigned. A suffix of "01" would indicate one extra vehicle. "02" would be two extra vehicles, and "03" would be three extra vehicles.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #12 - Accident / Violation Surcharge Point Table**

**Apply to BI, PD, Comprehensive, Collision and Excess Medical Payments**

The experience period for the purpose of determining the total number of points and premium applicable shall be the 24 month period immediately preceding the date coverage is effective for new and renewal policies.

For new business, expiration of accidents and violations within 30 days absolute may be used to the insured's advantage. Use the highest point charge for multiple point counts arising out of one occurrence.

Point Charges	
Violation / Occurrence	Charge
Felony Homicide	6
Felony Motor Vehicle	6
Hit and Run	6
Leaving Scene of Accident	6
Manslaughter	6
Drag Racing	5
Eluding / Fleeing Police	5
Inexperienced Operator - licensed < 12 months	5
International License	5
Passing School Bus	5
Reckless Driving	5
At Fault Accident	4
Careless Driving	4
Driving while License suspended/revoked or canceled	4
DUI/DWI (and alcohol/drug related charges)	4
Failure to Report	4
Driving w/o license	2
Driving w/o Owners consent	2
Lending Drivers license	2
Wrong side of road	2
Wrong way on One way	2
Driving w/o Insurance	1
Minor (other)	1
Speeding	1
Not at Fault accident	0
Unverifiable Driving Record	0

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #12 - Accident / Violation Surcharge Point Table** *continued*

For Underwriting and Rating purposes, every accident will be considered to be "at-fault" and chargeable with these exceptions - No points will be assigned if the accident occurred under the following circumstances:

- (1) Vehicle is lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle);
- (2) Insured is reimbursed for at least 50% of his property damage loss by, or on behalf of, a person responsible or partially responsible for the accident or has a judgment for at least 50% of his property damage loss against such person;
- (3) Vehicle is struck in the rear by another vehicle and the operator has not been convicted of a moving violation in connection with this accident;
- (4) Vehicle is struck by a "hit and run" vehicle, if the accident is reported to the proper authority within 24 hours by the named insured or operator;
- (5) Operator is not convicted of a moving violation in connection with the accident, but the operator of the other vehicle involved in such accident has been convicted of a moving violation;
- (6) Accidents covered by comprehensive coverage;
- (7) Operation of a vehicle where the insured was responding to a call to duty as a member of any police or fire department or first aid squad or was performing any governmental function in a public emergency;
- (8) Operation of a vehicle for hire or a motor vehicle other than a noncommercial vehicle and accident occurs while in the course of employment and does not result in a conviction for a moving traffic violation;
- (9) Accidents occurring when using an auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such an emergency.
- (10) the operator at the time of the accident was:
  - (a) a full time employee of municipal, county or state government.
  - (b) acting as the agent of such government.
  - (c) operating a motor vehicle owned by such government.

***Rule #13 - Application of Discounts and Surcharge***

**Discounts** (Apply to the premiums for Bodily Injury, Property Damage, Medical Payments, PIP, UM/UIM, Comprehensive and Collision coverage except where otherwise noted).

***Renewal Discount*** - The renewal discount is awarded upon the first six month renewal, and is added to otherwise earned discounts.

***Transfer Discount*** - The Named Insured was previously insured with another company for the 6 months prior to the policy inception with no lapse in coverage.

***Multi-car*** (each vehicle) - A discount applies to all vehicles on a policy with more than one vehicle. Applies to Liability (BI/PD) and Physical Damage (Comp/Coll) only.

***Named Operator / Non-Owner Discount*** - A discount applies to Bodily Injury, Property Damage and Excess Medical Payment coverage.

***Senior Operator Discount*** - A discount of 5% will be given to all drivers 55 years of age or older who provide proof of successful completion of a motor vehicle accident prevention/safe driver course approved by the Department of Public Safety.

The discount shall be effective for a 3-year period after successful completion of the course. To maintain this discount, the insured completing the course must not be involved in an at-fault accident or be convicted or plead guilty or nolo contendere to a moving traffic violation.

This discount does not apply if the course is attended as a penalty imposed by a court or other governmental entity for a moving traffic violation. Discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverage.

***Super Saver*** - This discount applies to all drivers over age 19 with no more than 1 point.

***Ultra Saver*** - This discount applies to all drivers over age 24 holding a United States drivers license and that have no more than 1 point.

***College Graduate Discount*** - *This discount applies to drivers under the age of 25 who graduated from a college or university and whose cumulative scholastic records show that the insured attained one of the following:*

- 1. If letter grades are used, had a grade average of "B" or higher, or*
- 2. Had at least a 3 point average on a 4 point scale (or equivalent).*

*A copy of the college transcript is required and must accompany the application for the discount to apply.*

***Maximum discount - 50%***

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Surcharges**

**SR-22** - A \$10 fee applies to risks requiring an SR-22 filing.

**Business Use** - A surcharge will apply to all individually owned four wheel private passenger vehicles rated as one ton or less capacity when used for transportation of tools and/or materials incidental to the insured's business to a job site where the vehicle will remain parked for most of the work day.

*ELIGIBLE: Vehicle must be individually owned and may only be operated by the Named Insured or other family members.*

*INELIGIBLE: Pickups, vans, utility vehicles used for business purposes are unacceptable, except artisan vehicles used to carry tools and supplies between the insured's home and job site.*

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #14 - Payment Plans***

1. All term policies may be paid in full.
2. 6 month policy - 16.66% down, 5 equal payments due monthly.
3. 12 month policy - 8.33% down, 11 equal payments due monthly.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #15 - Unacceptable Risks**

Any risk with any one or more of the following characteristics is unacceptable:

**For All Coverage's:**

Applicant/First Named Insured who is a minor (Parent or legal guardian must be the applicant and first named insured who signs the application if a minor is a driver.)

Operators under the age 16;

Operators without a valid United States or International Drivers License;

Insureds not residing in Arkansas a minimum of 10 months per year;

Vehicles not garaged in Arkansas a minimum of 10 months per year;

Any vehicle with tracks, crawler treads, or more or less than 4 wheels;

Gray market cars – cars not originally manufactured to meet U.S. standards;

Vehicles used for pickup/delivery, livery or any commercial purposes;

All vehicles with logos or advertising on them;

Emergency vehicles;

Vehicles equipped or used for snowplowing;

Pickups, vans, trucks with a load capacity in excess of 3/4 ton;

Antique, restored, custom built or limited production vehicles;

Recreational vehicles and motor homes;

Dune buggies, dragsters, cars used for racing, modified vehicles, and vehicles with altered suspensions;

Any vehicle with non-factory mechanical or structural modifications;

Vehicles carrying explosives or flammable substances;

Celebrities, entertainers, and persons of notoriety;

Insureds who, upon request from the Company, do not furnish an acceptable Driver Fitness Report signed by a physician. (Company does not pay examination costs.)

Risks developing more than 24 points on any operator;

Risks with four or more extra vehicles;

Vehicles with a cost new or a current ACV of over \$75,000;

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #15 - Unacceptable Risks*** *continued*

**For Physical Damage Coverage**

Physical Damage cannot be written without Liability. Collision and Comprehensive, when written, must be written together on the same vehicle.

Vehicles over 25 model years old;

Physical Damage on stated value basis;

Vehicles with lift kits and/or oversize tires;

Trailers of any type.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #16 - Symbols***

Insurance Services Office (ISO) rating symbols are used which are assigned to each vehicle based on the year, make, model, body style and cylinder displacement of the vehicle.

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

Base Rates and Relativities - Bodily Injury & Property Damage Liability

Territory	BI	PD
1	1.000	1.000
2	1.000	1.000
3	0.950	0.950
4	0.950	0.950
5	0.700	0.700
6	0.700	0.700
7	0.700	0.700
8	0.700	0.700
9	0.700	0.700
10	0.700	0.700
11	0.700	0.700
12	0.700	0.700
13	0.700	0.700
14	0.700	0.700
15	0.700	0.700
16	0.700	0.700
17	0.700	0.700
18	0.700	0.700
19	0.700	0.700
21	0.700	0.700
31	0.700	0.700
50	0.700	0.700
98	0.700	0.700

Model Year		
Year	BI	PD
2009	1.243	1.243
2008	1.216	1.216
2007	1.190	1.190
2006	1.165	1.165
2005	1.139	1.139
2004	1.115	1.115
2003	1.091	1.091
2002	1.067	1.067
2001	1.044	1.044
2000	1.022	1.022
1999	1.000	1.000
1998	0.978	0.978
1997	0.957	0.957
1996	0.937	0.937
1995	0.917	0.917
1994	0.897	0.897
1993	0.878	0.878
1992	0.859	0.859
1991	0.840	0.840
1990	0.840	0.840
1989	0.840	0.840
1988	0.840	0.840
1987	0.840	0.840
1986	0.840	0.840
1985	0.840	0.840
<=1984	0.840	0.840

BI/PD Point Relativity	
0	1.000
1	1.050
2	1.050
3	1.050
4	1.240
5	1.240
6	1.240
7	1.240
8	1.240
9	2.000
10	2.000
11	2.000
12	2.000
13	2.000
14	2.000
15	2.000
16	2.000
17	3.500
18	3.500
19	3.500
20	3.500
21	3.500
22	3.500
23	3.500
24	3.500

Six Month Base Rate	
BI	\$126.50
PD	\$103.50
Total	\$230.00

PD Limits Relativity	
25.000	1.170

BI Limits Relativity	
25/50	1.000

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

Base Rates and Relativities - UM, UIM, PIP, Med Pay

Territory	PIP	MED	UM
1	1.100	1.100	1.100
2	1.070	1.070	1.070
3	1.050	1.050	1.050
4	1.000	1.000	1.000
5	1.000	1.000	1.000
6	1.000	1.000	1.000
7	1.000	1.000	1.000
8	1.000	1.000	1.000
9	1.000	1.000	1.000
10	1.000	1.000	1.000
11	1.000	1.000	1.000
12	1.000	1.000	1.000
13	1.000	1.000	1.000
14	1.000	1.000	1.000
15	1.000	1.000	1.000
16	1.000	1.000	1.000
17	1.000	1.000	1.000
18	1.000	1.000	1.000
19	1.000	1.000	1.000
21	1.000	1.000	1.000
31	1.000	1.000	1.000
50	1.000	1.000	1.000
98	1.000	1.000	1.000

Model Year	
Year	UM
2009	1.243
2008	1.216
2007	1.190
2006	1.165
2005	1.139
2004	1.115
2003	1.091
2002	1.067
2001	1.044
2000	1.022
1999	1.000
1998	0.978
1997	0.957
1996	0.937
1995	0.917
1994	0.897
1993	0.878
1992	0.859
1991	0.840
1990	0.840
1989	0.840
1988	0.840
1987	0.840
1986	0.840
1985	0.840
< /=1984	0.840

Six Month Base Rate	
PIP - Medical \$5,000 limit	\$60.00
PIP - Income 70% Limit	\$24.00
PIP - Acc Death \$5,000 Limit	\$18.00
Uninsured Motorist BI	\$36.00
Underinsured Motorist BI	\$30.00
Uninsured Motorist PD	\$30.00

Med Pay Six Month Base Rate
\$21.50

Med Pay Limits Relativity	
\$500	0.810
\$1,000	1.000
\$2,000	1.747
\$5,000	2.714

UMBI/UIMBI Limits Relativity	
25/50	1.000

UMPD Limits Relativity	
25.000	1.000

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

Base Rates and Relativities - Comprehensive & Collision, Towing & Labor and Rental Reimbursement

Territory	CMP	COLL	Model Year			C/C Point Relativity		Symbol	CMP	COLL
			Year	CMP	COLL					
1	1.000	1.000	2009	2.004	2.004	0	1.000	1	0.951	0.951
2	1.000	1.000	2008	1.870	1.870	1	1.050	2	1.042	1.042
3	0.950	0.950	2007	1.744	1.744	2	1.050	3	1.158	1.158
4	0.950	0.950	2006	1.627	1.627	3	1.050	4	0.883	0.883
5	0.700	0.700	2005	1.518	1.518	4	1.240	5	0.930	0.930
6	0.700	0.700	2004	1.416	1.416	5	1.240	6	0.860	0.860
7	0.700	0.700	2003	1.321	1.321	6	1.240	7	0.940	0.940
8	0.700	0.700	2002	1.232	1.232	7	1.240	8	1.000	1.000
9	0.700	0.700	2001	1.149	1.149	8	1.240	9	0.958	0.958
10	0.700	0.700	2000	1.072	1.072	9	2.000	10	1.026	1.026
11	0.700	0.700	1999	1.000	1.000	10	2.000	11	0.940	0.940
12	0.700	0.700	1998	0.933	0.933	11	2.000	12	1.097	1.097
13	0.700	0.700	1997	0.870	0.870	12	2.000	13	1.117	1.117
14	0.700	0.700	1996	0.812	0.812	13	2.000	14	1.228	1.228
15	0.700	0.700	1995	0.757	0.757	14	2.000	15	1.353	1.353
16	0.700	0.700	1994	0.706	0.706	15	2.000	16	1.559	1.559
17	0.700	0.700	1993	0.659	0.659	16	2.000	17	1.911	1.911
18	0.700	0.700	1992	0.615	0.615	17	3.500	18	1.650	1.650
19	0.700	0.700	1991	0.573	0.573	18	3.500	19	2.257	2.257
21	0.700	0.700	1990	0.535	0.535	19	3.500	20	2.370	2.370
31	0.700	0.700	1989	0.499	0.499	20	3.500	21	2.920	2.920
50	0.700	0.700	1988	0.465	0.465	21	3.500	22	3.100	3.100
98	0.700	0.700	1987	0.434	0.434	22	3.500	23	3.300	3.300
			1986	0.405	0.405	23	3.500	24	3.510	3.510
			1985	0.405	0.405	24	3.500	25	3.730	3.730
			</=1984	0.405	0.405			26	3.960	3.960
								27	4.160	4.160

Six Month Base Rate	
CMP	\$67.50
COLL	\$157.50
Total	\$225.00

Deductible Factors		
Deductible	CMP	COLL
250	1.200	1.200
500	1.000	1.000
750	0.900	0.900
1000	0.800	0.800

Towing and Labor	Six Month Base Rate
	\$12.00
	\$35 per disablement Max 3 - 6 month term

Rental Reimbursement	
Six Month Base Rate	
	\$18.00
Limit	
Day/Max	Factor
\$20 / \$600	1.00
\$30 / \$900	3.00
\$40 / \$1,200	5.00

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

Driver Class Relativities

Married Males		
Age	BI/PD	C/C
<= 16	2.300	2.300
17	2.300	2.300
18	2.300	2.300
19	2.300	2.300
20	1.300	1.300
21	1.300	1.300
22	1.300	1.300
23	1.300	1.300
24	1.300	1.300
25	1.000	1.000
26	1.000	1.000
27	1.000	1.000
28	1.000	1.000
29	1.000	1.000
30	1.000	1.000
31	1.000	1.000
32	1.000	1.000
33	1.000	1.000
34	1.000	1.000
35	0.960	0.960
36	0.960	0.960
37	0.960	0.960
38	0.960	0.960
39	0.960	0.960
40	0.960	0.960
41	0.960	0.960
42	0.960	0.960
43	0.960	0.960
44	0.960	0.960
45	0.930	0.930
46	0.930	0.930
47	0.930	0.930
48	0.930	0.930
49	0.930	0.930
50	0.930	0.930
51	0.930	0.930
52	0.930	0.930
53	0.930	0.930
54	0.930	0.930
55	1.000	1.000
56	1.000	1.000
57	1.000	1.000
58	1.000	1.000
59	1.000	1.000
60	1.000	1.000
61	1.000	1.000
62	1.000	1.000
63	1.000	1.000
64	1.000	1.000
65	1.300	1.300
66	1.300	1.300
67	1.300	1.300
68	1.300	1.300
69	1.300	1.300
70	1.300	1.300
71	1.300	1.300
72	1.300	1.300
73	1.300	1.300
74	1.300	1.300
> = 75	2.300	2.300
EV01	1.148	1.148
EV02	1.269	1.269
EV03	1.806	1.806

Married Females		
Age	BI/PD	C/C
<= 16	2.000	2.000
17	2.000	2.000
18	2.000	2.000
19	2.000	2.000
20	1.000	1.000
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	0.960	0.960
26	0.960	0.960
27	0.960	0.960
28	0.960	0.960
29	0.960	0.960
30	0.960	0.960
31	0.960	0.960
32	0.960	0.960
33	0.960	0.960
34	0.960	0.960
35	0.930	0.930
36	0.930	0.930
37	0.930	0.930
38	0.930	0.930
39	0.930	0.930
40	0.930	0.930
41	0.930	0.930
42	0.930	0.930
43	0.930	0.930
44	0.930	0.930
45	0.900	0.900
46	0.900	0.900
47	0.900	0.900
48	0.900	0.900
49	0.900	0.900
50	0.900	0.900
51	0.900	0.900
52	0.900	0.900
53	0.900	0.900
54	0.900	0.900
55	1.000	1.000
56	1.000	1.000
57	1.000	1.000
58	1.000	1.000
59	1.000	1.000
60	1.000	1.000
61	1.000	1.000
62	1.000	1.000
63	1.000	1.000
64	1.000	1.000
65	1.100	1.100
66	1.100	1.100
67	1.100	1.100
68	1.100	1.100
69	1.100	1.100
70	1.100	1.100
71	1.100	1.100
72	1.100	1.100
73	1.100	1.100
74	1.100	1.100
> = 75	2.000	2.000
EV01	1.148	1.148
EV02	1.269	1.269
EV03	1.806	1.806

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

Driver Class Relativities

Single Males		
Age	BI/PD	C/C
<= 16	3.000	3.000
17	3.000	3.000
18	3.000	3.000
19	3.000	3.000
20	2.000	2.000
21	2.000	2.000
22	2.000	2.000
23	2.000	2.000
24	2.000	2.000
25	1.500	1.500
26	1.500	1.500
27	1.500	1.500
28	1.500	1.500
29	1.500	1.500
30	1.500	1.500
31	1.500	1.500
32	1.500	1.500
33	1.500	1.500
34	1.500	1.500
35	1.000	1.000
36	1.000	1.000
37	1.000	1.000
38	1.000	1.000
39	1.000	1.000
40	1.000	1.000
41	1.000	1.000
42	1.000	1.000
43	1.000	1.000
44	1.000	1.000
45	0.950	0.950
46	0.950	0.950
47	0.950	0.950
48	0.950	0.950
49	0.950	0.950
50	0.950	0.950
51	0.950	0.950
52	0.950	0.950
53	0.950	0.950
54	0.950	0.950
55	1.000	1.000
56	1.000	1.000
57	1.000	1.000
58	1.000	1.000
59	1.000	1.000
60	1.000	1.000
61	1.000	1.000
62	1.000	1.000
63	1.000	1.000
64	1.000	1.000
65	1.500	1.500
66	1.500	1.500
67	1.500	1.500
68	1.500	1.500
69	1.500	1.500
70	1.500	1.500
71	1.500	1.500
72	1.500	1.500
73	1.500	1.500
74	1.500	1.500
> = 75	3.000	3.000
EV01	1.148	1.148
EV02	1.269	1.269
EV03	1.806	1.806

Single Females		
Age	BI/PD	C/C
<= 16	2.000	2.000
17	2.000	2.000
18	2.000	2.000
19	2.000	2.000
20	1.500	1.500
21	1.500	1.500
22	1.500	1.500
23	1.500	1.500
24	1.500	1.500
25	1.250	1.250
26	1.250	1.250
27	1.250	1.250
28	1.250	1.250
29	1.250	1.250
30	1.250	1.250
31	1.250	1.250
32	1.250	1.250
33	1.250	1.250
34	1.250	1.250
35	1.000	1.000
36	1.000	1.000
37	1.000	1.000
38	1.000	1.000
39	1.000	1.000
40	1.000	1.000
41	1.000	1.000
42	1.000	1.000
43	1.000	1.000
44	1.000	1.000
45	0.900	0.900
46	0.900	0.900
47	0.900	0.900
48	0.900	0.900
49	0.900	0.900
50	0.900	0.900
51	0.900	0.900
52	0.900	0.900
53	0.900	0.900
54	0.900	0.900
55	1.000	1.000
56	1.000	1.000
57	1.000	1.000
58	1.000	1.000
59	1.000	1.000
60	1.000	1.000
61	1.000	1.000
62	1.000	1.000
63	1.000	1.000
64	1.000	1.000
65	1.500	1.500
66	1.500	1.500
67	1.500	1.500
68	1.500	1.500
69	1.500	1.500
70	1.500	1.500
71	1.500	1.500
72	1.500	1.500
73	1.500	1.500
74	1.500	1.500
> = 75	2.500	2.500
EV01	1.148	1.148
EV02	1.269	1.269
EV03	1.806	1.806

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

Zip Code	Terr	City	Zip Code	Terr	City	Zip Code	Terr	City
71601	6	Pine Bluff	71740	31	Emerson	71853	21	Ogden
71602	6	Pine Bluff	71742	31	Fordyce	71854	31	Texarkana
71603	6	Pine Bluff	71743	31	Gurdon	71855	21	Ozan
71611	6	Pine Bluff	71744	31	Hampton	71857	31	Prescott
71612	6	Pine Bluff	71745	31	Harrell	71858	31	Rosston
71613	6	Pine Bluff	71747	31	Huttig	71859	21	Saratoga
71630	31	Arkansas City	71748	31	Ivan	71860	31	Stamps
71631	31	Banks	71749	31	Junction City	71861	31	Taylor
71635	31	Crossett	71750	31	Lawson	71862	21	Washington
71638	31	Dermott	71751	31	Louann	71864	31	Willisville
71639	31	Dumas	71752	31	McNeil	71865	21	Wilton
71640	31	Eudora	71753	31	Magnolia	71866	21	Winthrop
71642	31	Fountain Hill	71754	31	Magnolia	71901	8	Hot Springs National Park
71643	31	Gould	71758	31	Mount Holly	71902	8	Hot Springs National Park
71644	31	Grady	71759	31	Norphlet	71903	8	Hot Springs National Park
71646	31	Hamburg	71762	31	Smackover	71909	8	Hot Springs Village
71647	31	Hermitage	71763	31	Sparkman	71910	8	Hot Springs Village
71651	31	Jersey	71764	31	Stephens	71913	8	Hot Springs National Park
71652	31	Kingsland	71765	31	Strong	71914	8	Hot Springs National Park
71653	31	Lake Village	71766	31	Thornton	71920	21	Alpine
71654	31	McGehee	71769	31	Village	71921	21	Amity
71655	31	Monticello	71770	31	Waldo	71922	21	Antoine
71657	31	Monticello	71772	31	Whelen Springs	71923	31	Arkadelphia
71658	31	Montrose	71801	31	Hope	71929	21	Bismarck
71659	6	Moscow	71802	31	Hope	71932	21	Board Camp
71660	31	New Edinburg	71820	21	Alleene	71933	21	Bonnerdale
71661	31	Parkdale	71822	21	Ashdown	71935	21	Caddo Gap
71662	31	Pickens	71823	21	Ben Lomond	71937	21	Cove
71663	31	Portland	71825	21	Blevins	71940	21	Delight
71665	31	Rison	71826	31	Bradley	71941	31	Donaldson
71666	31	McGehee	71827	31	Buckner	71942	31	Friendship
71667	31	Star City	71828	31	Cale	71943	21	Glenwood
71670	31	Tillar	71831	21	Columbus	71944	21	Grannis
71671	31	Warren	71832	21	De Queen	71945	21	Hatfield
71674	31	Watson	71833	21	Dierks	71949	8	Jessieville
71675	31	Wilmar	71834	31	Doddridge	71950	21	Kirby
71676	31	Wilmot	71835	31	Emmet	71951	8	Hot Springs
71677	31	Winchester	71836	21	Foreman	71952	21	Langley
71678	31	Yorktown	71837	31	Fouke	71953	21	Mena
71701	31	Camden	71838	21	Fulton	71956	8	Mountain Pine
71711	31	Camden	71839	31	Garland City	71957	21	Mount Ida
71720	31	Bearden	71840	31	Genoa	71958	21	Murfreesboro
71721	31	Beirne	71841	21	Gillham	71959	21	Newhope
71722	31	Bluff City	71842	21	Horatio	71960	21	Norman
71724	31	Calion	71844	21	Laneburg	71961	21	Oden
71725	31	Carthage	71845	31	Lewisville	71962	21	Okolona
71726	31	Chidester	71846	21	Lockesburg	71964	8	Pearcy
71728	31	Curtis	71847	21	McCaskill	71965	21	Pencil Bluff
71730	31	El Dorado	71851	21	Meineral Springs	71966	21	Oden
71731	31	El Dorado	71852	21	Nashville	71968	8	Royal

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

71966 21 Oden

Zip Code	Terr	City	Zip Code	Terr	City	Zip Code	Terr	City
71969	21	Sims	72051	11	Fox	72119	1	North Little Rock
71970	21	Story	72052	11	Garner	72120	1	Sherwood
71971	21	Umpire	72053	1	College Station	72121	11	Pangburn
71972	21	Vandervoort	72055	31	Gillett	72122	6	Paron
71973	21	Wickes	72057	6	Grapevine	72123	11	Patterson
71998	31	Arkadelphia	72058	6	Greenbrier	72124	1	North Little Rock
71999	31	Arkadelphia	72059	11	Gregory	72125	21	Perry
72001	21	Adona	72060	11	Griffithville	72126	21	Perryville
72002	1	Alexander	72061	6	Guy	72127	21	Plumerville
72003	31	Almyra	72063	11	Hattieville	72128	6	Poyen
72004	6	Altheimer	72064	31	Hazen	72129	6	Prattsville
72005	11	Amagon	72065	1	Hensley	72130	11	Prim
72006	11	Augusta	72066	11	Hickory Plains	72131	11	Quitman
72007	6	Austin	72067	11	Higden	72132	6	Redfield
72010	11	Bald Knob	72068	11	Higginson	72133	6	Reydel
72011	6	Bauxite	72069	31	Holly Grove	72134	31	Roe
72012	11	Beebe	72070	21	Houston	72135	1	Roland
72013	11	Bee Branch	72072	6	Humnoko	72136	11	Romance
72014	11	Beedeville	72073	31	Humphrey	72137	11	Rose Bud
72015	6	Benton	72074	21	Hunter	72139	11	Russell
72016	21	Bigelow	72075	11	Jacksonport	72140	31	Saint Charles
72017	11	Biscoe	72076	1	Jacksonville	72141	11	Scotland
72018	6	Benton	72078	1	Jacksonville	72142	1	Scott
72020	11	Bradford	72079	6	Jefferson	72143	11	Searcy
72021	11	Brinkley	72080	11	Jerusalem	72145	11	Searcy
72022	6	Bryant	72081	11	Judsonia	72149	11	Searcy
72023	6	Cabot	72082	11	Kensett	72150	6	Sheridan
72024	6	Carlisle	72083	6	Keo	72152	6	Sherrill
72025	21	Casa	72084	6	Leola	72153	11	Shirley
72026	31	Casscoe	72085	11	Letona	72156	11	Solgehachia
72027	11	Center Ridge	72086	6	Lonoke	72157	11	Springfield
72028	11	Choctaw	72087	8	Lonsdale	72160	31	Stuttgart
72029	31	Clarendon	72088	11	Fairfield Bay	72164	1	Sweet Home
72030	11	Clinton	72089	6	Bryant	72165	11	Thida
72031	11	Clinton	72099	1	Little Rock Air Force Base	72166	31	Tichnor
72032	6	Conway	72101	11	McCrary	72167	6	Traskwood
72033	6	Conway	72102	11	McRae	72168	6	Tucker
72034	6	Conway	72103	1	Mabelvale	72169	11	Tupelo
72035	6	Conway	72104	31	Malvern	72170	31	Ulm
72036	11	Cotton Plant	72105	8	Jones Mill	72173	6	Vilonia
72037	6	Coy	72106	6	Mayflower	72175	6	Wabbaseka
72038	31	Crocketts Bluff	72107	6	Menifee	72176	6	Ward
72039	6	Damascus	72108	31	Monroe	72178	11	West Point
72040	11	Des Arc	72110	21	Morrilton	72179	11	Wilburn
72041	31	De Valls Bluff	72111	6	Mount Vernon	72180	1	Woodson
72042	31	De Witt	72112	11	Newport	72181	6	Wooster
72043	11	Diaz	72113	1	Maumelle	72182	6	Wright
72044	11	Edgemont	72114	1	North Little Rock	72183	1	Wrightsville
72045	11	El Paso	72115	1	North Little Rock	72190	1	North Little Rock
72046	6	England	72116	1	North Little Rock	72199	1	North Little Rock
72047	6	Enola	72117	1	North Little Rock	72201	1	Little Rock
72048	31	Ethel	72118	1	North Little Rock	72202	1	Little Rock

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

Zip Code	Terr	City	Zip Code	Terr	City	Zip Code	Terr	City
72203	1	Little Rock	72352	31	La Grange	72434	11	Imboden
72204	1	Little Rock	72353	31	Lambrook	72435	11	Knobel
72205	1	Little Rock	72354	11	Lepanto	72436	11	Lafe
72206	1	Little Rock	72355	31	Lexa	72437	9	Lake City
72207	1	Little Rock	72358	5	Luxora	72438	5	Leachville
72209	1	Little Rock	72359	31	Madison	72439	11	Light
72210	1	Little Rock	72359	31	Madison	72440	11	Lynn
72211	1	Little Rock	72360	31	Marianna	72441	11	McDougal
72212	1	Little Rock	72364	5	Marion	72442	5	Manila
72214	1	Little Rock	72365	11	Marked Tree	72443	11	Marmaduke
72215	1	Little Rock	72366	31	Marvell	72444	11	Maynard
72216	1	Little Rock	72367	31	Mellwood	72445	11	Minturn
72217	1	Little Rock	72368	31	Moro	72447	9	Monette
72219	1	Little Rock	72369	31	Oneida	72449	11	Okean
72221	1	Little Rock	72370	5	Osceola	72450	9	Paragould
72223	1	Little Rock	72372	11	Palestine	72451	9	Paragould
72225	1	Little Rock	72373	11	Parkin	72453	11	Peach Orchard
72227	1	Little Rock	72374	31	Poplar Grove	72454	11	Piggott
72231	1	Little Rock	72376	5	Proctor	72455	11	Pocahontas
72295	1	Little Rock	72377	11	Rivervale	72456	11	Pollard
72301	5	West Memphis	72379	31	Snow Lake	72457	11	Portia
72303	5	West Memphis	72384	5	Turrell	72458	11	Powhatan
72310	5	Armored	72386	11	Tyronza	72459	11	Ravenden
72311	31	Aubrey	72387	11	Vanndale	72460	11	Ravenden Springs
72312	31	Barton	72390	31	West Helena	72461	11	Rector
72313	5	Bassett	72391	5	West ridge	72462	11	Reyno
72314	11	Not Found	72392	11	Wheatley	72464	11	Saint Francis
72315	5	Blytheville	72394	31	Widener	72465	11	Sedgwick
72316	5	Blytheville	72395	5	Wilson	72466	11	Smithville
72319	5	Gosnell	72396	11	Wynne	72467	9	State University
72320	31	Brickeys	72401	9	Jonesboro	72469	11	Strawberry
72321	5	Burdette	72402	9	Jonesboro	72470	11	Success
72322	11	Caldwell	72403	9	Jonesboro	72471	11	Swifton
72324	11	Cherry Valley	72404	9	Jonesboro	72472	11	Trumann
72325	5	Clarkedale	72410	11	Alicia	72473	11	Tuckerman
72326	11	Colt	72411	9	Bay	72474	11	Walcott
72327	5	Crawfordsville	72412	11	Beech Grove	72475	11	Waldenburg
72328	31	Crumrod	72413	11	Biggers	72476	11	Walnut Ridge
72329	5	Driver	72414	9	Black Oak	72478	11	Warm Springs
72330	5	Dyess	72415	11	Black Rock	72479	11	Weiner
72331	5	Earle	72416	9	Bono	72482	11	Williford
72332	5	Edmondson	72417	9	Brookland	72501	11	Batesville
72333	31	Elaine	72419	9	Caraway	72503	11	Batesville
72335	31	Forrest City	72421	9	Cash	72512	11	Horseshoe Bend
72336	31	Forrest City	72422	11	Corning	72513	11	Ash Flat
72338	5	Frenchmans Bayou	72424	11	Datto	72515	11	Bexar
72339	5	Gilmore	72425	11	Delaplaine	72517	11	Brockwell
72340	31	Goodwin	72426	5	Dell	72519	11	Calico Rock
72341	31	Haynes	72427	9	Egypt	72520	11	Camp
72342	31	Helena	72428	5	Etowah	72521	11	Cave City
72346	31	Heth	72429	11	Fisher	72522	11	Charlotte
72347	11	Hickory Ridge	72430	11	Greenway	72523	11	Concord
72348	31	Hughes	72431	11	Grubbs	72524	11	Cord
72350	5	Joiner	72432	11	Harrisburg	72525	11	Cherokee Village
72351	5	Keiser	72433	11	Hoxie	72526	11	Cushman

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

Zip Code	Terr	City	Zip Code	Terr	City	Zip Code	Terr	City
72527	11	Desha	72628	11	Deer	72727	3	Elkins
72528	11	Dolph	72629	11	Dennard	72728	3	Elm Springs
72529	11	Cherokee Village	72630	11	Diamond City	72729	3	Evansville
72530	11	Drasco	72631	11	Eureka Springs	72730	3	Farmington
72531	11	Elizabeth	72632	11	Eureka Springs	72732	3	Garfield
72532	11	Evening Shade	72633	11	Everton	72733	3	Gateway
72533	11	Fifty Six	72634	11	Flippin	72734	3	Gentry
72534	11	Floral	72635	11	Gassville	72735	3	Goshen
72536	11	Franklin	72636	11	Gilbert	72736	3	Gravette
72537	11	Gamaliel	72638	11	Green Forest	72737	3	Greenland
72538	11	Gepp	72639	11	Harriet	72738	11	Hindsville
72539	11	Glencoe	72640	11	Hasty	72739	3	Hiwassee
72540	11	Guion	72641	11	Jasper	72740	11	Huntsville
72542	11	Hardy	72642	11	Lakeview	72741	3	Johnson
72543	11	Heber Springs	72644	11	Lead Hill	72742	11	Kingston
72544	11	Henderson	72645	11	Leslie	72744	3	Lincoln
72546	11	Ida	72648	11	Marble Falls	72745	3	Lowell
72550	11	Locust Grove	72650	11	Marshall	72747	3	Maysville
72553	11	Magness	72651	11	Midway	72749	3	Morrow
72554	11	Mammoth Spring	72653	11	Mountain Home	72751	3	Pae Ridge
72555	11	Marcella	72654	11	Mountain Home	72752	11	Pettigrew
72556	11	Melbourne	72655	11	Mount Judea	72753	3	Prarie Grove
72560	11	Mountain View	72657	11	Timbo	72756	3	Rogers
72561	11	Mount Pleasant	72658	11	Norfolk	72757	3	Rogers
72562	11	Newark	72659	11	Norfolk	72758	3	Rogers
72564	11	Oil Trough	72660	11	Oak Grove	72760	11	Saint Paul
72565	11	Oxford	72661	11	Oakland	72761	3	Siloam Springs
72566	11	Pineville	72662	11	Omaha	72762	3	Springdale
72567	11	Pleasant Grove	72663	11	Onia	72764	3	Springdale
72568	11	Pleasant Plains	72666	11	Parthenon	72765	3	Springdale
72569	11	Poughkeepsie	72668	11	Peel	72766	3	Springdale
72571	11	Rosie	72669	11	Pindall	72768	3	Sulphur Springs
72572	11	Saffell	72670	11	Ponca	72769	3	Summers
72573	11	Sage	72672	11	Pyatt	72770	3	Tontitown
72575	11	Salado	72675	11	Saint Joe	72773	11	Wesley
72576	11	Salem	72677	11	Summit	72774	3	West Fork
72577	11	Sidney	72679	11	Tilly	72776	11	Witter
72578	11	Sturkie	72680	11	Timbo	72801	21	Russellville
72579	11	Sulphur Rock	72682	11	Valley Springs	72802	21	Russellville
72581	11	Tumbling Shoals	72683	11	Vendor	72811	21	Russellville
72583	11	Viola	72685	11	Western Grove	72812	21	Russellville
72584	11	Vilet Hill	72686	11	Witts Springs	72820	21	Alix
72585	11	Wideman	72687	11	Yellville	72821	21	Altus
72587	11	Wiseman	72701	3	Fayetteville	72823	21	Atkins
72601	11	Harrison	72702	3	Fayetteville	72824	21	Belleville
72602	11	Harrison	72703	3	Fayetteville	72826	21	Blue Mountain
72610	11	Not Found	72704	3	Fayetteville	72827	21	Bluffton
72611	11	Alpena	72711	3	Avoca	72828	21	Briggsville
72613	11	Beaver	72712	3	Bentonville	72829	21	Centerville
72615	11	Bergman	72714	3	Bella Vista	72830	11	Clarksville
72616	11	Berryville	72715	3	Bella Vista	72832	21	Coal Hill
72617	11	Big Flat	72716	3	Bentonville	72833	21	Danville
72619	11	Bull Shoals	72717	3	Canehill	72834	21	Dardanelle
72623	11	Clarkridge	72718	3	Cave Springs	72835	21	Delaware
72624	11	Compton	72719	3	Centerton	72837	11	Dover
72626	11	Cotter	72722	3	Decatur	72838	21	Gravelly

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

Zip Code	Terr	City	Zip Code	Terr	City	Zip Code	Terr	City
72839	11	Hagarville	72952	10	Rudy			
72840	21	Hartman	72955	10	Uniontown			
72841	21	Harvey	72956	10	Van Buren			
72842	21	Havana	72957	10	Van Buren			
72843	11	Hector	72958	21	Waldron			
72845	21	Knoxville	72959	10	Winslow			
72846	11	Lamar						
72847	11	London						
72851	21	New Blaine						
72852	11	Oark						
72853	21	Ola						
72854	11	Ozone						
72855	21	Paris						
72856	11	Pelsor						
72857	21	Plainview						
72858	21	Pottsville						
72860	21	Rover						
72863	21	Scranton						
72865	21	Subiaco						
72901	10	Fort Smith						
72902	10	Fort Smith						
72903	10	Fort Smith						
72904	10	Fort Smith						
72905	10	Fort Smith						
72906	10	Fort Smith						
72908	10	Fort Smith						
72913	10	Fort Smith						
72914	10	Fort Smith						
72916	10	Fort Smith						
72917	10	Fort Smith						
72918	10	Fort Smith						
72921	10	Alma						
72923	10	Barling						
72926	21	Boles						
72927	21	Booneville						
72928	21	Branch						
72930	10	Cecil						
72932	10	Cedarville						
72933	10	Charleston						
72934	10	Chester						
72935	10	Dyer						
72936	10	Greenwood						
72937	10	Hackett						
72938	10	Hartford						
72940	10	Huntington						
72941	10	Lavaca						
72943	21	Magazine						
72944	21	Mansfield						
72945	10	Midland						
72946	10	Mountainsburg						
72947	10	Mulberry						
72948	10	Natural Dam						
72949	11	Ozark						
72950	21	Parks						
72951	21	Ratcliff						

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

**Points, Fees & Discounts**

Point Charges	
Violation / Occurrence	Charge
Felony Homicide	6
Felony Motor Vehicle	6
Hit and Run	6
Leaving Scene of Accident	6
Manslaughter	6
Drag Racing	5
Eluding / Fleeing Police	5
Inexperienced Operator - licensed < 12 months	5
International License	5
Passing School Bus	5
Reckless Driving	5
At Fault Accident	4
Careless Driving	4
Driving while License suspended/revoked or canceled	4
DUI/DWI (and alcohol/drug related charges)	4
Failure to Report	4
Driving w/o license	2
Driving w/o Owners consent	2
Lending Drivers license	2
Wrong side of road	2
Wrong way on One way	2
Minor (other)	1
Speeding	1
Unverifiable Driving Record	0

Discounts	
Type	Relativity
Renewal Discount ( each 6 months)	0.950
Transfer Discount	0.850
Super Saver	0.850
Ultra Saver	0.750
Multi Car	0.900
Named Operator / Non-Owner	0.750
Senior Operator	0.950
College Graduate	0.950
Business Use	1.250

*Note:*

*Discount amount = 1.00 minus the relativity.*

*Transfer C*

Billing Fee	\$10
NSF Check	\$20
Policy Fee	\$20
Late Fee	\$5
Reinstatement Fee	\$15
EFT Convenience Fee	\$5

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

Coverage	BI	PD	MP	UMBI	UMPD	UIM	PIP Medical	PIP Work Loss	PIP Acc Death	Comp	Coll
Step 1: Base Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 2: Territory Factor	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 3: Increase Limit Factor	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>				<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00	\$0.00
Step 4: Driver Class Factor	<u>X.xxxx</u>	<u>X.xxxx</u>								<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00								\$0.00	\$0.00
Step 5: Symbol Factor										X.xxxx	X.xxxx
Step 6: Model Year Factor	<u>X.xxxx</u>	<u>X.xxxx</u>		<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>				<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00				\$0.00	\$0.00
Step 7: Point Factor	<u>X.xxxx</u>	<u>X.xxxx</u>								<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00								\$0.00	\$0.00
Step 8: Business Use	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 9: Multi-Car Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Super Saver Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Ultra Saver Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Transfer Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Non Owner Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Renewal Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Senior Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
College Graduate Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
<b>FACTOR SUBTOTAL</b>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
Discount Adjustment to 50 Max	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-
<b>FACTOR SUBTOTAL</b>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
Step 10: <b>SUBTOTAL - (Round)</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Policy Term Factor	<u>X.xx</u>	<u>X.xx</u>	<u>X.xx</u>	<u>X.xx</u>	<u>X.xx</u>						
<b>SUBTOTAL</b>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>						
<b>VEHICLE TOTAL - (Round)</b>	<b>\$0.00</b>										

Final Policy Calculation

Vp1		
Vp2	Vehicle Premium 1	X,XXX.xx
Vp3	Vehicle Premium 2	X,XXX.xx
Vp4	Vehicle Premium 3	X,XXX.xx
TPP	Vehicle Premium 4	<u>X,XXX.xx</u>
	"=Vp1+Vp2+Vp3+Vp4"	XX,XXX.xx (Total Policy Premium)
TPP		
	Total Policy Premium	
	+ Policy Fee	
	+ SR-22 Fee	
TPC	+ Other Fee	

Note:  
Total Discounts allowed are capped at 50%  
Rounding - Use whole dollar rule (.01-.49, round down / .51-.99, round up)

SERFF Tracking Number: FMIC-126167577 State: Arkansas  
Filing Company: Pride National Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: 09-052809  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Automobile - Rates & Rules  
Project Name/Number: Arkansas PPA/09-052809

## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** APCS-Auto Premium Comparison Survey 06/04/2009

**Comments:**

**Attachment:**

PPA Survey FORM APCS-2.xls

**Review Status:**  
**Satisfied -Name:** A-1 Private Passenger Auto Abstract 06/04/2009

**Comments:**

**Attachment:**

PNIC - A-1 ed 1-06.pdf

**Review Status:**  
**Satisfied -Name:** NAIC loss cost data entry document 05/28/2009

**Comments:**

**Attachment:**

PNIC - NAIC loss Cost Data Entry Document.pdf

**Review Status:**  
**Satisfied -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp 05/28/2009

**Comments:**

N/A. The Company is making the filing.

*SERFF Tracking Number:*      *FMIC-126167577*                      *State:*                      *Arkansas*  
*Filing Company:*              *Pride National Insurance Company*              *State Tracking Number:*      *EFT \$125*  
*Company Tracking Number:*      *09-052809*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *Private Passenger Automobile - Rates & Rules*  
*Project Name/Number:*      *Arkansas PPA/09-052809*

**Attachment "PPA Survey FORM APCS-2.xls" is not a PDF document and cannot be reproduced here.**

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 Pride National Insurance Company  
 NAIC # (including group #) 25704-0000

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No

If yes, list the areas: \_\_\_\_\_  
 \_\_\_\_\_

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

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

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

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

- a. Driver over 55 5%
- b. Good Student Discount 0%
- c. Multi-car Discount 10%
- d. Accident Free Discount\* 0%
- Please Specify Qualification for Discount:
- e. Anti-Theft Discount 0%
- f. Renewal 5%
- g. Transfer 15%
- h. Non-Owner 25%
- i. Super Saver 15%
- j. Ultra Saver 25%
- k. College Graduate 5%

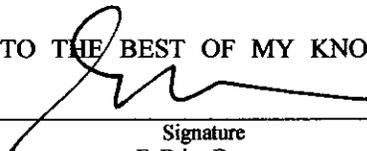
6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$10

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



---

Signature  
 E. Brian Brown  
 Printed Name  
 President  
 Title  
 (615) 370-4440  
 Telephone Number  
 bbrown@pninsco.com  
 Email address

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>09-052809</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>Pride National Insurance Company</b>	<b>B.</b>	<b>25704</b>

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

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(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
<b>TOTAL OVERALL EFFECT</b>	<b>N/A</b>	<b>N/A</b>					

<b>6.</b>		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
<b>Initial Year</b>	<b>N/A</b>						

<b>7.</b>	
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   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**      N/A   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.**   N/A   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

SERFF Tracking Number: FMIC-126167577 State: Arkansas  
 Filing Company: Pride National Insurance Company State Tracking Number: EFT \$125  
 Company Tracking Number: 09-052809  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Automobile - Rates & Rules  
 Project Name/Number: Arkansas PPA/09-052809

## Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	General Rules	05/28/2009	PNIC PPA AR 070109 General Rules - Ver 052509.pdf
No original date	Rate and Rule	Points Fees Discounts Rates & Relativities	05/28/2009	PNIC PPA AR 070109 POINTS FEES DISCOUNTS Rates & Relativities -Ver 052509.pdf
No original date	Rate and Rule	Rating Algorithm	05/28/2009	PNIC PPA AR 070109 RATES ALGORITHM Rates & Relativities -Ver 052509.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/28/2009	PNIC - PPA Survey FORM APCS-2.pdf
No original date	Supporting Document	A-1 Private Passenger Auto Abstract	05/28/2009	PNIC - A-1 ed 1-06.pdf

**PRIDE NATIONAL INSURANCE COMPANY**  
**PRIVATE PASSENGER AUTOMOBILE**  
State of Arkansas  
EFFECTIVE: July 1, 2009

*Table of Contents*

<u>Rule Number</u>	<u>Description</u>
1	<i>Binding Authority</i>
2	<i>Policy Terms</i>
3	<i>Fees</i>
4	<i>Renewals</i>
5	<i>Cancellations</i>
6	<i>Misrepresentation and Fraud</i>
7	<i>Driver Rating Class Assignment</i>
8	<i>Named Driver Exclusions</i>
9	<i>SR-22 Filings</i>
10	<i>Named Operator - Non Owner</i>
11	<i>Rating Procedure</i>
12	<i>Accident / Violation Surcharge Point Table</i>
13	<i>Application of Discounts and Surcharges</i>
14	<i>Payment Plans</i>
15	<i>Unacceptable Risks</i>
16	<i>Symbols</i>
17	<i>Policy Rating Algorithm</i>

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #1- Binding Authority***

For new business, coverage may be bound at the time and date shown on the application provided:

- A. The risk does not appear as ineligible as outlined in the underwriting guidelines;
- B. The risk is within described classes and limits published by us;
- C. The application is fully completed and accompanied by a valid gross check; and
- D. The application is received within 7 calendar days of the effective date of coverage.

Binding authority for all coverage is suspended when the National Weather Service issues a hurricane or tornado watch or warning.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #2 - Policy Terms***

Policy Terms are 1, 3, 6 or 12 months. Policy terms are calculated Pro-Rata. Base Rates are displayed as Six months.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #3 - Fees***

There shall be a \$20 nonrefundable policy fee charged for each new and renewal business policy.

A \$15 fee applies to all reinstatements once cancellation notice has been issued and the insured wishes to maintain coverage.

An \$10 billing fee will be added to each payment subsequent to the initial payment.

A \$5 late fee will be added to all payments received after the due date.

A \$20 NSF fee applies for each payment returned to the company for insufficient funds.

A \$10 fee per driver applies to SR-22's.

A \$5 convenience fee applies to all Credit Card and Electronic check payments.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #4 - Renewals***

Renewals will be sent to the Named Insured approximately 15 days prior to renewal with electronic copies to the agent. If the renewal payment is not received within 7 days after expiration, an offer to rewrite will be extended to the customer. Coverage will be rewritten effective the date payment is received.

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Private Passenger Automobile  
Arkansas

***Rule #5 - Cancellations***

Cancellations are processed in compliance with Arkansas statutes. Flat cancellations are not permitted unless the policy is returned prior to the inception date and provided an SR-22 was not filed.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #6 - Misrepresentation and Fraud***

Arkansas Statutes recognize the insured's responsibility and obligation to truthfully and fully complete an application for insurance. Material misrepresentation on the application, change requests, and renewal questionnaires may affect the insured's eligibility to receive the benefits of the insurance contract.

A. The Company may declare the policy null and void from inception, cancel the policy, or collect additional premium due from inception should intentional misrepresentation be discovered.

B. The Company may not pay a claim on a policy if information presented on an application, change request, or renewal questionnaire is intentionally false or misleading and the correct information would result in a premium change or unacceptable risk.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #7 - Driver Rating Class Assignment***

Use the driver's age at the effective date. For new business, an age change within six months absolute may be used for the insured's advantage. All drivers must be rated on the policy or specifically excluded by an Exclusion Form. All licensed residents of the household must be rated or excluded.

Married includes only those risks with the insured and spouse living at the same address.

Single includes those that are single, separated, divorced or widowed. It also includes married not residing with spouse and living together and not married.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***GR-8 Named Driver Exclusion***

A Named Driver Exclusion is required on all persons in the household of the insured who are not to be considered for rating.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #9 - SR-22 Filing***

Filings are restricted to the States where Pride National Insurance Company is licensed.  
A fully earned fee of \$10 will be charged for each filing.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #10 - Named Operator- Non-Owner***

- A. This coverage should be written when an insured needs Liability coverage for the personal operation of a vehicle not owned by the insured or by a person in the same household.
- B. Applies only to the named insured on non-owned vehicles. There is no coverage for a spouse or any other person, and permissive use is not included.
- C. BI/PD Liability, PIP, Medical Expense, Uninsured Motorist are available.
- D. Discounts and SR-22s are available.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #11 - Rating Procedure***

A. Single Car - Assign the driver with the highest rated premium, before discounts, to the auto. Use their points.

B. Multi-car

1. Assign the driver with the highest rated premium, before any discounts, to the automobile with the highest premium. Assign the next highest rated driver to the next highest rated automobile and so forth for all covered vehicles. Use only the points for the driver assigned to each vehicle.

2. Excess drivers are not assigned to any vehicle.

3. Excess vehicles are assigned to driver class EVO1, EVO2 or EVO3 depending on the number of extra vehicles to be assigned. A suffix of "01" would indicate one extra vehicle. "02" would be two extra vehicles, and "03" would be three extra vehicles.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #12 - Accident / Violation Surcharge Point Table**

**Apply to BI, PD, Comprehensive, Collision and Excess Medical Payments**

The experience period for the purpose of determining the total number of points and premium applicable shall be the 24 month period immediately preceding the date coverage is effective for new and renewal policies.

For new business, expiration of accidents and violations within 30 days absolute may be used to the insured's advantage. Use the highest point charge for multiple point counts arising out of one occurrence.

Point Charges	
Violation / Occurrence	Charge
Felony Homicide	6
Felony Motor Vehicle	6
Hit and Run	6
Leaving Scene of Accident	6
Manslaughter	6
Drag Racing	5
Eluding / Fleeing Police	5
Inexperienced Operator - licensed < 12 months	5
International License	5
Passing School Bus	5
Reckless Driving	5
At Fault Accident	4
Careless Driving	4
Driving while License suspended/revoked or canceled	4
DUI/DWI (and alcohol/drug related charges)	4
Failure to Report	4
Driving w/o license	2
Driving w/o Owners consent	2
Lending Drivers license	2
Wrong side of road	2
Wrong way on One way	2
Driving w/o Insurance	1
Minor (other)	1
Speeding	1
Not at Fault accident	0
Unverifiable Driving Record	0

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #12 - Accident / Violation Surcharge Point Table** *continued*

For Underwriting and Rating purposes, every accident will be considered to be "at-fault" and chargeable with these exceptions - No points will be assigned if the accident occurred under the following circumstances:

- (1) Vehicle is lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle);
- (2) Insured is reimbursed for at least 50% of his property damage loss by, or on behalf of, a person responsible or partially responsible for the accident or has a judgment for at least 50% of his property damage loss against such person;
- (3) Vehicle is struck in the rear by another vehicle and the operator has not been convicted of a moving violation in connection with this accident;
- (4) Vehicle is struck by a "hit and run" vehicle, if the accident is reported to the proper authority within 24 hours by the named insured or operator;
- (5) Operator is not convicted of a moving violation in connection with the accident, but the operator of the other vehicle involved in such accident has been convicted of a moving violation;
- (6) Accidents covered by comprehensive coverage;
- (7) Operation of a vehicle where the insured was responding to a call to duty as a member of any police or fire department or first aid squad or was performing any governmental function in a public emergency;
- (8) Operation of a vehicle for hire or a motor vehicle other than a noncommercial vehicle and accident occurs while in the course of employment and does not result in a conviction for a moving traffic violation;
- (9) Accidents occurring when using an auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such an emergency.
- (10) the operator at the time of the accident was:
  - (a) a full time employee of municipal, county or state government.
  - (b) acting as the agent of such government.
  - (c) operating a motor vehicle owned by such government.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #13 - Application of Discounts and Surcharge***

**Discounts** (Apply to the premiums for Bodily Injury, Property Damage, Medical Payments, PIP, UM/UIM, Comprehensive and Collision coverage except where otherwise noted).

***Renewal Discount*** - The renewal discount is awarded upon the first six month renewal, and is added to otherwise earned discounts.

***Transfer Discount*** - The Named Insured was previously insured with another company for the 6 months prior to the policy inception with no lapse in coverage.

***Multi-car*** (each vehicle) - A discount applies to all vehicles on a policy with more than one vehicle. Applies to Liability (BI/PD) and Physical Damage (Comp/Coll) only.

***Named Operator / Non-Owner Discount*** - A discount applies to Bodily Injury, Property Damage and Excess Medical Payment coverage.

***Senior Operator Discount*** - A discount of 5% will be given to all drivers 55 years of age or older who provide proof of successful completion of a motor vehicle accident prevention/safe driver course approved by the Department of Public Safety.

The discount shall be effective for a 3-year period after successful completion of the course. To maintain this discount, the insured completing the course must not be involved in an at-fault accident or be convicted or plead guilty or nolo contendere to a moving traffic violation.

This discount does not apply if the course is attended as a penalty imposed by a court or other governmental entity for a moving traffic violation. Discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverage.

***Super Saver*** - This discount applies to all drivers over age 19 with no more than 1 point.

***Ultra Saver*** - This discount applies to all drivers over age 24 holding a United States drivers license and that have no more than 1 point.

***Maximum discount*** - 50%

**Surcharges**

**SR-22** - A \$10 fee applies to risks requiring an SR-22 filing.

**Business Use** - A surcharge will apply to all individually owned four wheel private passenger vehicles rated as one ton or less capacity when used for transportation of tools and/or materials incidental to the insured's business to a job site where the vehicle will remain parked for most of the work day.

***ELIGIBLE:*** Vehicle must be individually owned and may only be operated by the Named Insured or other family members.

***INELIGIBLE:*** Pickups, vans, utility vehicles used for business purposes are unacceptable, except artisan vehicles used to carry tools and supplies between the insured's home and job site.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #14 - Payment Plans***

1. All term policies may be paid in full.
2. 3 month policy - 50% at inception, 50% within 45 days.
3. 6 month policy - 16.66% down, 5 equal payments due monthly.
4. 12 month policy - 8.33% down, 11 equal payments due monthly.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

**Rule #15 - Unacceptable Risks**

Any risk with any one or more of the following characteristics is unacceptable:

**For All Coverage's:**

Applicant/First Named Insured who is a minor (Parent or legal guardian must be the applicant and first named insured who signs the application if a minor is a driver.)

Operators under the age 16;

Operators without a valid United States or International Drivers License;

Insureds not residing in Arkansas a minimum of 10 months per year;

Vehicles not garaged in Arkansas a minimum of 10 months per year;

Any vehicle with tracks, crawler treads, or more or less than 4 wheels;

Gray market cars – cars not originally manufactured to meet U.S. standards;

Vehicles used for pickup/delivery, livery or any commercial purposes;

All vehicles with logos or advertising on them;

Emergency vehicles;

Vehicles equipped or used for snowplowing;

Pickups, vans, trucks with a load capacity in excess of 3/4 ton;

Antique, restored, custom built or limited production vehicles;

Recreational vehicles and motor homes;

Dune buggies, dragsters, cars used for racing, modified vehicles, and vehicles with altered suspensions;

Any vehicle with non-factory mechanical or structural modifications;

Vehicles carrying explosives or flammable substances;

Celebrities, entertainers, and persons of notoriety;

Insureds who, upon request from the Company, do not furnish an acceptable Driver Fitness Report signed by a physician. (Company does not pay examination costs.)

Risks developing more than 24 points on any operator;

Risks with four or more extra vehicles;

Vehicles with a cost new or a current ACV of over \$75,000;

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #15 - Unacceptable Risks*** *continued*

**For Physical Damage Coverage**

Physical Damage cannot be written without Liability. Collision and Comprehensive, when written, must be written together on the same vehicle.

Vehicles over 25 model years old;

Physical Damage on stated value basis;

Vehicles with lift kits and/or oversize tires;

Trailers of any type.

Pride National Insurance Company  
Private Passenger Automobile  
Arkansas

***Rule #16 - Symbols***

Insurance Services Office (ISO) rating symbols are used which are assigned to each vehicle based on the year, make, model, body style and cylinder displacement of the vehicle.

Pride National Insurance Company  
 State of Arkansas  
 Effective July 1, 2009

**Points, Fees & Discounts**

Point Charges	
Violation / Occurrence	Charge
Felony Homicide	6
Felony Motor Vehicle	6
Hit and Run	6
Leaving Scene of Accident	6
Manslaughter	6
Drag Racing	5
Eluding / Fleeing Police	5
Inexperienced Operator - licensed < 12 months	5
International License	5
Passing School Bus	5
Reckless Driving	5
At Fault Accident	4
Careless Driving	4
Driving while License suspended/revoked or canceled	4
DUI/DWI (and alcohol/drug related charges)	4
Failure to Report	4
Driving w/o license	2
Driving w/o Owners consent	2
Lending Drivers license	2
Wrong side of road	2
Wrong way on One way	2
Minor (other)	1
Speeding	1
Unverifiable Driving Record	0

Discounts	
Type	Relativity
Renewal Discount ( each 6 months)	0.950
Transfer Discount	0.850
Super Saver	0.850
Ultra Saver	0.750
Multi Car	0.900
Named Operator / Non-Owner	0.750
Senior Operator	0.950
Business Use	1.250

*Note:*

*Discount amount = 1.00 minus the relativity.*

Fees	Amount
Billing Fee	\$10
NSF Check	\$20
Policy Fee	\$20
Late Fee	\$5
Reinstatement Fee	\$15
SR-22 Filing Fee	\$10
EFT Convenience Fee	\$5

Pride National Insurance Company  
Private Passenger Automobile  
State Of Arkansas Effective July 1, 2009

Coverage	BI	PD	MP	UMBI	UMPD	UIM	PIP Medical	PIP Work Loss	PIP Acc Death	Comp	Coll
Step 1: Base Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 2: Territory Factor	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 3: Increase Limit Factor	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>				<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00	\$0.00
Step 4: Driver Class Factor	<u>X.xxxx</u>	<u>X.xxxx</u>								<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00								\$0.00	\$0.00
Step 5: Symbol Factor										<u>X.xxxx</u>	<u>X.xxxx</u>
Step 6: Model Year Factor	<u>X.xxxx</u>	<u>X.xxxx</u>		<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>				<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00				\$0.00	\$0.00
Step 7: Point Factor	<u>X.xxxx</u>	<u>X.xxxx</u>								<u>X.xxxx</u>	<u>X.xxxx</u>
<b>SUBTOTAL</b>	\$0.00	\$0.00								\$0.00	\$0.00
Step 8: Business Use	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 9: Multi-Car Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Super Saver Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Ultra Saver Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Transfer Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Non Owner Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Renewal Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
Senior Discount Factor	X.xxxx	X.xxxx	X.xxxx	X.xxxx	X.xxxx						
<b>FACTOR SUBTOTAL</b>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
Discount Adjustment to 50 Max	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-
<b>FACTOR SUBTOTAL</b>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>	<u>X.xxxx</u>						
<b>SUBTOTAL - (Round)</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Step 10: Policy Term Factor	<u>X.xx</u>	<u>X.xx</u>	<u>X.xx</u>	<u>X.xx</u>	<u>X.xx</u>						
<b>SUBTOTAL</b>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>						
<b>VEHICLE TOTAL - (Round)</b>	<b>\$0.00</b>										

Final Policy Calculation

Note:  
Total Discounts allowed are capped at 50%  
Rounding - Use whole dollar rule (.01-.49, round down / .51-.99, round up)

Vp1	Vehicle Premium 1	X,XXX.xx	
Vp2	Vehicle Premium 2	X,XXX.xx	
Vp3	Vehicle Premium 3	X,XXX.xx	
Vp4	Vehicle Premium 4	<u>X,XXX.xx</u>	
TPP	"=Vp1+Vp2+Vp3+Vp4"	XX,XXX.xx	(Total Policy Premium)
TPP	Total Policy Premium		
	+ Policy Fee		
	+ SR-22 Fee		
	+ Other Fee		
TPC	Total Policy Charge		



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 Pride National Insurance Company  
 NAIC # (including group #) 25704-0000

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No

If yes, list the areas: \_\_\_\_\_

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

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

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

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

- |   |     |
|---|-----|
| a. Driver over 55                                 | 5%  |
| b. Good Student Discount                          | 0%  |
| c. Multi-car Discount                             | 10% |
| d. Accident Free Discount*                        | 0%  |
| <u>Please Specify Qualification for Discount:</u> |     |
| e. Anti-Theft Discount                            | 0%  |
| f. Renewal  | 5%  |
| g. Transfer                                       | 15% |
| h. Non-Owner                                      | 25% |
| i. Super Saver                                    | 15% |
| j. Ultra Saver                                    | 25% |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$10

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
---------	-----------------------	--------

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

  
 \_\_\_\_\_  
 Signature  
 E. Brian Brown  
 \_\_\_\_\_  
 Printed Name  
 President  
 \_\_\_\_\_  
 Title  
 (615) 370-4440  
 \_\_\_\_\_  
 Telephone Number  
 bbrown@pninsco.com  
 \_\_\_\_\_  
 Email address