

SERFF Tracking Number: STAT-126238325 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SA-CFA-2009-208
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA RR
Project Name/Number: Eff 11-15-09/SA-CFA-2009-208

Filing at a Glance

Company: State Automobile Mutual Insurance Company

Product Name: AR CFA RR

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: STAT-126238325 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num: SA-CFA-2009-208

Authors: Doug Griffith, Barb
Wickham

Date Submitted: 08/12/2009

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi

Disposition Date: 08/20/2009

Disposition Status: Filed

Effective Date Requested (New): 11/15/2009

Effective Date Requested (Renewal): 11/15/2009

State Filing Description:

Effective Date (New): 11/15/2009

Effective Date (Renewal):

General Information

Project Name: Eff 11-15-09

Project Number: SA-CFA-2009-208

Reference Organization:

Reference Title:

Filing Status Changed: 08/20/2009

State Status Changed: 08/20/2009

Created By: Barb Wickham

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are revising our CustomFit® Auto program, as detailed in the Summary of Proposed Changes.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Barb Wickham

We estimate these revisions will result in an overall impact of +3.0%

Attached are copies of the revised manual pages and Rate Document.

We have revised our Rate Document format resulting in a significant revision to the file and the location in which the rates appear.

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Your consideration and acknowledgement of our filing to become effective November 15, 2009 will be very much appreciated.

Company and Contact

Filing Contact Information

Bryan Pack, Actuarial Analyst II bryan.pack@stateauto.com
 518 E. Broad Street 614-917-5608 [Phone]
 PO Box 182822 614-719-0869 [FAX]
 Columbus, OH 43215

Filing Company Information

State Automobile Mutual Insurance Company CoCode: 25135 State of Domicile: Ohio
 518 E. Broad Street Group Code: 175 Company Type: Property and
 PO Box 182822 Group Name: Casualty
 Columbus, OH 43215 FEIN Number: 31-4316080 State ID Number:
 (614) 464-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 For Rate/Rule filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Automobile Mutual Insurance Company	\$100.00	08/12/2009	29795232

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/20/2009	08/20/2009

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Disposition

Disposition Date: 08/20/2009
 Effective Date (New): 11/15/2009
 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):
State Automobile Mutual Insurance Company	11.700%	3.000%	\$382,042	11,113	\$12,778,499	13.600%	-3.500%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Rate	AR CFA Revised Manual Pages	Filed	Yes
Rate	AR CFA Rate Doc	Filed	Yes

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<i>Project Name/Number:</i>	<i>Eff 11-15-09/SA-CFA-2009-208</i>		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.000%
Effective Date of Last Rate Revision:	05/15/2009
Filing Method of Last Filing:	File and 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):
State Automobile Mutual Insurance Company	11.700%	3.000%	\$382,042	11,113	\$12,778,499	13.600%	-3.500%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 08/20/2009	AR CFA Revised Manual Pages		Replacement	AR CFA Revised Manual Pages.pdf
Filed 08/20/2009	AR CFA Rate Doc		Replacement	AR CFR Rate Doc.pdf

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

General Rules

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General Rules

6. PAYMENT PLANS

A. The following pay plans are available:

Six Month Policy Term				
Available Pay Plan Options	* E-Pay		Direct Bill	
	Available	Service Charges	Available	Service Charges
Full Pay	Yes	N/A	Yes	N/A
Quarterly (2- Pay)	Yes	N/A	Yes	☛\$5
Monthly (6-pay)	Yes	N/A	Yes	☛\$5

Twelve Month Policy Term (Advantage Auto only)				
Available Pay Plan Options	* E-Pay		Direct Bill	
	Available	Service Charges	Available	Service Charges
Full Pay	Yes	N/A	Yes	N/A
Semi-Annual (2-pay)	Yes	N/A	Yes	☛\$5
Quarterly (4-pay)	Yes	N/A	Yes	☛\$5
Monthly (12-pay)	Yes	N/A	Yes	☛\$5

The required down payment premium must accompany the new business application. NetXpress or another rating vendor will indicate the required down payment amount.

B. Timing Considerations - The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

C. Electronic Funds Transfer (“E-PAY”) - The insured has the option of choosing a date between the 1st and 28th of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

General Rules

6. PAYMENT PLANS (CONT'D)

D. Customers Can Pay:

- 1) **By Check** – Customers can mail in a check with the invoice billing stub.
- 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item D.
- 3) **Payments** can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
 - a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

E. Agent “Sweep” / Upload Payments – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.

- 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXpress.
- 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.

F. NSF Charge – A \$20 non-sufficient fund fee will be charged on all returned checks and EFT payments if returned for insufficient funds.

G. Late Payment Fee – A fee of \$10 will be charged on policies with payments made more than four days after the payment due date.

7. POLICY PERIOD

A. No policy may be written for a period longer than 6 months for Liability Coverage or Physical Damage Coverage unless it is written under the Advantage Auto Program.

B. Premium charged for policy terms are as follows:

1. **Six Month Policies** - Charge the semi-annual premium or minimum premium, whichever applies.
2. **Twelve Month Policies** – Charge the annual premium or minimum premium, whichever applies.

8. PREMIUM DETERMINATION

All factors and rates are located within the rate document.

9. MINIMUM PREMIUM RULE

The minimum semi-annual premium charge is **\$5** for each policy and **\$10** for an annual premium.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

General Rules

10. MODEL YEARS FOR OTHER THAN COLLISION AND COLLISION COVERAGES

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. Code the four digit model year, for example, code 1999 vehicles as 99, 2000 vehicles as 00, etc.

11. SYMBOL DETERMINATION

- A. Refer to ISO symbol for vehicle.
- B. New model vehicles not displayed:
 - 1. If a new year of an existing model, use the most current model year for symbol determination.
 - 2. If vehicle is a brand new model, use the cost new of the vehicle to determine the appropriate symbol.
 - 3. For non-symbolled pickups, determine a symbol based on "original cost new" from the tables of the ISO Symbol and Identification Section.
 - 4. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:

Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables of the ISO Symbol and Identification Manual.

- 5. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to Motor Homes in the Recreational Vehicle Section.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

General Rules

12. SIZE OF CAR

The rates for Medical Payments and Uninsured Motorists/Underinsured Motorists Coverages are determined by applying the appropriate percentages to the otherwise applicable rate, prior to application of the classification factor.

NOTE: This routine is applicable to all vehicles with symbols displayed in the ISO Symbol and Identification Section and non-symbolized vehicles except Motor Homes, Recreational Trailers and Miscellaneous Types with class code 900000 and higher.

13. CHANGES REQUIRING PREMIUM ADJUSTMENTS

- A. All changes requiring premium adjustments shall be computed pro-rata.
- B. If an auto or a form of coverage that was canceled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

14. CANCELLATION

If a policy, vehicle or form of coverage is canceled by the company or by the insured, compute return premium pro-rata.

15. FINANCIAL RESPONSIBILITY FILINGS (SR-22)

Financial Responsibility filings are available only for the state in which the policy is issued. A nonrefundable filing fee of \$20 will be charged for all SR-22 filings.

NOTE: SR-22 filings may be issued at the agency level. Contact your State Auto Underwriting Representative for details and a pre-assigned policy number.

16. REINSTATEMENTS

Reinstatements (no lapse in coverage) will be considered on a prior approval basis. A statement of No Loss (ACORD 37) form must be completed and received by the company prior to any reinstatement. A nonrefundable \$15 reinstatement fee will be charged each time a policy is reinstated.

ARKANSAS PERSONAL AUTO C CUSTOMFIT[®] MANUAL

Credits/Discounts/Charges

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ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Credits/Discounts/Charges

3. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

- A.** A 10% Senior Operator Motor Vehicle Accident Prevention Course Discount shall be applied to the premiums for Single Limit Liability (or Bodily Injury and Property Damage Liability), Medical Payments and Collision Coverages provided the insured:
1. Is age 55 or older, and has a completion certificate dated within the most recent 36 months, certifying that he or she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Public Safety.
- B. This Discount shall apply:**
1. Only to the auto principally operated by the operator with the course completion certificate.
 2. Only once to each auto regardless of the number of operators with course completion certificates.
 3. Be approved by the Arkansas Department of Motor Vehicles, and
 - a. Be taught by an approved instructor, and
 - b. Include the minimum hours of classroom and field driving instructions prescribed by the Arkansas Department of Motor Vehicles, and
 - c. Shall not be self-instructed.
 4. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to the discount provided the adult principal operator of the auto.

Exception: This discount does not apply to vehicles classified and rated under the Recreational Types Rule

4. GOOD STUDENT DISCOUNT

Students must be enrolled full-time and be at least 16 years of age, but no older than 24 years of age. A certified statement from a school official must be received indicating that the student has met one of the following requirements during the immediately preceding school semester: (Use ACORD Good Student Form.)

1. Is in the upper 20% of his/her class scholastically; or
2. Maintains a "B" average, or its equivalent.
If the letter grading system cannot be averaged then no grade can be below "B."
3. When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
4. Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
5. Home Schooled Only: Must have scored in upper 20% of one of the following:
 - a. PSAT
 - b. PACT
 - c. SAT-1
 - d. ACT
 - e. Iowa test of basic skills
 - f. California Achievement Test

The certified statement must be provided to the company on an **annual** basis to continue the discount. Agents will be notified of all expiring certified statements prior to the renewal of the policy for submission of an updated statement.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Credits/Discounts/Charges

11. HOUSEHOLD FACTOR

A household factor shall be applied to all class-rated vehicles on the policy if there is a youthful operator in the household under the age of 21 or if all the drivers are over age 75.

12. FINANCIAL STABILITY RATING

The level of this discount is based on the credit score ranking and age of the insured and is applicable to the following coverages: Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.

13. FAMILY RETENTION CREDIT

A **10%** credit will be applied to all class-related vehicles on the policy if the following criteria are met:

- The policy has operators under age 21, or all drivers on the policy are age 75 or over.
- The policy has been in force with State Auto for 3 or more years, without a lapse in coverage or any undisclosed youthful claims during that period.
- The policy has no more than 2 "claims" (below threshold, or chargeable) during the preceding 3 years.
- Once a policy earns the Family Retention Credit (FRC), it will keep the credit until the minimum operator age on the policy is no longer under 21 or over 74, or the total number of "claims" on the policy reaches more than 3 for the preceding 3 year period.

14. DISTANT STUDENT DISCOUNT

A **10%** "Distant Student Discount" will be available for any licensed single driver, under age 25, who is a child of the primary named insured. The driver cannot have regular access to a vehicle, and the school must be at least 100 miles from the nearest garaging ZIP code shown on the policy. The discount will not apply if the child was disclosed as the result of a claim.

15. EARLY UPLOAD DISCOUNT

The 8% Early Upload Discount is available for new auto business uploaded twenty-one (21) days or more in advance of the policy effective date. The Early Upload Discount is not available to any current State Auto policy which is rewritten with any State Auto company or program. The discount diminishes from the second year of inception through the fifth year of inception.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

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Optional Coverages

1. TOWING AND LABOR COSTS — PP0303

- A. This coverage may be added to the following vehicle types when other than collision coverage is afforded: private passenger autos, pick ups, customized vans, vans, business use motor homes, pleasure use motor homes, classic autos-limited use, classic autos, antique autos, registered golf carts, registered dune buggies and electric autos.
- B. Coverage limits are as follows:

Limit of Liability
\$50 per disablement
\$75 per disablement
\$100 per disablement

Motorhomes
Limit per Disablement
\$150 per disablement
\$200 per disablement
\$250 per disablement

2. Optional Limits Transportation Expenses Coverage — PP0302

The \$20/600 limit is included in the policy for vehicles that have other than collision or other than collision and collision coverage.

Coverage Semi-Annually
\$20 per day/\$600 aggregate
\$25 per day/\$750 aggregate
\$30 per day/\$900 aggregate
\$50 per day/\$1500 aggregate

3. AUTO LOAN LEASE COVERAGE – PP0335

A. Eligibility

A policy providing Other Than Collision and Collision coverage may be extended to provide coverage for the difference between the unpaid amount due on a leased or financed new auto and the actual cash value of the auto, subject to the following:

A “new auto” as used in this rule is an auto that has not previously been titled by the state and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.

B. Coverage

Coverage under the endorsement applies only in the event of a covered total loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, carry-over loans, balances or amounts in excess of the original purchase price of the car.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Optional Coverages

4. COVERAGE FOR EXCESS ELECTRONIC EQUIPMENT — PP0313

A. Coverage for Electronic Equipment That Reproduces, Receives or Transmits Audio, Video or Data Signals

Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the vehicle at the time of loss is automatically covered under the policy without an additional premium charge. Such equipment includes, but is not limited to:

- a. Radios and Stereos
- b. Tape decks;
- c. Compact Disc Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two Way Mobile Radios;
- k. Scanners; or
- l. Citizen Band Radio;

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals permanently installed in locations not used by the vehicle manufacturer for installation of such equipment is subject to a sub-limit of \$1000. This sub limit may be increased to any one of the limits shown below.

2. Liability Limits

The provisions of Rule 3, Classifications and Rule 4, Safe Driver Insurance Plan do not apply for this coverage.

Maximum Limit of Liability For Excess Electronic Equipment
\$1,500
\$2,000
\$2,500
\$3,000
\$3,500
\$4,000
\$4,500
\$5,000

3. Endorsement

Attach the Excess Electronic Equipment Coverage Endorsement to the policy, **PP 0313**.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Optional Coverages

5. COVERAGE FOR CDs AND OTHER MEDIA – PP0313

1. Coverage for up to \$200 worth of Tapes, Records, Discs and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.
2. When coverage is **not** provided for increased limits for Excess Electronic Equipment, coverage for \$200 worth of tapes, records, disks, and other media if available for an additional charge.

6. CUSTOMIZING EQUIPMENT COVERAGE - PP0318

Other Than Collision and Collision coverage for customizing equipment may be purchased for any van or pickup insured for physical damage coverage. Refer to the customizing equipment coverage endorsement for extent of coverage.

Rate as follows:

- A. Refer to the ISO Symbol & Identification manual to determine the symbol for the vehicle.

1989 & PRIOR

1. If a symbol is shown, increase the rating symbol shown by 2, to account for the additional customizing equipment.
NOTE: A symbol 7 will be changed to 10 and a symbol 8 will be changed to 11, as symbol 9 is not used.
2. If a symbol is not shown, assign a symbol using the table for 1981-1989 model years based on the total cost of the vehicle, including customizing.
NOTE: Always check ISO Symbol and Identification manual as most vans produced since 1976 have a symbol assigned.

1990 & LATER

1. If a symbol is shown, increase the rating symbol shown by 4, to account for the additional customizing equipment.
NOTE: For example, a symbol 7 will be changed to 12 and a symbol 8 will be changed to 13, as symbol 9 is not used.
2. If a symbol is not shown, assign a symbol using the table for 1990 and subsequent model years based on the total cost of the vehicle, including customizing.
NOTE: Always check ISO Symbol and Identification manual as most vans produced since 1976 have a symbol assigned.

- B. Determine the base rate using the symbol determined above and the model year of the vehicle.

- C. Apply other relativities and factors applicable according to the Premium Determination Rule.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Optional Coverages

7. NAMED NON-OWNER POLICY — PP0322

(Class Code 945600)

A. Eligibility.

The Named Non-Owner Coverage endorsement may be used for an individual who does not own an auto but drives borrowed or rented autos. Coverage may also be extended to the spouse and family members of that named individual. Two options are available with regard to vehicles furnished or available for regular use:

1. Exclude vehicles furnished or available for regular use
2. Not exclude vehicles furnished or available for regular use

B. Endorsement

Attach the Named Non-Owner Coverage endorsement to the policy, PP0322.

Coverage may only be written when no other vehicles exist on the policy.

8. EXTENDED NON-OWNED LIABILITY COVERAGE — PP0306

(Class Code 902000)

A. Eligibility

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and family members of that named individual. Also indicate whether there is primary insurance in effect or no primary insurance in effect.

B. Liability Coverage -- Liability coverage may be extended to cover the following exposures:

1. Vehicles Furnished or Available for Regular Use Except As Public or Livery Conveyances. (with or without Primary Liability Insurance in effect).

C. Medical Payments or Personal Injury Liability Coverage – premiums per person – available only if Bodily Injury and Property Damage Coverages are extended.

D. Endorsement

Attach the Extended Non-Owned Coverage – Vehicles Furnished or Available for Regular Use endorsement – **PP0306**.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Optional Coverages

13. AUTO REPLACEMENT COST COVERAGE

A. Replacement cost loss settlement is available subject to the following:

1. The auto is a “new purchased auto”.
2. Coverage for Other Than Collision and Collision must be maintained continuously from the date of purchase to the date of loss.

A “new purchased auto” as used in this rule is a private passenger auto, pickup or van that has a gross vehicle weight rating of 10,000 lbs. or less. At the time of the purchase, the vehicle must be either the current model year or the immediately prior model year and first titled by the named insured or spouse, and must have fewer than 5,000 miles on the odometer when purchased.

B. The loss settlement provisions for Other Than Collision and Collision coverages are amended from actual cash value to replacement cost and the limit of liability is the lesser of:

1. The cost of repair with parts of like kind and quality
2. The cost of a replacement vehicle whose value does not exceed the value of a value described in 3. and 4.
3. The cost of a new vehicle of the same make, model and equipment; or
4. The cost of a new vehicle of a similar make, model, and equipment if the same make, model and equipment is not available.

Coverage is subject to the Other Than Collision and Collision deductible. Coverage will remain in effect, as long as the premium is paid, for a period not to exceed the first renewal after the vehicle is 48 months old.

Neither the Prime of Life nor Gold Plus discounts apply to this coverage.

Attach the Auto Replacement Cost Coverage Endorsement **AU1008**.

14. TRIP INTERRUPTION COVERAGE – PP1302

A. **Coverage Description** – This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded. The Trip Interruption Coverage provides:

1. Coverage for reasonable transportation expenses in the event of a mechanical or electrical breakdown.
2. Coverage for expenses incurred for lodging and meals in the event of either a covered physical damage loss or a mechanical or electrical breakdown.
3. The maximum coverage amount available is \$600 without application of a deductible.
4. Coverage will be available only for losses occurring more than 100 miles from home.
5. Coverage applies only if the owned auto is withdrawn from use for more than 24 hours.
6. It is excess over any other collectible source of recovery including but not limited to coverage provided by vehicle warranties, automobile clubs, mechanical breakdown or any other similar plans.

B. **Endorsement**

Attach the Trip Interruption Coverage Endorsement – PP1302.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Optional Coverages

15. *AutoXtended*SM – EX671

- A. Coverage Eligibility** – This package of coverages is similar to our coverages available in the Prime of Life Plan, and is available to all insureds prior to being eligible for the Prime of Life Plan. Once the insured becomes eligible for the Prime of Life plan, at the next renewal, this endorsement will be removed from the policy and the AU671 will automatically be included in the policy.
- B. Coverage Description** –No deductible applies to any portion of the coverages within this endorsement. This package of coverages includes:
1. Up to \$500 of pet coverage for reasonable and customary veterinarian bills for the insured's pet dog or cat that is injured in an auto accident or for a pet dog or cat that is killed in an auto accident involving a covered auto or any non-owned auto.
 2. Coverage for a Global Positioning System (GPS) if damaged while in or upon a "your covered vehicle" – up to \$500;
 3. Guaranteed coverage for cellular phones;
 4. Coverage for electronic keys, key replacements and locksmith services up to a combined limit of \$250;
 5. Coverage for emergency travel expenses up to \$600;
 6. Coverage for emergency ambulance expense up to \$2,500;
 7. Coverage for a rented vehicle including diminution in value and loss of use;
 8. An additional \$10 per day for transportation expense provided under Coverage D of the policy or over any optional limit provided by any form or endorsement. .
 9. Total disability –wage loss coverage for the insured up to \$200 per week maximum of 50 weeks;
 10. \$10,000 Death Indemnity if death occurs to an insured, subject to a maximum of \$20,000 per accident. This amount will be increased to \$25,000 per insured subject to a maximum of \$50,000 per accident if at the time of the accident the insured was wearing a properly fastened, original, factory-installed seat belt.
- C. Endorsement**
Attach the Personal Auto Policy - *AutoXtended*SM Coverages Endorsement, **EX671**

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Recreational Vehicles

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ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Recreational Vehicles

1. MOTOR HOMES — PP1371

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing and refrigeration facilities.

2. SNOWMOBILES — PP0320

(Class Code - 959000)(Including Passenger Hazard)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane type propellers or fans.

3. ALL-TERRAIN VEHICLES — PP1372

(Class Code – 959000)

An all-terrain vehicle is a four or six-wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain and water.

4. GOLF CARTS — PP1369

A golf cart is a three or four-wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course. All premiums apply for the period of coverage.

5. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS - PP0307

A. LIABILITY

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

Exceptions

Coverage is not provided for a trailer or camper body:

- A. Used for business purposes with other than a private passenger auto or owned pickup or van; or
- B. When no auto is owned by the insured.

B. MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body;

- 1. Used for business purposes with other than a private passenger auto or owned pickup or van; or
- 2. When no auto is owned by the insured; or
- 3. Located for use as residence premises.

STATE AUTO INSURANCE COMPANIES

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Recreational Vehicles

5. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS - PP0307 (CONT'D)

C. PHYSICAL DAMAGE

Trailers and camper body are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the **Trailer/Camper Body Coverage Endorsement, PP0307**.

Recreational Trailers and Camper Bodies (Class Code 958200), -

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Other Than Collision and Collision – Use motor home rates.

6. DUNE BUGGIES — PP1372

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads. All premiums apply for the period of coverage.

7. MOPEDS, MOTORSCOOTERS, MOTORBIKES, GO-CARTS — PP1372

Liability, Medical Payments, Uninsured Motorists, Underinsured Motorists, Comprehensive and Collision coverages are available. Use endorsement PP1372

8. MOTORCYCLES — PP1370

Liability, Medical Payments, Uninsured Motorists, Underinsured Motorists, Comprehensive and Collision coverages are available. Use endorsement PP1370.

9. ELECTRIC AUTOS

(Class Code 990000)

An electric auto is a four wheel motor vehicle of the private passenger type that is run by electric power and it is not used for commercial purposes.

ARKANSAS PERSONAL AUTO CUSTOMFIT[®] MANUAL

Antique / Classic Vehicles

1. CLASSIC AUTOS — REGULAR USE — PP0308

A Classic Auto is a motor vehicle of the private passenger type which is 10 or more years old and its value is significantly higher than the average value of other autos of the same make and model year. (If classic auto has limited use, refer to item 2 below, Classic Auto-Limited Use.) Classic autos used on a regular basis rate as follows:

A. LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

B. PHYSICAL DAMAGE

1. Determine the stated amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 and subsequent model years on page "1" of the ISO Symbol and Identification manual.
3. Classify and rate as a private passenger auto using the base rate for the current model year.
4. Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability), Endorsement, **PP0308**.

2. CLASSIC AUTOS — LIMITED USE — AU161

(Class Code 962000)

A Classic Auto-Limited Use is a motor vehicle of the private passenger type that meets the definition of a classic auto and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

A. LIABILITY

Charge 25% of the private passenger base rates.

The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits in the state) of:

- \$5 - Bodily Injury
- \$8 - Single Limit Liability
- \$3 - Property Damage

B. MEDICAL PAYMENTS

Charge 25% of the private passenger base rates.

C. UNINSURED, UNDERINSURED MOTORISTS

Charge 25% of the private passenger base rates.

ARKANSAS PERSONAL AUTO CUSTOMFIT® MANUAL

Antique / Classic Vehicles

2. CLASSIC AUTOS — LIMITED USE — AU161 (CONT'D)

D. PHYSICAL DAMAGE

Coverage	Deductible
Other Than Collision	\$ 50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
Collision	\$2,500
	\$50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
\$2,000	
\$2,500	

Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) Endorsement, **PP0308**.

3. ANTIQUE AUTOS — AU161

(Class Code 962000)

An Antique Auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

A. LIABILITY

Charge 25% of private passenger base rates.

The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits in the state) of:

- \$5 - Bodily Injury
- \$8 - Single Limit Liability
- \$3 - Property Damage

B. MEDICAL PAYMENTS

Charge 25% of the private passenger base rates.

ARKANSAS PERSONAL AUTO CUSTOMFIT® MANUAL

Antique / Classic Vehicles

3. ANTIQUE AUTOS — AU161 (CONT'D)

C. UNINSURED, UNDERINSURED MOTORISTS

Charge 25% of the private passenger base rates.

D. PHYSICAL DAMAGE

Coverage	Deductible
Other Than Collision	ACV
	\$ 50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
\$2,500	
Collision	\$50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
	\$2,500

Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) Endorsement, **PP0308**.

4. SPARE PARTS COVERAGE – AU162

Spare parts means those parts on your property, but not on your auto, kept solely for use with a specified auto. This endorsement is available on antiques and classic autos – limited use.

Coverage is subject to a \$50 deductible and is available in increments of \$100 up to a maximum of \$3,000.

ARKANSAS CUSTOMFIT® AUTO MANUAL

TERRITORY DEFINITIONS

Territory	Code	Territory	Code
BENTON COUNTY —	03	JEFFERSON COUNTY —	06
CLAY COUNTY -	07	LAWRENCE COUNTY -	07
CRAIGHEAD COUNTY —	09	LITTLE ROCK — territory comprises all of Pulaski County.....	01
CRAWFORD COUNTY — see Fort Smith		LONOKE COUNTY —	06
CRITTENDEN COUNTY —	05	MISSISSIPPI COUNTY —	05
CROSS COUNTY -	07	POINSETTE COUNTY -	07
FAULKNER COUNTY —	06	PULASKI COUNTY — see Little Rock.	
FORT SMITH territory comprises all of Crawford and Sebastian Counties.....	10	SALINE COUNTY —	16
GARLAND COUNTY —	08	SEBASTIAN COUNTY — see Fort Smith.	
GRANT COUNTY —	06	WASHINGTON COUNTY —	03
GREEN COUNTY -	07	REMAINDER OF STATE	11
JACKSON COUNTY -	07		

LIST OF LARGER CITIES AND TOWNS

The following list contains most of the larger cities, towns, boroughs and villages in the state, together with their counties and territory code assignments.

City and County	Territory Code	City And County	Territory Code	City And County	Territory Code
A		Calico Rock, Izard	11	Earle, Crittenden	05
		Camden, Ouachita	11	El Dorado, Union	11
Alma, Crawford	10	Caraway, Craighead	09	England, Lonoke	06
Altheimer, Jefferson	06	Carlisle, Lonoke	06	Eudora, Chicot	11
Arkadelphia, Clark	11	Cave City, Sharp	11	Eureka Springs, Carroll	11
Ashdown, Little River	11	Charleston, Franklin	11		
Atkins, Pope	11	Clarendon, Monroe	11	F	
Augusta, Woodruff	11	Clarksville, Johnson	11		
		Clinton, Van Buren	11	Farmington, Washington	03
B		Conway, Faulkner	06	Fayetteville, Washington	03
		Coming, Clay	07	Flippin, Marion	11
Bald Knob, White	11	Cotton Plant, Woodruff	11	Fordyce, Dallas	11
Barling, Sebastian	10	Crossett, Ashley	11	Foreman, Little River	11
Batesville, Independence	11			Forrest City, St. Francis	11
Bay, Craighead	09	D		Fort Smith, Sebastian	10
Bearden, Ouachita	11				
Beebe, White	11	Danville, Yell	11	G	
Benton, Saline	16	Dardanelle, Yell	11		
Bentonville, Benton	03	Decatur, Benton	03	Gentry, Benton	03
Berryville, Carroll	11	DeQueen, Sevier	11	Glenwood, Pike	11
Blytheville, Mississippi	05	Dermot, Chicot	11	Gosnell, Mississippi	05
Booneville, Logan	11	Des Arc, Prairie	11	Gould, Lincoln	11
Brinkley, Monroe	11	DeWitt, Arkansas	11	Gravette, Benton	03
Bryant, Saline	16	Diaz, Jackson	07	Greenbrier, Faulkner	06
Bull Shoals, Marion	11	Dierks, Howard	11	Green Forrest, Carroll	11
		Dumas, Desha	11	Greenwood, Sebastian	10
C				Gurdon, Clark	11
		E			
Cabot, Lonoke	06				

ARKANSAS CUSTOMFIT® AUTO MANUAL

TERRITORY DEFINITIONS

City and County	Territory Code	City And County	Territory Code	City And County	Territory Code
H		Marked Tree, Poinsett	07	Salem, Fulton	11
		Marmaduke, Green	07	Searcy, White	11
Hamburg, Ashley	11	Marshall, Searcy	11	Shannon Hills, Saline	16
Hampton, Calhoun	11	Marvell, Phillips	11	Sheridan, Grant	06
Harrisburg, Poinsett	11	Mayflower, Faulkner	06	Sherwood, Pulaski	01
Harrison, Boone	11	Melbourne, Izard	11	Siloam Springs, Benton	03
Haskell, Saline	16	Mena, Polk	11	Smackover, Union	11
Hazen, Prairie	11	Monette, Craighead	09	S Fort Smith, Sebastian	10
Heber Springs, Cleburne	11	Monticello, Drew	11	Springdale, Washington	03
Helena, Phillips	11	Morrilton, Conway	11	Stamps, Lafayette	11
Hope, Hempstead	11	Mountain Home, Baxter	11	Star City, Lincoln	11
Horseshoe Bend, Izard	11	Mountain Pine, Garland	08	Stephens, Ouachita	11
Hot Springs, Garland	08	Mountain View, Stone	11	Stuttgart, Arkansas	11
Hoxie, Lawrence	07	Mount Ida, Montgomery	11		
Hughes, St. Francis	11	Mulberry, Crawford	10	T	
Huntsville, Madison	11	Murfreesboro, Pike	11		
				Texarkana, Miller	11
J		N		Trumann, Poinsett	07
				Tuckerman, Jackson	07
Jacksonville, Pulaski	01	Nashville, Howard	11	Turrell, Crittenden	05
Jonesboro, Craighead	09	Newark, Independence	11		
Judsonia, White	11	Newport, Jackson	07	V	
		North Little Rock, Pulaski	01		
K				Van Buren, Crawford	10
		O			
Kensett, White	11			W	
		Ola, Yell	11		
L		Osceola, Mississippi	05	Waldo, Columbia	11
		Ozark, Franklin	11	Waldron, Scott	11
Lake City, Craighead	09			Walnut Ridge, Lawrence	07
Lake Village, Chicot	11	P		Warren, Bradley	11
Lavaca, Sebastian	10			West Fork, Washington	03
Leachville, Mississippi	05	Paragould, Greene	07	West Helena, Phillips	11
Leparto, Poinsett	07	Paris, Logan	11	West Memphis, Crittenden	05
Lewisville, Lafayette	11	Parkin, Cross	07	White Hall, Jefferson	06
Lincoln, Washington	03	Pea Ridge, Benton	03	Wilmot, Ashley	11
Little Rock, Pulaski	01	Perryville, Perry	11	Wilson, Mississippi	05
Lonoke, Lonoke	06	Piggott, Clay	07	Wynne, Cross	07
Lowell, Benton	03	Pine Bluff, Jefferson	06		
Luxora, Mississippi	05	Pocahontas, Randolph	11	Y	
		Prairie Grove, Washington	03		
M		Prescott, Nevada	11	Yellville, Marion	11
McCrary, Woodruff	11				
McGehee, Desha	11	R			
Madison, St. Francis	11				
Magnolia, Columbia	11	Rector, Clay	07		
Malvern, Hot Spring	11	Rison, Cleveland	11		
Mammouth Spring, Fulton	11	Rogers, Benton	03		
Manila, Mississippi	05	Russellville, Pope	11		
Marianna, Lee	11				
Marion, Crittendon	05	S			

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Base Rates By Territory and Coverage

Territory	CSL	BI	PD	MP	OTC	COL
1	370	173	162	15	50	210
3	268	123	120	18	71	192
5	266	115	129	18	88	201
6	267	128	113	18	65	215
7	236	109	105	15	77	223
8	291	135	128	15	73	196
9	239	108	109	15	73	193
10	256	115	118	18	47	174
11	227	105	101	15	75	216
16	251	118	108	18	71	196

Accidental Death and Work Loss

Vehicle Types	Accidental Death	Work Loss	Accidental Death and Work Loss
CL, PH, PP, PU, VN, VA, GP, DP, MH, AN, CP, EL	2	2	4
MC, MP, MS, MB, GC	4	4	8

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Uninsured and Underinsured Motorists Coverages

UM Single Limit

Limit	Single	Multi
50,000	25	21
75,000	26	22
100,000	27	23
200,000	31	26
300,000	36	28
500,000	42	32
1,000,000	53	44

UIM Single Limit

Limit	Single	Multi
50,000	18	15
75,000	26	22
100,000	28	24
200,000	38	29
300,000	46	38
500,000	64	51
1,000,000	98	78

UM BI Split Limit

Limit (000s)	Single	Multi
25/50	21	16
50/100	27	23
100/300	37	28
250/500	40	31
500/500	42	32
500/1,000	50	41
1,000/1,000	53	44

UIM BI Split Limit

Limit (000s)	Single	Multi
25/50	18	15
50/100	26	22
100/300	44	36
250/500	55	46
500/500	64	51
500/1,000	78	63
1,000/1,000	98	78

UM Single Limit w/ PD

Limit	Single	Multi
75,000	35	27
100,000	37	28
200,000	44	36
300,000	50	41
500,000	55	46
1,000,000	64	51

UM PD Split Limit

Limit	Single	Multi
25,000	15	12
50,000	18	15
100,000	21	16
250,000	25	21
500,000	26	22
1,000,000	27	23

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**Increased Limit Factors
Combined Single Limit Liab**

Limits	Factor
75,000	1.00
100,000	1.05
200,000	1.14
300,000	1.19
500,000	1.24
1,000,000	1.30

**Increased Limit Factors
Split Limit Bodily Injury**

Limits	Factor
25/50	1.00
50/100	1.20
100/300	1.39
250/500	1.58
500/500	1.66
500/1,000	1.70
1,000/1,000	1.77

**Increased Limit Factors
Property Damage**

Limits	Factor
25,000	1.00
50,000	1.03
100,000	1.08
250,000	1.16
500,000	1.20
1,000,000	1.22

**Increased Limit Factors
Medical Payments**

Limits	Factor
1,000	1.00
5,000	2.41
10,000	3.16
25,000	4.15
50,000	4.93
100,000	5.35

**Deductible Relativities
Other Than Collision**

Deductible	Factor
Full	1.33
50	1.13
100	1.00
200	0.90
250	0.86
500	0.70
1,000	0.54
1,500	0.45
2,000	0.38
2,500	0.33

**Deductible Relativities
Collision**

Deductible	Factor
50	1.32
100	1.15
200	1.05
250	1.00
500	0.93
1,000	0.80
1,500	0.70
2,000	0.62
2,500	0.55

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Prime and Gold Plus

<u>Age</u>	<u>Factor</u>
45-49	0.90
50-54	0.85
55+	0.80

Term Factors

<u>Term</u>	<u>Factor</u>
6 Month	1.00
12 Month	2.00

Auto Home Discount

Home or Farm w/ SA	0.85
Home or Farm w/ Other Carrier	0.95

Anti-Theft Device Factor

Active	0.95
Passive	0.85

Household Factor

1.10

Family Retention Credit

-0.10

Anti-Lock Brakes Factor

0.95

AutoXtendedSM Coverage

\$20

Advantage Factor

0.93

Distant Student Factor

0.90

SR-22 Fee

\$20

Accident Prevention Factor

0.90

Reinstatement Fee

\$15

Non-sufficient Funds

\$20

Late Payment Fee

\$10

Replacement Cost Factor

0.15

Installment Fees

Payment Type	Installment Fee*
E-Pay	N/A
Direct Bill	\$5

*Fee does not apply to downpayment/first payment

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Financial Stability Factors					
Credit Range	Age				Credit Level
	< 21	21 - 24	25 - 59	60+ **	
50 - 324	1.47	1.52	1.75	1.75	X
325 - 349	1.16	1.18	1.26	1.26	W
350 - 374	1.16	1.18	1.26	1.26	V
375 - 399	1.16	1.18	1.26	1.26	U
400 - 424	1.10	1.11	1.16	1.16	T
425 - 449	1.10	1.11	1.16	1.16	S
450 - 474	1.10	1.11	1.16	1.16	R
475 - 499	1.06	1.07	1.10	1.10	Q
500 - 524	1.00	1.00	1.00	1.00	P
525 - 549	1.00	1.00	1.00	1.00	O
550 - 574	1.00	1.00	1.00	1.00	N
575 - 599	0.96	0.96	0.94	0.94	M
600 - 624	0.91	0.90	0.86	0.86	L
625 - 649	0.89	0.88	0.82	0.82	K
650 - 674	0.87	0.86	0.79	0.79	J
675 - 699	0.85	0.83	0.76	0.76	I
700 - 724	0.83	0.81	0.73	0.73	H
725 - 749	0.80	0.78	0.68	0.68	G
750 - 774	0.78	0.76	0.65	0.65	F
775 - 799	0.76	0.74	0.62	0.62	E
800 - 824	0.74	0.72	0.59	0.59	D
825 - 849	0.72	0.69	0.55	0.55	C
850 - 874	0.72	0.69	0.55	0.55	B
875 - 997	0.72	0.69	0.55	0.55	A
998	0.91	0.90	0.86	0.70	Y
999	0.91	0.90	0.86	0.70	Z

** Note the 60+ factor is also used or Miscellaneous Vehicles, where applicable.

Size of Car / Passive Restraint				
	1979 & Prior Models	1980 & Later By Restraint System		
		None	Driver Only	Front Seat and/or Side
M -- Micro subcompact ('88 & later only)	--	1.50	1.20	1.05
S -- Subcompact	--	1.30	1.05	0.90
C -- Compact	--	1.00	0.80	0.70
I -- Intermediate	--	0.80	0.65	0.55
F -- Full	--	0.80	0.65	0.55
N -- All sizes with symbol	0.90	--	--	--
N -- No Symbol	0.90	0.90	0.70	0.65

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Towing and Labor Costs	
Limit of Liability	Rate Per Car
\$50 per disablement	\$5
\$75 per disablement	\$7
\$100 per disablement	\$10
Motor Homes Only	
\$150 per disablement	\$10
\$200 per disablement	\$12
\$250 per disablement	\$15

Optional Limits Transportation Expenses Coverage	
Coverage Semi-Annually	Rate Per Car
\$20 per day / \$600 aggregate	Included
\$25 per day / \$750 aggregate	\$6
\$30 per day / \$900 aggregate	\$7
\$50 per day / \$1,500 aggregate	\$11

Auto Loan/Lease Coverage	
Factor	
0.02	

* Subject to a \$4 semi-annual minimum premium.

Excess Electronic Equipment	
Limit	Increased Limit Factor
\$1,500	1.00
\$2,000	2.00
\$2,500	3.00
\$3,000	4.00
\$3,500	5.00
\$4,000	6.00
\$4,500	7.00
\$5,000	8.00
Base Rate for \$1,500 - \$40	

CDs and Other Media	
Limit of Liability	Rate
\$200	\$5

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Trip Interruption	
Limit	Rate
\$600	\$12

Spare Parts Coverage	
Deductible	Rate Per \$100
\$50	\$3

Named Non-Owner Coverage (CSL, BI, PD, MP)			
	Person(s) Named	Factor	Class Code
Exclusions for vehicles furnished or available for regular use apply	Named Individual	0.40	945600
	Named Individual and Resident Family Members (including Named Individual's Spouse)	0.60	945700
Exclusions for vehicles furnished or available for regular use DO NOT apply	Named Individual	0.60	945800
	Named Individual and Resident Family Members (including Named Individual's Spouse)	0.80	945900

Extended Non-Owner Coverage (CSL, BI, PD, MP)				
	Primary Liability Insurance in Effect	Person(s) Named	Factor	Class Code
Vehicles Furnished or Available For Regular Use Except Vehicles Furnished For Use As Public or Livery Conveyances	Yes	Named Individual	0.12	902000
		Named Individual and Resident Family Members (including Named Individual's Spouse)	0.13	902100
	No	Named Individual	0.90	902200
		Named Individual and Resident Family Members (including Named Individual's Spouse)	1.00	902300

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Miscellaneous Vehicle Rating Factors							
Vehicle Type	CSL/BI/PD	Med Pay	UM/UIM	OTC	COL	AD & WL	Class Code
Motor Home - To/From Work	*	*	*	*	*	*	*****
Motor Home - Pleasure	0.60	0.60	****	0.50	0.50	0.60	943700
Snowmobiles	0.50	2.00	2.00	**	**	N/A	959000
All-Terrain Vehicles	0.50	2.00	2.00	**	**	N/A	959000
Non-Registered Golf Carts	0.25	N/A	N/A	**	**	N/A	943500
Registered Golf Carts	*	*	2.00	*	*	*	*****
Recreational Trailers	Inc.	Inc.	Inc.	0.50	0.50	Inc.	958200
All Other Trailers	Inc.	Inc.	Inc.	**	**	Inc.	941000
Non-Reg Dune Buggies	0.90	N/A	2.00	**	**	N/A	943200
Registered Dune Buggies	*	*	2.00	*	*	*	*****
Motorcycles	***	1.00	2.00	***	***	1.00	***
Mopeds	***	1.00	2.00	***	***	1.00	***
Motorscooters	***	1.00	2.00	***	***	1.00	***
Motorbikes	***	1.00	2.00	***	***	1.00	***
Go-Carts	***	1.00	2.00	***	***	1.00	***
Electric Auto	0.75	1.00	1.00	****	****	****	990000
Classic Auto - Regular Use	*	*	*	*	*	*	*****
Classic Auto - Limited Use	0.25	0.40	0.40	**	**	0.40	962000
Antique Autos	0.25	0.40	0.40	**	**	0.40	962000

- * Rate as PP type (see rating algorithms).
 ** Refer to Rates per \$100 tables.
 *** Refer to Motorcycles, Mopeds, Motorscooters, Motorbikes and Go-Carts tables.
 **** Use PP type base rates.
 ***** Refer to refer to class factor/code tables

Rates for Minimum Premium Rules		
Vehicle Type	Coverage	Min. Prem.
Non-Registered Golf Carts	Combined Single Limit	\$8.00
	Bodily Injury	\$5.00
	Property Damage	\$3.00
Classic Autos – Limited Use	Combined Single Limit	\$8.00
	Bodily Injury	\$5.00
	Property Damage	\$3.00
Antique Autos	Combined Single Limit	\$8.00
	Bodily Injury	\$5.00
	Property Damage	\$3.00
Snowmobile	Medical Payments	\$5.00
All-Terrain Vehicles	Medical Payments	\$5.00

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Motorcycles Liability		
Engine Size (CC's)	Operator Under Age 25	All Other Operators
0 - 50	0.60	0.40
Class Code	922100	923100
51 - 100	0.80	0.50
Class Code	922100	923100
101 - 200	1.00	0.60
Class Code	922200	923200
201 - 360	1.20	0.75
Class Code	922300	923300
361 - 500	1.40	0.90
Class Code	922400	923400
501 - 800	1.60	1.05
Class Code	922500	923500
801 - 1,000	1.80	1.20
Class Code	922600	923600
Over 1,000	2.00	1.35
Class Code	922600	923600

Motorcycles -- Other Than Collision		
Original Cost New	All Model Years	
	Operator Under Age 25	All Other Operators
\$0 - \$400	0.45	0.30
\$401 - \$600	0.45	0.30
\$601 - \$900	0.55	0.35
\$901 - \$1,200	0.85	0.55
\$1,201 - \$1,500	1.10	0.75
\$1,501 - \$1,800	1.40	0.95
\$1,801 - \$2,100	1.70	1.10
\$2,101 - \$2,400	2.00	1.30
\$2,401 - \$2,700	2.25	1.50
\$2,701 and over*	+0.10 for each additional \$100 over \$2,700	+0.06 for each additional \$100 over \$2,700

* Additional factor added to the \$2,401-\$2,700 factor

Motorcycles -- Collision		
Original Cost New	All Model Years	
	Operator Under Age 25	All Other Operators
\$0 - \$400	0.35	0.20
\$401 - \$600	0.50	0.35
\$601 - \$900	0.75	0.50
\$901 - \$1,200	0.90	0.60
\$1,201 - \$1,500	1.05	0.70
\$1,501 - \$1,800	1.20	0.80
\$1,801 - \$2,100	1.35	0.90
\$2,101 - \$2,400	1.60	1.05
\$2,401 - \$2,700	1.80	1.20
\$2,701 and over*	+0.10 for each additional \$100 over \$2,700	+0.07 for each additional \$100 over \$2,700

* Additional factor added to the \$2,401-\$2,700 factor

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Other Than Collision - Miscellaneous Vehicles Rates per \$100					
Deductible	Snowmobile & ATVs	Non-Reg Golf Carts	All Other Trailers	Non-Reg Dune Buggies	Classic - Ltd Use & Antique Autos
50	1.08	0.38	0.55	1.14	0.49
100	0.96	0.34	0.49	1.01	0.43
200	0.86	0.31	0.44	0.91	0.39
250	0.83	0.29	0.42	0.87	0.37
500	0.67	0.24	0.34	0.71	0.30
1,000	0.52	0.18	0.26	0.55	0.23
1,500	0.43	0.15	0.22	0.45	0.19
2,000	0.36	0.13	0.19	0.38	0.16
2,500	0.32	0.11	0.16	0.33	0.14

Collision - Miscellaneous Vehicles Rates per \$100					
Deductible	Snowmobile & ATVs	Non-Reg Golf Carts	All Other Trailers	Non-Reg Dune Buggies	Classic - Ltd Use & Antique Autos
50	1.11	0.53	0.49	3.97	0.58
100	0.97	0.46	0.43	3.46	0.51
200	0.88	0.42	0.39	3.16	0.46
250	0.84	0.40	0.37	3.01	0.44
500	0.78	0.37	0.34	2.80	0.41
1,000	0.67	0.32	0.30	2.41	0.35
1,500	0.59	0.28	0.26	2.11	0.31
2,000	0.52	0.25	0.23	1.87	0.27
2,500	0.46	0.22	0.20	1.66	0.24

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Liability Model Year Factors

Model Year	CSL	BI	PD
2013	1.00	1.00	1.00
2012	1.00	1.00	1.00
2011	1.00	1.00	1.00
2010	1.00	1.00	1.00
2009	1.00	1.00	1.00
2008	1.00	1.00	1.00
2007	1.00	1.00	1.00
2006	1.00	1.00	1.00
2005	1.00	1.00	1.00
2004	1.00	1.00	1.00
2003	1.00	1.00	1.00
2002	1.00	1.00	1.00
2001	1.00	1.00	1.00
2000	1.00	1.00	1.00
1999	1.00	1.00	1.00
1998	0.96	0.96	0.96
1997	0.95	0.95	0.95
1996	0.90	0.90	0.90
1995	0.86	0.86	0.86
1994	0.84	0.84	0.84
1993	0.77	0.77	0.77
1992	0.75	0.75	0.75
1991	0.75	0.75	0.75
1990	0.75	0.75	0.75
1989	0.75	0.75	0.75
1988	0.75	0.75	0.75
1987	0.75	0.75	0.75
1986	0.75	0.75	0.75
1985	0.75	0.75	0.75
1984	0.75	0.75	0.75
1983	0.75	0.75	0.75
& prior			

Major Violations Factor

# of Major Violations	1st Digit of Class Code	Factor
0	8	0.00
1	7	0.95
2	6	2.25
3 or more	5	4.00

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Aging Factor Table			
Age of Incidents (Accidents, Violations)			
0 - 12	13 - 24	25 +	Factor
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	1	0	1.000
0	1	1	0.974
0	1	2	0.965
0	2	0	1.000
0	2	1	0.982
0	2	2	1.000
1	0	0	1.053
1	0	1	1.053
1	0	2	1.053
1	1	0	1.053
1	1	1	1.053
1	1	2	1.053
1	2	0	1.053
1	2	1	1.053
1	2	2	1.053
2	0	0	1.158
2	0	1	1.158
2	0	2	1.158
2	1	0	1.158
2	1	1	1.158
2	1	2	1.158
2	2	0	1.158
2	2	1	1.158
2	2	2	1.158

Early Upload Factor^T	
Years Since Inception	Factor
0	0.92
1	0.92
2	0.94
3	0.96
4	0.98
5	1.00
6	1.00
7	1.00
8	1.00
9	1.00
10+	1.00

^TBusiness uploaded at least 21 days in advance

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Driver Class Table -- No Youthful Operator								
Age	Gender	Marital Status	Factor Code	Use				
				Pleasure	Drive to Work		Business	Farm
				< 15 Miles	>= 15 Miles			
25-29	Male	Single	Factor Code	1.19 -111--	1.19 -112--	1.19 -113--	1.39 -118--	1.04 -119--
30-34	Male	Single	Factor Code	1.04 -121--	1.04 -122--	1.04 -123--	1.24 -128--	0.89 -129--
35-39	Male	Single	Factor Code	1.04 -141--	1.04 -142--	1.04 -143--	1.24 -148--	0.89 -149--
40-44	Male	Single	Factor Code	1.04 -151--	1.04 -152--	1.04 -153--	1.24 -158--	0.89 -159--
45-49	Male	Single	Factor Code	1.09 -161--	1.09 -162--	1.09 -163--	1.29 -168--	0.94 -169--
50-54	Male	Single	Factor Code	1.05 -171--	1.05 -172--	1.05 -173--	1.25 -178--	0.90 -179--
55-59	Male	Single	Factor Code	1.00 -181--	1.00 -182--	1.00 -183--	1.20 -188--	0.85 -189--
60-64	Male	Single	Factor Code	1.00 -191--	1.00 -192--	1.00 -193--	1.20 -198--	0.85 -199--
65-69	Male	Single	Factor Code	1.10 -001--	1.10 -002--	1.10 -003--	1.30 -008--	0.95 -009--
70-74	Male	Single	Factor Code	1.18 -011--	1.18 -012--	1.18 -013--	1.38 -018--	1.03 -019--
75-79	Male	Single	Factor Code	1.36 -031--	1.36 -032--	1.36 -033--	1.56 -038--	1.21 -039--
80-84	Male	Single	Factor Code	1.48 -041--	1.48 -042--	1.48 -043--	1.68 -048--	1.33 -049--
85+	Male	Single	Factor Code	1.53 -051--	1.53 -052--	1.53 -053--	1.73 -058--	1.38 -059--
25-29	Male	Married	Factor Code	1.06 -111--	1.06 -112--	1.06 -113--	1.26 -118--	0.91 -119--
30-34	Male	Married	Factor Code	1.00 -121--	1.00 -122--	1.00 -123--	1.20 -128--	0.85 -129--
35-39	Male	Married	Factor Code	1.00 -141--	1.00 -142--	1.00 -143--	1.20 -148--	0.85 -149--
40-44	Male	Married	Factor Code	1.00 -151--	1.00 -152--	1.00 -153--	1.20 -158--	0.85 -159--
45-49	Male	Married	Factor Code	1.05 -161--	1.05 -162--	1.05 -163--	1.25 -168--	0.90 -169--
50-54	Male	Married	Factor Code	1.02 -171--	1.02 -172--	1.02 -173--	1.22 -178--	0.87 -179--
55-59	Male	Married	Factor Code	0.96 -181--	0.96 -182--	0.96 -183--	1.16 -188--	0.81 -189--
60-64	Male	Married	Factor Code	0.96 -191--	0.96 -192--	0.96 -193--	1.16 -198--	0.81 -199--
65-69	Male	Married	Factor Code	1.01 -001--	1.01 -002--	1.01 -003--	1.21 -008--	0.86 -009--
70-74	Male	Married	Factor Code	1.07 -011--	1.07 -012--	1.07 -013--	1.27 -018--	0.92 -019--
75-79	Male	Married	Factor Code	1.24 -031--	1.24 -032--	1.24 -033--	1.44 -038--	1.09 -039--
80-84	Male	Married	Factor Code	1.34 -041--	1.34 -042--	1.34 -043--	1.54 -048--	1.19 -049--
85+	Male	Married	Factor Code	1.40 -051--	1.40 -052--	1.40 -053--	1.60 -058--	1.25 -059--

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Driver Class Table -- No Youthful Operator								
Age	Gender	Marital Status	Factor Code	Use				
				Pleasure	Drive to Work		Business	Farm
				< 15 Miles	>= 15 Miles			
25-29	Female	Single		1.19	1.19	1.19	1.39	1.04
				-111--	-112--	-113--	-118--	-119--
30-34	Female	Single		1.04	1.04	1.04	1.24	0.89
				-121--	-122--	-123--	-128--	-129--
35-39	Female	Single		1.04	1.04	1.04	1.24	0.89
				-141--	-142--	-143--	-148--	-149--
40-44	Female	Single		1.04	1.04	1.04	1.24	0.89
				-151--	-152--	-153--	-158--	-159--
45-49	Female	Single		1.09	1.09	1.09	1.29	0.94
				-161--	-162--	-163--	-168--	-169--
50-54	Female	Single		1.05	1.05	1.05	1.25	0.90
				-171--	-172--	-173--	-178--	-179--
55-59	Female	Single		1.00	1.00	1.00	1.20	0.85
				-181--	-182--	-183--	-188--	-189--
60-64	Female	Single		1.00	1.00	1.00	1.20	0.85
				-191--	-192--	-193--	-198--	-199--
65-69	Female	Single		1.05	1.05	1.05	1.25	0.90
				-001--	-002--	-003--	-008--	-009--
70-74	Female	Single		1.13	1.13	1.13	1.33	0.98
				-011--	-012--	-013--	-018--	-019--
75-79	Female	Single		1.23	1.23	1.23	1.43	1.08
				-031--	-032--	-033--	-038--	-039--
80-84	Female	Single		1.28	1.28	1.28	1.48	1.13
				-041--	-042--	-043--	-048--	-049--
85+	Female	Single		1.33	1.33	1.33	1.53	1.18
				-051--	-052--	-053--	-058--	-059--
25-29	Female	Married		1.06	1.06	1.06	1.26	0.91
				-111--	-112--	-113--	-118--	-119--
30-34	Female	Married		1.00	1.00	1.00	1.20	0.85
				-121--	-122--	-123--	-128--	-129--
35-39	Female	Married		1.00	1.00	1.00	1.20	0.85
				-141--	-142--	-143--	-148--	-149--
40-44	Female	Married		1.00	1.00	1.00	1.20	0.85
				-151--	-152--	-153--	-158--	-159--
45-49	Female	Married		1.05	1.05	1.05	1.25	0.90
				-161--	-162--	-163--	-168--	-169--
50-54	Female	Married		0.98	0.98	0.98	1.18	0.83
				-171--	-172--	-173--	-178--	-179--
55-59	Female	Married		0.93	0.93	0.93	1.13	0.78
				-181--	-182--	-183--	-188--	-189--
60-64	Female	Married		0.93	0.93	0.93	1.13	0.78
				-191--	-192--	-193--	-198--	-199--
65-69	Female	Married		0.98	0.98	0.98	1.18	0.83
				-001--	-002--	-003--	-008--	-009--
70-74	Female	Married		1.04	1.04	1.04	1.24	0.89
				-011--	-012--	-013--	-018--	-019--
75-79	Female	Married		1.13	1.13	1.13	1.33	0.98
				-031--	-032--	-033--	-038--	-039--
80-84	Female	Married		1.23	1.23	1.23	1.43	1.08
				-041--	-042--	-043--	-048--	-049--
85+	Female	Married		1.28	1.28	1.28	1.48	1.13
				-051--	-052--	-053--	-058--	-059--

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Youthful Operator

All Other Youthful Operators

	Pleasure Use	Drive To Work		Business Use	Farm Use
		Less Than 15 Miles	15 Or More Miles		
Factor Code	1.15 -871--	1.15 -872--	1.15 -873--	1.35 -878--	1.00 -879--

Unmarried Female -- Not Owner Or Principal Operator

Age		Factor Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.07 -211--	2.22 -212--	1.97 -214--	2.12 -215--
	18	Factor Code	2.07 -221--	2.22 -222--	1.97 -224--	2.12 -225--
	19	Factor Code	1.70 -231--	1.85 -232--	1.62 -234--	1.77 -235--
	20	Factor Code	1.61 -241--	1.76 -242--	1.53 -244--	1.68 -245--
With Driver Training	17 or Less	Factor Code	1.86 -261--	2.01 -262--	1.77 -264--	1.92 -265--
	18	Factor Code	1.86 -271--	2.01 -272--	1.77 -274--	1.92 -275--
	19	Factor Code	1.53 -281--	1.68 -282--	1.45 -284--	1.60 -285--
	20	Factor Code	1.45 -291--	1.60 -292--	1.38 -294--	1.53 -295--
With Or Without Driver Training	21	Factor Code	1.25 -461--	1.40 -462--	1.13 -464--	1.28 -465--
	22	Factor Code	1.25 -471--	1.40 -472--	1.13 -474--	1.28 -475--
	23	Factor Code	1.25 -481--	1.40 -482--	1.13 -484--	1.28 -485--
	24	Factor Code	1.25 -491--	1.40 -492--	1.13 -494--	1.28 -495--

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Youthful Operator

Unmarried Female -- Owner Or Principal Operator

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.63 -216--	2.78 -213--	2.50 -217--	2.65 -219--
	18	Factor Code	2.63 -226--	2.78 -223--	2.50 -227--	2.65 -229--
	19	Factor Code	2.15 -236--	2.30 -233--	2.04 -237--	2.19 -239--
	20	Factor Code	2.04 -246--	2.19 -243--	1.94 -247--	2.09 -249--
With Driver Training	17 or Less	Factor Code	2.37 -266--	2.52 -263--	2.25 -267--	2.40 -269--
	18	Factor Code	2.37 -276--	2.52 -273--	2.25 -277--	2.40 -279--
	19	Factor Code	1.94 -286--	2.09 -283--	1.84 -287--	1.99 -289--
	20	Factor Code	1.84 -296--	1.99 -293--	1.75 -297--	1.90 -299--
With Or Without Driver Training	21	Factor Code	1.44 -466--	1.59 -463--	1.30 -467--	1.45 -469--
	22	Factor Code	1.44 -476--	1.59 -473--	1.30 -477--	1.45 -479--
	23	Factor Code	1.44 -486--	1.59 -483--	1.30 -487--	1.45 -489--
	24	Factor Code	1.44 -496--	1.59 -493--	1.30 -497--	1.45 -499--

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Youthful Operator

Married Female

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	1.72 -316--	1.87 -313--	1.63 -317--	1.78 -319--
	18	Factor Code	1.72 -326--	1.87 -323--	1.63 -327--	1.78 -329--
	19	Factor Code	1.52 -336--	1.67 -333--	1.44 -337--	1.59 -339--
	20	Factor Code	1.52 -346--	1.67 -343--	1.44 -347--	1.59 -349--
With Driver Training	17 or Less	Factor Code	1.55 -366--	1.70 -363--	1.47 -367--	1.62 -369--
	18	Factor Code	1.55 -376--	1.70 -373--	1.47 -377--	1.62 -379--
	19	Factor Code	1.37 -386--	1.52 -383--	1.30 -387--	1.45 -389--
	20	Factor Code	1.37 -396--	1.52 -393--	1.30 -397--	1.45 -399--
With Or Without Driver Training	21	Factor Code	1.12 -416--	1.27 -413--	1.12 -417--	1.27 -419--
	22	Factor Code	1.12 -426--	1.27 -423--	1.12 -427--	1.27 -429--
	23	Factor Code	1.12 -436--	1.27 -433--	1.12 -437--	1.27 -439--
	24	Factor Code	1.12 -446--	1.27 -443--	1.12 -447--	1.27 -449--

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Youthful Operator

Unmarried Male - Not Owner or Principal Operator

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.45 -511--	2.60 -512--	2.33 -514--	2.48 -515--
	18	Factor Code	2.45 -521--	2.60 -522--	2.33 -524--	2.48 -525--
	19	Factor Code	2.17 -531--	2.32 -532--	2.06 -534--	2.21 -535--
	20	Factor Code	1.99 -541--	2.14 -542--	1.89 -544--	2.04 -545--
With Driver Training	17 or Less	Factor Code	2.21 -561--	2.36 -562--	2.10 -564--	2.25 -565--
	18	Factor Code	2.21 -571--	2.36 -572--	2.10 -574--	2.25 -575--
	19	Factor Code	1.95 -581--	2.10 -582--	1.85 -584--	2.00 -585--
	20	Factor Code	1.79 -591--	1.94 -592--	1.70 -594--	1.85 -595--
With Or Without Driver Training	21	Factor Code	1.50 -611--	1.65 -612--	1.35 -614--	1.50 -615--
	22	Factor Code	1.50 -621--	1.65 -622--	1.35 -624--	1.50 -625--
	23	Factor Code	1.50 -631--	1.65 -632--	1.35 -634--	1.50 -635--
	24	Factor Code	1.50 -641--	1.65 -642--	1.35 -644--	1.50 -645--

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Youthful Operator

Unmarried Male - Owner or Principal Operator

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	3.20 -711--	3.35 -712--	3.04 -714--	3.19 -715--
	18	Factor Code	3.20 -721--	3.35 -722--	3.04 -724--	3.19 -725--
	19	Factor Code	2.83 -731--	2.98 -732--	2.69 -734--	2.84 -735--
	20	Factor Code	2.60 -741--	2.75 -742--	2.47 -744--	2.62 -745--
With Driver Training	17 or Less	Factor Code	2.88 -761--	3.03 -762--	2.74 -764--	2.89 -765--
	18	Factor Code	2.88 -771--	3.03 -772--	2.74 -774--	2.89 -775--
	19	Factor Code	2.55 -781--	2.70 -782--	2.42 -784--	2.57 -785--
	20	Factor Code	2.34 -791--	2.49 -792--	2.22 -794--	2.37 -795--
With Or Without Driver Training	21	Factor Code	1.65 -811--	1.80 -812--	1.49 -814--	1.64 -815--
	22	Factor Code	1.65 -821--	1.80 -822--	1.49 -824--	1.64 -825--
	23	Factor Code	1.65 -831--	1.80 -832--	1.49 -834--	1.64 -835--
	24	Factor Code	1.65 -841--	1.80 -842--	1.49 -844--	1.64 -845--

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Youthful Operator

Married Male

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.07 -311--	2.22 -312--	1.97 -314--	2.12 -315--
	18	Factor Code	2.07 -321--	2.22 -322--	1.97 -324--	2.12 -325--
	19	Factor Code	1.88 -331--	2.03 -332--	1.79 -334--	1.94 -335--
	20	Factor Code	1.78 -341--	1.93 -342--	1.69 -344--	1.84 -345--
With Driver Training	17 or Less	Factor Code	1.86 -361--	2.01 -362--	1.77 -364--	1.92 -365--
	18	Factor Code	1.86 -371--	2.01 -372--	1.77 -374--	1.92 -375--
	19	Factor Code	1.69 -381--	1.84 -382--	1.61 -384--	1.76 -385--
	20	Factor Code	1.60 -391--	1.75 -392--	1.52 -394--	1.67 -395--
With Or Without Driver Training	21	Factor Code	1.27 -411--	1.42 -412--	1.27 -414--	1.42 -415--
	22	Factor Code	1.27 -421--	1.42 -422--	1.27 -424--	1.42 -425--
	23	Factor Code	1.27 -431--	1.42 -432--	1.27 -434--	1.42 -435--
	24	Factor Code	1.27 -441--	1.42 -442--	1.27 -444--	1.42 -445--

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Secondary Class Factors

Single / Multi	Minor Violations	At Fault Accidents									
		0	1	2	3	4	5	6	7	8	9
Single	0	0.00	0.40	0.95	1.55	2.25	2.95	3.65	4.35	5.05	5.75
	Code	00	01	02	03	04	05	06	07	08	09
	1	0.20	0.60	1.15	1.75	2.45	3.15	3.85	4.55	5.25	5.95
	Code	10	11	12	13	14	15	16	17	18	19
	2	0.55	0.95	1.50	2.10	2.80	3.50	4.20	4.90	5.60	6.30
	Code	20	21	22	23	24	25	26	27	28	29
	3	1.05	1.45	2.00	2.60	3.30	4.00	4.70	5.40	6.10	6.80
	Code	30	31	32	33	34	35	36	37	38	39
	4	1.55	1.95	2.50	3.10	3.80	4.50	5.20	5.90	6.60	7.30
	Code	40	41	42	43	44	45	46	47	48	49
	5	2.05	2.45	3.00	3.60	4.30	5.00	5.70	6.40	7.10	7.80
	Code	A0	A1	A2	A3	A4	A5	A6	A7	A8	A9
	6	2.55	2.95	3.50	4.10	4.80	5.50	6.20	6.90	7.60	8.30
	Code	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9
	7	3.05	3.45	4.00	4.60	5.30	6.00	6.70	7.40	8.10	8.80
	Code	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9
	8	3.55	3.95	4.50	5.10	5.80	6.50	7.20	7.90	8.60	9.30
	Code	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9
	9	4.05	4.45	5.00	5.60	6.30	7.00	7.70	8.40	9.10	9.80
	Code	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9
Multi	0	-0.15	0.25	0.80	1.40	2.10	2.80	3.50	4.20	4.90	5.60
	Code	50	51	52	53	54	55	56	57	58	59
	1	0.05	0.45	1.00	1.60	2.30	3.00	3.70	4.40	5.10	5.80
	Code	60	61	62	63	64	65	66	67	68	69
	2	0.40	0.80	1.35	1.95	2.65	3.35	4.05	4.75	5.45	6.15
	Code	70	71	72	73	74	75	76	77	78	79
	3	0.90	1.30	1.85	2.45	3.15	3.85	4.55	5.25	5.95	6.65
	Code	80	81	82	83	84	85	86	87	88	89
	4	1.40	1.80	2.35	2.95	3.65	4.35	5.05	5.75	6.45	7.15
	Code	90	91	92	93	94	95	96	97	98	99
	5	1.90	2.30	2.85	3.45	4.15	4.85	5.55	6.25	6.95	7.65
	Code	N0	N1	N2	N3	N4	N5	N6	N7	N8	N9
	6	2.40	2.80	3.35	3.95	4.65	5.35	6.05	6.75	7.45	8.15
	Code	P0	P1	P2	P3	P4	P5	P6	P7	P8	P9
	7	2.90	3.30	3.85	4.45	5.15	5.85	6.55	7.25	7.95	8.65
	Code	Q0	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	8	3.40	3.80	4.35	4.95	5.65	6.35	7.05	7.75	8.45	9.15
	Code	R0	R1	R2	R3	R4	R5	R6	R7	R8	R9
	9	3.90	4.30	4.85	5.45	6.15	6.85	7.55	8.25	8.95	9.65
	Code	S0	S1	S2	S3	S4	S5	S6	S7	S8	S9

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Additional High Symbol Factors			
Vehicles	Applicable Rating Step	Comp	Collision
1975 & Prior, Symbol > 7	Increase Percentage Factor	0.200	0.050
1989 & Prior, Symbol = 21 and OCN* > \$65,000	Additional \$1,000 Factor	0.017	0.014
1990 - 2010, Symbol = 27 and OCN* > \$80,000	Additional \$10,000 Factor	1.430	0.500
2011 & Subsequent, Symbol = 98 and OCN* > \$150,000	Additional \$10,000 Factor	1.450	0.500

*OCN = Original Cost New

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specialty built autos.
3. Original Cost New in U.S. for imported autos.

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Other Than Collision Symbol / Model Year Table

Symbol 21 (1989 & Prior)	
Symbol	Relativity
1-4	0.42
5	0.52
6	0.78
15	3.98
16	4.63
17	5.38
18	6.25
19	7.25
20	8.45
21	8.45*

1989 & Prior	
Symbol	Relativity
7	0.50
8	0.65
10	0.81
11	0.98
12	1.16
13	1.40
14	1.68

Symbol 27 (1990 - 2010)	
Symbol	Relativity
1	0.86
19	4.54
20	4.93
21	5.38
22	5.95
23	6.55
24	7.45
25	8.71
26	10.05
27	10.05*

Symbol 14 factor is 3.55 for 1980 & Prior model years.

*See additional high symbol factor table

Symbol 14 factor does not apply to 1980 & prior model years.

See Additional High Symbol Factors Table.

*See additional high symbol factor table

Symbol	Model Year																				
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
2	1.00	1.00	0.98	0.95	0.93	0.90	0.86	0.84	0.82	0.78	0.73	0.69	0.65	0.62	0.60	0.60	0.60	0.50	0.50	0.50	0.50
3	1.21	1.21	1.19	1.15	1.13	1.09	1.04	1.02	0.99	0.94	0.88	0.83	0.79	0.75	0.73	0.73	0.73	0.61	0.61	0.61	0.61
4	1.34	1.34	1.31	1.27	1.25	1.21	1.15	1.13	1.10	1.05	0.98	0.92	0.87	0.83	0.80	0.80	0.80	0.67	0.67	0.67	0.67
5	1.47	1.47	1.44	1.40	1.37	1.32	1.26	1.23	1.21	1.15	1.07	1.01	0.96	0.91	0.88	0.88	0.88	0.74	0.74	0.74	0.74
6	1.63	1.63	1.60	1.55	1.52	1.47	1.40	1.37	1.34	1.27	1.19	1.12	1.06	1.01	0.98	0.98	0.98	0.82	0.82	0.82	0.82
7	1.78	1.78	1.74	1.69	1.66	1.60	1.53	1.50	1.46	1.39	1.30	1.23	1.16	1.10	1.07	1.07	1.07	0.89	0.89	0.89	0.89
8	1.94	1.94	1.90	1.84	1.80	1.75	1.67	1.63	1.59	1.51	1.42	1.34	1.26	1.20	1.16	1.16	1.16	0.97	0.97	0.97	0.97
10	2.12	2.12	2.08	2.01	1.97	1.91	1.82	1.78	1.74	1.65	1.55	1.46	1.38	1.31	1.27	1.27	1.27	1.06	1.06	1.06	1.06
11	2.27	2.27	2.22	2.16	2.11	2.04	1.95	1.91	1.86	1.77	1.66	1.57	1.48	1.41	1.36	1.36	1.36	1.14	1.14	1.14	1.14
12	2.55	2.55	2.50	2.42	2.37	2.30	2.19	2.14	2.09	1.99	1.86	1.76	1.66	1.58	1.53	1.53	1.53	1.28	1.28	1.28	1.28
13	2.77	2.77	2.71	2.63	2.58	2.49	2.38	2.33	2.27	2.16	2.02	1.91	1.80	1.72	1.66	1.66	1.66	1.39	1.39	1.39	1.39
14	3.03	3.03	2.97	2.88	2.82	2.73	2.61	2.55	2.48	2.36	2.21	2.09	1.97	1.88	1.82	1.82	1.82	1.52	1.52	1.52	1.52
15	3.34	3.34	3.27	3.17	3.11	3.01	2.87	2.81	2.74	2.61	2.44	2.30	2.17	2.07	2.00	2.00	2.00	1.67	1.67	1.67	1.67
16	3.64	3.64	3.57	3.46	3.39	3.28	3.13	3.06	2.98	2.84	2.66	2.51	2.37	2.26	2.18	2.18	2.18	1.82	1.82	1.82	1.82
17	3.92	3.92	3.84	3.72	3.65	3.53	3.37	3.29	3.21	3.06	2.86	2.70	2.55	2.43	2.35	2.35	2.35	1.96	1.96	1.96	1.96
18	4.20	4.20	4.12	3.99	3.91	3.78	3.61	3.53	3.44	3.28	3.07	2.90	2.73	2.60	2.52	2.52	2.52	2.10	2.10	2.10	2.10

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Other Than Collision Symbol / Model Year Table

2011 & Subsequent Symbol Factors					
<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>
1	0.61	31	3.96	59	9.06
2	0.75	32	4.04	60	9.73
4	1.14	33	4.12	61	10.41
5	1.29	34	4.22	62	11.12
6	1.43	35	4.29	63	11.84
7	1.59	36	4.41	64	12.57
8	1.71	37	4.55	65	13.27
10	1.84	38	4.69	66	14.35
11	1.96	39	4.80	67	15.80
12	2.08	40	4.94	68	17.24
13	2.18	41	5.06	69	18.67
14	2.27	42	5.20	70	20.12
15	2.39	43	5.31	71	21.57
16	2.49	44	5.45	72	23.02
17	2.61	45	5.57	73	24.47
18	2.73	46	5.71	74	25.92
19	2.82	47	5.86	75	27.37
20	2.92	48	6.02		
21	3.02	49	6.18		
22	3.12	50	6.31		20.12
23	3.22	51	6.47		
24	3.31	52	6.63		
25	3.41	53	6.76	98	See Additional High Symbol Factors Table
26	3.49	54	7.00		
27	3.59	55	7.29		
28	3.69	56	7.61		
29	3.76	57	7.92		
30	3.86	58	8.41		

2011 & Subsequent Base Model Year / Symbol 3 Factors	
Model Year	Symbol 3 Factor
2011	1.10
2012	1.16
2013	1.22

* For model years not shown, increase the latest model year factor shown by 5.0% for each additional year.

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Collision Symbol / Model Year Table

Symbol 21 (1989 & Prior)	
<u>Symbol</u>	<u>Relativity</u>
1-4	0.60
5	0.74
6	0.88
15	2.10
16	2.35
17	2.55
18	2.75
19	3.00
20	3.30
21	3.30*

Symbol 14 factor is 1.95 for 1980 & Prior model years.
*See additional high symbol factor table

1989 & Prior	
<u>Symbol</u>	<u>Relativity</u>
7	0.30
8	0.34
10	0.38
11	0.41
12	0.47
13	0.51
14	0.57

Symbol 14 factor does not apply to 1980 & prior model years.

Symbol 27 (1990 - 2010)	
<u>Symbol</u>	<u>Relativity</u>
1	0.88
19	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.14
25	3.50
26	3.85
27	3.85*

See Additional High Symbol Factors Table.
*See additional high symbol factor table

Symbol	Model Year																				
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
2	1.00	0.96	0.93	0.89	0.85	0.79	0.72	0.67	0.60	0.56	0.51	0.49	0.44	0.40	0.37	0.34	0.32	0.30	0.30	0.30	0.30
3	1.09	1.05	1.01	0.97	0.93	0.86	0.78	0.73	0.65	0.61	0.56	0.53	0.48	0.44	0.40	0.37	0.35	0.33	0.33	0.33	0.33
4	1.16	1.11	1.08	1.03	0.99	0.92	0.84	0.78	0.70	0.65	0.59	0.57	0.51	0.46	0.43	0.39	0.37	0.35	0.35	0.35	0.35
5	1.22	1.17	1.13	1.09	1.04	0.96	0.88	0.82	0.73	0.68	0.62	0.60	0.54	0.49	0.45	0.41	0.39	0.37	0.37	0.37	0.37
6	1.28	1.23	1.19	1.14	1.09	1.01	0.92	0.86	0.77	0.72	0.65	0.63	0.56	0.51	0.47	0.44	0.41	0.38	0.38	0.38	0.38
7	1.35	1.30	1.26	1.20	1.15	1.07	0.97	0.90	0.81	0.76	0.69	0.66	0.59	0.54	0.50	0.46	0.43	0.41	0.41	0.41	0.41
8	1.42	1.36	1.32	1.26	1.21	1.12	1.02	0.95	0.85	0.80	0.72	0.70	0.62	0.57	0.53	0.48	0.45	0.43	0.43	0.43	0.43
10	1.49	1.43	1.39	1.33	1.27	1.18	1.07	1.00	0.89	0.83	0.76	0.73	0.66	0.60	0.55	0.51	0.48	0.45	0.45	0.45	0.45
11	1.56	1.50	1.45	1.39	1.33	1.23	1.12	1.05	0.94	0.87	0.80	0.76	0.69	0.62	0.58	0.53	0.50	0.47	0.47	0.47	0.47
12	1.64	1.57	1.53	1.46	1.39	1.30	1.18	1.10	0.98	0.92	0.84	0.80	0.72	0.66	0.61	0.56	0.52	0.49	0.49	0.49	0.49
13	1.72	1.65	1.60	1.53	1.46	1.36	1.24	1.15	1.03	0.96	0.88	0.84	0.76	0.69	0.64	0.58	0.55	0.52	0.52	0.52	0.52
14	1.82	1.75	1.69	1.62	1.55	1.44	1.31	1.22	1.09	1.02	0.93	0.89	0.80	0.73	0.67	0.62	0.58	0.55	0.55	0.55	0.55
15	1.94	1.86	1.80	1.73	1.65	1.53	1.40	1.30	1.16	1.09	0.99	0.95	0.85	0.78	0.72	0.66	0.62	0.58	0.58	0.58	0.58
16	2.05	1.97	1.91	1.82	1.74	1.62	1.48	1.37	1.23	1.15	1.05	1.00	0.90	0.82	0.76	0.70	0.66	0.62	0.62	0.62	0.62
17	2.16	2.07	2.01	1.92	1.84	1.71	1.56	1.45	1.30	1.21	1.10	1.06	0.95	0.86	0.80	0.73	0.69	0.65	0.65	0.65	0.65
18	2.27	2.18	2.11	2.02	1.93	1.79	1.63	1.52	1.36	1.27	1.16	1.11	1.00	0.91	0.84	0.77	0.73	0.68	0.68	0.68	0.68

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Collision Symbol / Model Year Table

2011 & Subsequent Symbol Factors					
<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>
1	0.63	31	2.17	59	3.59
2	0.79	32	2.20	60	3.76
4	1.10	33	2.24	61	3.97
5	1.17	34	2.27	62	4.23
6	1.21	35	2.30	63	4.47
7	1.26	36	2.34	64	4.73
8	1.31	37	2.39	65	4.97
10	1.37	38	2.43	66	5.34
11	1.43	39	2.46	67	5.84
12	1.47	40	2.50	68	6.34
13	1.51	41	2.53	69	6.84
14	1.54	42	2.57	70	7.33
15	1.59	43	2.60	71	7.83
16	1.61	44	2.63	72	8.33
17	1.66	45	2.66	73	8.83
18	1.70	46	2.70	74	9.33
19	1.74	47	2.74	75	9.83
20	1.77	48	2.77		
21	1.81	49	2.81		
22	1.86	50	2.86		7.33
23	1.90	51	2.90		
24	1.93	52	2.93		
25	1.97	53	2.97	98	See Additional High Symbol Factors Table
26	2.00	54	3.03		
27	2.03	55	3.10		
28	2.07	56	3.19		
29	2.10	57	3.27		
30	2.14	58	3.41		

2011 & Subsequent Base Model Year / Symbol 3 Factors	
Model Year	Symbol 3 Factor
2011	1.09
2012	1.14
2013	1.20

* For model years not shown, increase the latest model year factor shown by 5.0% for each additional year.

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CustomFit® Factors	
<u>CustomFit® Level</u>	<u>Factor</u>
A	0.86
B	0.93
C	0.98
D	1.01
E	1.03
F	1.07
G	1.13
H	1.17
I	1.21
J	1.26
K	1.30
L	1.33
M	1.37
N	1.39
O	1.43
P	1.47
Q	1.50
R	1.60
S	1.64
T	1.72

Arkansas CustomFit® Rate Document

Effective 11-15-2009

New Business CustomFit® Levels				
* Prior Coverage	Prior Limit	** Number of Claims		Level
		Vehicles		
		1-3 Vehicles	4+ Vehicles	
No Lapse	>= 100/300 or 300,000	0-1	0-2	A
No Lapse	>= 100/300 or 300,000	2	3	C
No Lapse	>= 100/300 or 300,000	3+	4+	F
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	B
No Lapse	>FR, <100/300 or 300,000	2	3	E
No Lapse	>FR, <100/300 or 300,000	3+	4+	G
No Lapse	FR	0-1	0-2	G
No Lapse	FR	2	3	J
No Lapse	FR	3+	4+	N
Lapse>30	>= 100/300 or 300,000	0-1	0-2	H
Lapse>30	>= 100/300 or 300,000	2	3	K
Lapse>30	>= 100/300 or 300,000	3+	4+	O
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	I
Lapse>30	>FR, <100/300 or 300,000	2	3	M
Lapse>30	>FR, <100/300 or 300,000	3+	4+	Q
Lapse>30	FR	0-1	0-2	P
Lapse>30	FR	2	3	S
Lapse>30	FR	3+	4+	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	D
Lapse<=30	>= 100/300 or 300,000	2	3	G
Lapse<=30	>= 100/300 or 300,000	3+	4+	J
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	F
Lapse<=30	>FR, <100/300 or 300,000	2	3	I
Lapse<=30	>FR, <100/300 or 300,000	3+	4+	L
Lapse<=30	FR	0-1	0-2	K
Lapse<=30	FR	2	3	O
Lapse<=30	FR	3+	4+	R

* Coverage history for six months preceding submission with State Auto Insurance

** Including at-fault accidents below threshold.

Arkansas CustomFit® Rate Document

Effective 11-15-2009

Renewal Business CustomFit® Levels									
* Prior Coverage	Prior Limit	** # of Claims		No Late Pays or Reinstatements			1 Late Pay, No Reinstatements		
		Vehicles		Years with State Auto					
		1-3	4+	1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	A	A	A	A	A	A
No Lapse	>= 100/300 or 300,000	2-3	3-4	C	B	A	C	B	A
No Lapse	>= 100/300 or 300,000	4+	5+	F	D	B	F	D	B
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	B	A	A	B	A	A
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	E	C	B	E	C	B
No Lapse	>FR, <100/300 or 300,000	4+	5+	G	F	D	G	F	D
No Lapse	FR	0-1	0-2	G	E	C	G	E	C
No Lapse	FR	2-3	3-4	J	H	G	J	H	G
No Lapse	FR	4+	5+	N	K	I	N	K	I
Lapse>30	>= 100/300 or 300,000	0-1	0-2	H	F	E	H	F	E
Lapse>30	>= 100/300 or 300,000	2-3	3-4	K	I	H	K	I	H
Lapse>30	>= 100/300 or 300,000	4+	5+	O	L	J	O	L	J
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	I	H	F	I	H	F
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	M	K	I	M	K	I
Lapse>30	>FR, <100/300 or 300,000	4+	5+	Q	O	L	Q	O	L
Lapse>30	FR	0-1	0-2	P	N	K	P	N	K
Lapse>30	FR	2-3	3-4	S	Q	P	S	Q	P
Lapse>30	FR	4+	5+	T	S	R	T	S	R
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	D	B	A	D	B	A
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	G	F	D	G	F	D
Lapse<=30	>= 100/300 or 300,000	4+	5+	J	H	G	J	H	G
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	F	D	B	F	D	B
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	I	G	F	I	G	F
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	L	J	H	L	J	H
Lapse<=30	FR	0-1	0-2	K	I	H	K	I	H
Lapse<=30	FR	2-3	3-4	O	M	K	O	M	K
Lapse<=30	FR	4+	5+	R	Q	O	R	Q	O

* Coverage history for six months preceding submission with State Auto Insurance

** Including at-fault accidents below threshold.

Arkansas CustomFit® Rate Document

Effective 11-15-2009

Renewal Business CustomFit® Levels									
* Prior Coverage	Prior Limit	** # of Claims		2+ Late Pays, No Reinstatements			No Late Pays, 1+ Reinstatements		
		Vehicles		Years with State Auto					
		1-3	4+	1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	B	A	A	E	C	B
No Lapse	>= 100/300 or 300,000	2-3	3-4	F	D	B	H	G	E
No Lapse	>= 100/300 or 300,000	4+	5+	I	G	E	K	I	H
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	D	B	A	G	E	C
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	G	F	D	J	H	G
No Lapse	>FR, <100/300 or 300,000	4+	5+	J	I	G	N	K	I
No Lapse	FR	0-1	0-2	I	H	F	M	J	I
No Lapse	FR	2-3	3-4	N	K	I	Q	O	M
No Lapse	FR	4+	5+	Q	O	M	S	Q	Q
Lapse>30	>= 100/300 or 300,000	0-1	0-2	J	I	G	N	L	J
Lapse>30	>= 100/300 or 300,000	2-3	3-4	O	L	J	Q	P	N
Lapse>30	>= 100/300 or 300,000	4+	5+	Q	P	N	S	R	Q
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	L	J	I	P	N	K
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	Q	O	L	S	Q	P
Lapse>30	>FR, <100/300 or 300,000	4+	5+	S	Q	P	T	S	R
Lapse>30	FR	0-1	0-2	R	Q	O	S	S	R
Lapse>30	FR	2-3	3-4	T	S	R	T	T	S
Lapse>30	FR	4+	5+	T	T	S	T	T	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	G	E	C	I	H	F
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	J	H	G	M	K	I
Lapse<=30	>= 100/300 or 300,000	4+	5+	N	K	I	Q	O	M
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	H	G	E	K	I	H
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	L	J	H	O	M	K
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	O	N	K	R	Q	O
Lapse<=30	FR	0-1	0-2	O	M	J	Q	P	N
Lapse<=30	FR	2-3	3-4	R	Q	O	S	S	Q
Lapse<=30	FR	4+	5+	S	S	Q	T	T	S

* Coverage history for six months preceding submission with State Auto Insurance

** Including at-fault accidents below threshold.

Arkansas CustomFit® Rate Document

Effective 11-15-2009

Renewal Business CustomFit® Levels									
* Prior Coverage	Prior Limit	** # of Claims		1 Late Pay, 1+ Reinstatements			2+ Late Pays, 1+ Reinstatements		
		Vehicles		Years with State Auto					
		1-3	4+	1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	E	C	B	H	F	E
No Lapse	>= 100/300 or 300,000	2-3	3-4	H	G	E	K	I	H
No Lapse	>= 100/300 or 300,000	4+	5+	K	I	H	O	M	K
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	G	E	C	I	H	F
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	J	H	G	N	K	I
No Lapse	>FR, <100/300 or 300,000	4+	5+	N	K	I	Q	O	M
No Lapse	FR	0-1	0-2	M	J	I	Q	N	L
No Lapse	FR	2-3	3-4	Q	O	M	S	Q	Q
No Lapse	FR	4+	5+	S	Q	Q	T	S	S
Lapse>30	>= 100/300 or 300,000	0-1	0-2	N	L	J	Q	O	N
Lapse>30	>= 100/300 or 300,000	2-3	3-4	Q	P	N	S	R	Q
Lapse>30	>= 100/300 or 300,000	4+	5+	S	R	Q	T	S	S
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	P	N	K	R	Q	O
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	S	Q	P	T	S	R
Lapse>30	>FR, <100/300 or 300,000	4+	5+	T	S	R	T	T	S
Lapse>30	FR	0-1	0-2	S	S	R	T	T	S
Lapse>30	FR	2-3	3-4	T	T	S	T	T	T
Lapse>30	FR	4+	5+	T	T	T	T	T	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	I	H	F	M	J	I
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	M	K	I	Q	O	M
Lapse<=30	>= 100/300 or 300,000	4+	5+	Q	O	M	S	Q	Q
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	K	I	H	O	M	J
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	O	M	K	R	Q	O
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	R	Q	O	S	S	Q
Lapse<=30	FR	0-1	0-2	Q	P	N	S	S	Q
Lapse<=30	FR	2-3	3-4	S	S	Q	T	T	S
Lapse<=30	FR	4+	5+	T	T	S	T	T	T

* Coverage history for six months preceding submission with State Auto Insurance

** Including at-fault accidents below threshold.

SERFF Tracking Number: STAT-126238325 State: Arkansas
 Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: SA-CFA-2009-208
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR CFA RR
 Project Name/Number: Eff 11-15-09/SA-CFA-2009-208

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	08/20/2009

Comments:

Attachment:

AID PC A -1 01-6 SAMIC CFA.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	08/20/2009

Comments:

Attachments:

PPA Survey FORM APCS - SAMIC CFA.pdf

PPA Survey FORM APCS - SAMIC CFA.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	08/20/2009

Comments:

Attachment:

RF 1- SAMIC CFA.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	08/20/2009

Bypass Reason: N/A

Comments:

		Item Status:	Status
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SERFF Tracking Number: STAT-126238325 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SA-CFA-2009-208
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA RR
Project Name/Number: Eff 11-15-09/SA-CFA-2009-208

Satisfied - Item: Exhibits Filed **Date:** 08/20/2009
Comments:
Attachment:
AR CFA Exhibits.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 State Automobile Mutual Insurance
 NAIC # (including group #) 25135 Group# 175

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 20 %
- b. Good Student Discount Varies %
- c. Multi-car Discount Varies %
- d. Accident Free Discount* N/A %

Please Specify Qualification for Discount:

e. Anti-Theft Discount 5/15 %

- f. Other (specify) 5/15 %
- Auto/Home Discount 5 %
- ABS Varies %
- Size of Car/Passive Restraint 10 %
- Accident Prevention Course 10/15/20 %
- Prime of Life/Gold Plus 7 %
- Advantage 10 %
- Distant Student 10 %
- Family Retention 10 %

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

\$0 for EFT payments, \$5 for direct bill payments

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
A	-16.5%	39.9%
B	-9.7%	28.3%
C	-4.9%	0.2%
D	-1.9%	1.2%
E	0.0%	1%
F	3.9%	0.3%
G	9.7%	21.8%
H	13.6%	0.7%

I	17.5%	2.8%
J	22.3%	0%
K	26.2%	0.6%
L	29.1%	0%
M	33.0%	0.3%
N	35.0%	0%
O	38.8%	0%
P	42.7%	2.4%
Q	45.6%	0.5%
R	55.3%	0.0%
S	59.2%	0.0%
T	67.0%	0.0%

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

Signature

Bryan Pack

Printed Name

Actuarial Analyst II

Title

614-917-5608

Telephone Number

bryan.pack@stateauto.com

Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 25135
Company Name: State Automobile Mutual Ins
Contact Person: Bryan Pack
Telephone No.: 614-917-5608
Email Address: bryan.pack@stateauto.com
Effective Date: 11/15/2009

Assumptions to Use:

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	Varies	%
AUTO/HOMEOWNERS	5	15
GOOD STUDENT	Varies	%
ANTI-THEFT DEVICE	5	15
Over 55 Defensive Driver Discount		10
\$250/\$500 Deductible Comp./Coll.	14	7

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$1,000	\$1,200	\$370	\$322	\$856	\$1,026	\$324	\$284	\$1,304	\$1,572	\$468	\$406	\$856	\$1,026	\$324	\$284	\$990	\$1,192
	Minimum Liability with Comprehensive and Collision	\$1,740	\$2,102	\$608	\$522	\$1,670	\$2,016	\$584	\$504	\$2,006	\$2,424	\$694	\$596	\$1,670	\$2,016	\$584	\$504	\$1,762	\$2,132	\$614	\$532		
	100/300/50 Liability with Comprehensive and Collision	\$1,506	\$1,808	\$558	\$490	\$1,436	\$1,724	\$536	\$474	\$1,758	\$2,116	\$640	\$558	\$1,436	\$1,724	\$536	\$474	\$1,530	\$1,838	\$566	\$496		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$1,000	\$1,200	\$370	\$322	\$856	\$1,026	\$324	\$284	\$1,304	\$1,572	\$468	\$406	\$856	\$1,026	\$324	\$284	\$990	\$1,192	\$366	\$322		
	Minimum Liability with Comprehensive and Collision	\$2,090	\$2,526	\$720	\$618	\$2,054	\$2,486	\$710	\$608	\$2,340	\$2,834	\$800	\$688	\$2,054	\$2,486	\$710	\$608	\$2,128	\$2,580	\$732	\$632		
	100/300/50 Liability with Comprehensive and Collision	\$1,772	\$2,132	\$644	\$560	\$1,726	\$2,080	\$632	\$552	\$2,012	\$2,428	\$722	\$628	\$1,726	\$2,080	\$632	\$552	\$1,808	\$2,176	\$656	\$572		
2003 Honda Odyssey "EX"	Minimum Liability	\$1,000	\$1,200	\$370	\$322	\$856	\$1,026	\$324	\$284	\$1,304	\$1,572	\$468	\$406	\$856	\$1,026	\$324	\$284	\$990	\$1,192	\$366	\$322		
	Minimum Liability with Comprehensive and Collision	\$2,030	\$2,454	\$700	\$602	\$1,990	\$2,404	\$688	\$590	\$2,284	\$2,768	\$782	\$674	\$1,990	\$2,404	\$688	\$590	\$2,066	\$2,502	\$712	\$614		
	100/300/50 Liability with Comprehensive and Collision	\$1,726	\$2,076	\$628	\$548	\$1,678	\$2,020	\$614	\$538	\$1,972	\$2,376	\$710	\$616	\$1,678	\$2,020	\$614	\$538	\$1,762	\$2,120	\$642	\$558		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$1,034	\$1,238	\$390	\$340	\$886	\$1,062	\$342	\$302	\$1,334	\$1,608	\$486	\$424	\$886	\$1,062	\$342	\$302	\$1,024	\$1,230	\$386	\$340		
	Minimum Liability with Comprehensive and Collision	\$2,448	\$2,960	\$844	\$724	\$2,442	\$2,956	\$840	\$726	\$2,678	\$3,244	\$918	\$790	\$2,442	\$2,956	\$840	\$726	\$2,500	\$3,028	\$860	\$742		
	100/300/50 Liability with Comprehensive and Collision	\$2,056	\$2,472	\$750	\$654	\$2,034	\$2,448	\$744	\$650	\$2,280	\$2,750	\$824	\$716	\$2,034	\$2,448	\$744	\$650	\$2,104	\$2,532	\$764	\$666		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$1,000	\$1,200	\$370	\$322	\$856	\$1,026	\$324	\$284	\$1,304	\$1,572	\$468	\$406	\$856	\$1,026	\$324	\$284	\$990	\$1,192	\$366	\$322		
	Minimum Liability with Comprehensive and Collision	\$2,336	\$2,826	\$800	\$684	\$2,322	\$2,810	\$794	\$682	\$2,558	\$3,098	\$870	\$746	\$2,322	\$2,810	\$794	\$682	\$2,376	\$2,880	\$810	\$698		
	100/300/50 Liability with Comprehensive and Collision	\$1,958	\$2,360	\$704	\$612	\$1,930	\$2,328	\$696	\$606	\$2,178	\$2,628	\$776	\$674	\$1,930	\$2,328	\$696	\$606	\$1,998	\$2,406	\$718	\$622		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$998	\$1,196	\$378	\$332	\$858	\$1,026	\$332	\$294	\$1,286	\$1,550	\$470	\$410	\$858	\$1,026	\$332	\$294	\$990	\$1,188	\$376	\$330		
	Minimum Liability with Comprehensive and Collision	\$1,818	\$2,194	\$642	\$554	\$1,756	\$2,120	\$620	\$538	\$2,048	\$2,478	\$714	\$616	\$1,756	\$2,120	\$620	\$538	\$1,838	\$2,220	\$648	\$560		
	100/300/50 Liability with Comprehensive and Collision	\$1,574	\$1,884	\$596	\$524	\$1,508	\$1,806	\$576	\$506	\$1,798	\$2,158	\$668	\$586	\$1,508	\$1,806	\$576	\$506	\$1,596	\$1,910	\$602	\$530		

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	SA-CFA-2009-208
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	State Automobile Mutual Insurance Company	B. 25135

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)

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
CustomFit® Auto Program							
Combined Single Limit	12.8%	4.2%					
Bodily Injury	16.9%	6.5%					
Property Damage	7.3%	-0.1%					
Medical Payments	3.3%	1.3%					
UM/UIM	21.2%	8.1%					
Liability Total	13.2%	4.1%					
OTC	15.2%	4.6%					
Collision	6.8%	-0.1%					
Physical Damage Total	9.6%	1.5%					
TOTAL OVERALL EFFECT	11.7%	3.0%					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005							
2006	363	0.0%	11/15/06	35	25	71.4%	48.7%
2007	3167	-8.9%	11/15/07	2257	1533	67.9%	52.3%
2008	8503	3.2%	11/15/08	7005	5993	85.6%	58.6%
2009		4.0%	05/15/09				

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

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 13.6 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 60
10. -3.5 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 11

State Auto Mutual Insurance Company
CustomFit[®] Auto Rate and Rule Filing – Arkansas

Index of Exhibits

Summary of Proposed Rate and Rule Revisions

Indications

Exhibit I	Summary of Indicated Changes
Exhibit II	Calculation of Indicated Changes for Liability
Exhibit III	Calculation of Indicated Changes for Physical Damage and All Coverages Combined
Exhibit IV	Calculation of Projected Ultimate Incurred Losses
Exhibit V	Excess Wind Adjustment Factors
Exhibit VI	Expense Exhibit
Exhibit VII	Loss Development
Exhibit VIII	Pure Premium Trends
Exhibit IX	Unallocated Loss Adjustment Expense

Impacts

Exhibit X	Summary of Impacts by Coverage
Exhibit XI	Summary of Base Rate Impacts by Territory and Coverage
Exhibit XII	Early Upload Discount
Exhibit XIII	Antique/Classic Ltd Use Auto Impacts
Exhibit XIV	Summary of Financial Stability Factor Impacts
Exhibit XV	
Exhibit XVI	Towing and Labor and Rental Reimbursement Rate Changes
Exhibit XVII	Extended Non-Owner and Named Non-Owner Coverage Factors
Exhibit XVIII	Offset Calculations and Revised Model Years

Summary of Proposed Changes
Arkansas – CustomFit[®] Auto Program
State Automobile Mutual Insurance Company
Page 1 of 3

1. Base Rates:

We are revising our base rates by coverage. Please see Exhibit XI for details. The overall impact of this change is +3.9%.

2. Model Year Update:

We are updating our base model year to 2010. This change has been offset within the base rates to net an overall 0.0% impact. Please see Exhibit XVIII for details.

3. Financial Stability Factors:

We are revising our Financial Stability Factors. Please see Exhibits XIV and XV for further details and support. The overall impact of this change is estimated at -0.5%.

4. Antique/Classic Limited Use Vehicles:

We will be revising our liability factors and physical damage rates per \$100 for Antique and Classic – Limited Use vehicles. Please see Exhibit XIII for further details. The overall impact of this change is 0.0%.

5. Early Upload Discount:

With this filing we are introducing the Early Upload Discount. The discount will apply to policies that are uploaded at least 21 days prior to the policy effective date. We have estimated the long term impact to be -0.8%. However, we are stepping the impact of this discount over two years. We will account for a -0.4% impact each year. Please see Exhibit XII for further details.

6. Towing and Labor Costs Coverage:

Based on our competitive position, we are revising our rates for Towing and Labor. Please see Exhibit XVI for details.

7. Optional Limits Transportation Expenses Coverage:

Based on our competitive position, we are revising our rates for excess Transportation Expenses. Please see Exhibit XVI.

8. Named Non-Owner Coverage:

Following ISO, we are revising the rating categories and charges for Named Non-Owner Coverage. The impact of this change is negligible. Please see manual page OC-4 and Exhibit XVII for further details.

9. Extended Non-Owner Coverage:

Following ISO, we are revising the rating categories and the charges for Extended Non-Owner Coverage. We will apply the same rating algorithms for Extended Non-Owner coverage with primary insurance as we do for without primary insurance. The impact of this change is negligible. Please see manual page OC-4 and Exhibit XVII for further details.

10. AutoXtendedSM Coverage:

We are introducing a new optional coverage, AutoXtendedSM, modeled after Prime of Life, available to customers who do not qualify for Prime of Life. The semi-annual base rate will be \$20. Please see manual page OC-10 for details.

Summary of Proposed Changes
Arkansas – CustomFit[®] Auto Program
State Automobile Mutual Insurance Company
Page 2 of 3

11. Trip Interruption Coverage (PP1302):

We are enhancing our optional coverages with the addition of Trip Interruption Coverage. Please see manual page OC-9 and Rate Document page RD-7 for further details.

12. Auto Loan/Lease Coverage:

With this filing we will be adopting ISO's Auto Loan/Lease Coverage form (PP0335). The ISO form provides broader coverage as it does not limit the maximum amount payable to \$5,000 as does our current endorsement, AU158 (Difference in Value coverage).

13. ISO Physical Damage Symbol Factors:

We are adopting the new ISO physical damage symbol changes for model years 2011 and subsequent. This change increases the number of symbols to 75 and symbol assignments will vary between Other Than Collision and Collision coverages. State Auto did not adopt ISO's change to base symbol 8 for 1990-2010 model years; we remained at a base symbol 2. In order to implement the new ISO changes as revenue neutral we have re-indexed the proposed symbol factors to reflect our current base. The symbol 98 additive factors have also been adjusted. Please see the Rate Document for revised rating steps and factors.

14. Fees:

- We are proposing an increase on the Installment Fee, from \$4 to \$5. We are also introducing an installment fee for the Annual two-pay option. We anticipate that this will result in additional income of \$20,606.
- With this filing we will be introducing a \$10 late payment fee. The fee will apply if an insured makes a payment more than 4 days past the due date
- We are revising the reinstatement fee from \$20 to \$15.

15. Miscellaneous Manual Revisions:

The manual has been revised with the following changes:

- The General Rules Table of Contents has been revised due to changes in this section.
- Pages GR-10 & GR-11, Rule 6 – Payment Plans - Revised this section to clarify the different payment options. Revised the Monthly and Quarterly Non-EFT payment option Service Charge from \$4 to \$5. Added a \$5 Service charge for the Two-Pay option. Added a \$10 Late Fee Charge. These revisions caused wording to be shifted to different pages.
- Page GR-11, Rule 8 - Premium Determination - Revised this section to read that factors and rates are located within the rate document.
- Page GR-13, Rule 14 – Cancellation - Removed pro rata rating steps and rating tables.
- Page GR-13, Rule 16 –Reinstatements - Revised Reinstatement Fee to \$15.
- The Credits/Discounts/Charges Table of Contents has been revised due to changes in this section.
- Page CD-3, Rule 4 - Good Student Discount – Clarified intent regarding what qualifies for this discount.
- Page CD-8, Rule 15 – Early Upload Discount – Added rule.
- The Optional Coverages Table of Contents has been revised due to changes in this section.
- Page OC-1, Rule 1 - Towing and Labor Costs – Revised charts by removing the Rate per Car.

Summary of Proposed Changes
Arkansas – CustomFit[®] Auto Program
State Automobile Mutual Insurance Company
Page 3 of 3

- Page OC-1, Rule 2 - Optional Limits Transportation Expenses Coverage - Revised chart by removing the Rate per Car.
- Page OC-1, Rule 3 - Auto Loan/Lease Coverage - Removed rates section.
- Page OC-2, Rule 4 - Coverage for Excess Electronic Equipment – Revised chart by removing the premium per Auto.
- Page OC-3, Rule 5 - Coverage for CD's and Other Media - Revised title from Coverage for Tapes, Records, Discs and Other Media, and revised wording.
- Page OC-4, Rule 7 - Named Non-Owner Policy – Revised wording and moved rating wording to the rate document.
- Page OC-4, Rule 8 - Extended Non-Owned Liability Coverage – Revised wording and moved rating wording to the rate document.
- Page OC-9, Rule 13 - Auto Replacement Cost Coverage - Removed the rates section.
- Page OC-9, Rule 14 - Trip Interruption Coverage – Added rule.
- Page OC-10, Rule 15 - AutoXtended – Added rule.
- The Recreational Vehicles Table of Contents has been revised due to changes in this section.
- Page RV-1, Rule 1 - Motor Homes – Revised wording.
- Page RV-1, Rule 2 - Snowmobiles – Revised wording.
- Page RV-1, Rule 3 - All Terrain Vehicles – Revised wording.
- Page RV-1, Rule 4 - Golf Carts – Revised wording. These changes caused wording to be shifted to different pages.
- Page RV-2, Rule 6 - Dune Buggies – Revised wording.
- Page RV-2, Previous Rule 7 – Motorcycles Mopeds, Motorscooters, Motorbikes, Go-Carts – has been revised into 2 rules. Rule 7 – Mopeds, Motorscooters, Motorbikes, Go-Carts – Revised wording.
- Page RV-2, Rule 8 – Motorcycles – Wording was revised from previous Rule 7 – This is for motorcycles only.
- Page RV-2, Rule 9 - Electric Autos – Revised wording.
- Page AC-1, Rule 2 - Classic Autos – Limited Use – Revised Liability amount from 40% to 25%. Revised Medical Payments and Uninsured, Underinsured Motorists charge from 40% to 25%.
- Pages AC-2 & AC-3, Rule 3 - Antique Autos – Revised Liability amount from 40% to 25%. Revised Medical Payments and Uninsured, Underinsured Motorists charge from 40% to 25%.
- Page AC-3, Rule 4 - Spare Parts Coverage - Removed rate table and added wording stating that coverage is subject to a \$50 deductible and is available in increments of \$100 up to a maximum of \$3,000.
- Pages T-1 & T-2 – The correct territory pages have been added. With our last filing we attached our tiered auto territory pages.

State Auto Insurance Companies
Arkansas

Summary of Private Passenger Auto Rate Indications

Coverage	2009 Earned Premiums	Rate Indications	Dollar Impact	Effective Date
BI - Split & Single Lim.	\$2,139,760	17.0%	\$363,442	15-Nov-2009
PD - Split & Single Lim.	1,937,751	7.3%	141,380	
Medical Payments	369,171	3.3%	12,258	
U.M./U.I.M.	<u>888,368</u>	<u>21.2%</u>	<u>187,974</u>	
<i>LIABILITY</i>	5,335,050	13.2%	705,054	
Other Than Collision	1,320,969	15.2%	200,147	
Collision	<u>2,624,348</u>	<u>6.8%</u>	<u>178,803</u>	
<i>PHYSICAL DAMAGE</i>	3,945,317	9.6%	378,951	
OVERALL TOTAL	\$9,280,368	11.7%	1,084,005	

State Auto Insurance Companies
Arkansas

PRIVATE PASSENGER AUTO
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR LIABILITY COVERAGES

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
BI - Split & Single Lim.	03/31/2008	4,602	\$758,289	1,047,282	76	1.65	\$13,780
	03/31/2009	13,406	2,139,760	1,983,807	158	1.18	12,556
PD - Split & Single Lim.	03/31/2008	4,602	691,331	558,594	166	3.61	3,365
	03/31/2009	13,406	1,937,751	1,494,361	478	3.57	3,126
Medical Payments	03/31/2008	6,417	124,702	71,791	26	0.41	2,761
	03/31/2009	19,488	369,171	292,384	113	0.58	2,587
U.M./U.I.M.	03/31/2008	10,974	291,990	189,148	34	0.31	5,563
	03/31/2009	33,057	888,368	1,172,396	107	0.32	10,957

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
BI - Split & Single Lim.	03/31/2008	1.381					
	03/31/2009	0.927	1.043	0.681	53.1%	0.28	17.0%
PD - Split & Single Lim.	03/31/2008	0.808					
	03/31/2009	0.771	0.781	0.681	14.6%	0.46	7.3%
Medical Payments	03/31/2008	0.576					
	03/31/2009	0.792	0.737	0.681	8.1%	0.22	3.3%
U.M./U.I.M.	03/31/2008	0.648					
	03/31/2009	1.320	1.148	0.681	68.5%	0.22	21.2%

PRIVATE PASSENGER AUTO
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR PHYSICAL DAMAGE COVERAGES
AND ALL COVERAGES COMBINED

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
Other Than Collision	03/31/2008	3,174	\$421,484	286,024	256	8.07	1,117
	03/31/2009	9,712	1,320,969	1,061,640	790	8.13	1,344
Collision	03/31/2008	3,141	840,341	637,094	169	5.38	3,770
	03/31/2009	9,575	2,624,348	1,865,289	598	6.25	3,119
LIABILITY TOTAL	03/31/2008	26,595	1,866,311	1,866,814	302	1.14	6,182
	03/31/2009	79,356	5,335,050	4,942,947	856	1.08	5,774
PHYS. DAM. TOTAL	03/31/2008	6,315	1,261,825	923,118	425	6.73	2,172
	03/31/2009	19,288	3,945,317	2,926,929	1,388	7.20	2,109
OVERALL TOTAL	03/31/2008	32,909	3,128,136	2,789,932	727	2.21	3,838
	03/31/2009	98,644	9,280,368	7,869,876	2,244	2.27	3,507

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
Other Than Collision	03/31/2008	0.679					
	03/31/2009	0.804	0.772	0.669	15.4%	0.98	15.2%
Collision	03/31/2008	0.758					
	03/31/2009	0.711	0.723	0.669	8.1%	0.84	6.8%
LIABILITY TOTAL (wtd. ave.)	03/31/2008	1.000					
	03/31/2009	0.927	0.945	0.681	38.8%	NA	13.2%
PHYS. DAM. TOTAL (wtd. ave.)	03/31/2008	0.732					
	03/31/2009	0.742	0.739	0.669	10.5%	NA	9.6%
OVERALL TOTAL	03/31/2008	0.892					
	03/31/2009	0.848	0.859	0.676	27.1%	NA	11.7%

* Other Than Collision Coverage includes an adjustment for large, catastrophic wind losses.

State Auto Insurance Companies
ArkansasPrivate Passenger Auto
Calculation of Projected Ultimate Incurred Losses
Statewide Totals

Coverage	(1) Accident Years Ended	(2) Developed Incurred Losses	(3) Historic Net Trend	(4) Historic Years of Projection	(5) Historic Trended Incurred	(6) Prospective Net Trend	(7) Prospective Years of Projection	(8) Trended Incurred Losses	(9) ULAE Factor	(10) Projected Incurred Loss & LAE
BI - Split & Single Lim.	03/31/2008	\$798,117	6.0%	1.50	\$871,014	6.0%	1.45	\$947,767	1.105	\$1,047,282
	03/31/2009	\$1,602,537	6.0%	0.50	\$1,649,913	6.0%	1.45	\$1,795,301	1.105	\$1,983,807
PD - Split & Single Lim.	03/31/2008	\$476,836	2.0%	1.50	\$491,212	2.0%	1.45	\$505,515	1.105	\$558,594
	03/31/2009	\$1,301,154	2.0%	0.50	\$1,314,101	2.0%	1.45	\$1,352,363	1.105	\$1,494,361
Medical Payments	03/31/2008	\$57,872	4.0%	1.50	\$61,379	4.0%	1.45	\$64,969	1.105	\$71,791
	03/31/2009	\$245,125	4.0%	0.50	\$249,979	4.0%	1.45	\$264,601	1.105	\$292,384
U.M./U.I.M.	03/31/2008	\$125,549	6.0%	1.50	\$137,016	16.6%	1.45	\$171,175	1.105	\$189,148
	03/31/2009	\$824,882	6.0%	0.50	\$849,268	16.6%	1.45	\$1,060,992	1.105	\$1,172,396
Liability Totals	03/31/2008	\$1,458,374	4.6%	1.50	\$1,560,622	5.5%	1.45	\$1,689,425	1.105	\$1,866,814
	03/31/2009	\$3,973,698	4.6%	0.50	\$4,063,261	6.8%	1.45	\$4,473,256	1.105	\$4,942,947
The latest year average trend for Liability, excluding U.M./U.I.M. is:								4.2%		
Other Than Collision	03/31/2008	\$240,425	1.5%	1.50	\$245,696	1.5%	1.45	\$250,899	1.140	\$286,024
	03/31/2009	\$905,384	1.5%	0.50	\$911,953	1.5%	1.45	\$931,263	1.140	\$1,061,640
Collision	03/31/2008	\$558,854	0.0%	1.50	\$558,854	0.0%	1.45	\$558,854	1.140	\$637,094
	03/31/2009	\$1,636,218	0.0%	0.50	\$1,636,218	0.0%	1.45	\$1,636,218	1.140	\$1,865,289
Phys. Dam. Totals	03/31/2008	\$799,279	0.0%	1.50	\$804,550	0.4%	1.45	\$809,753	1.140	\$923,118
	03/31/2009	\$2,541,602	0.0%	0.50	\$2,548,171	0.5%	1.45	\$2,567,481	1.140	\$2,926,929

NOTES:

a) Other Than Collision Losses include an adjustment for large, catastrophic wind losses.

STATE AUTO INSURANCE COMPANIES

EXCESS WIND ADJUSTMENT FACTORS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Loss Year	Total Incurred Losses	Wind/ Non-Wind Ratio	I.S.O. Average Ratio	(3)-(2)	(4) x Non-Wind Losses	Adjusted Total Loss (1)+(5)	Wind Adjustment Factor
State							
ARKANSAS	2008 440,506	1.499	0.358	-1.141	(201,173)	239,333	0.543
	2009 1,234,539	0.954	0.358	-0.596	(376,488)	858,051	0.695

**STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTO EXPENSE EXHIBIT -- 2008
ARKANSAS**

<u>LIABILITY</u>	<u>SW</u>
ACQUISITION EXPENSE	3.8%
GENERAL EXPENSE	7.5%
AGENT COMMISSION	12.3%
CONTINGENT COMMISSION	1.8%
TAXES - STATE & LOCAL	2.5%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	0.2%
TAXES - POOLS	0.0%
MISCELLANEOUS	0.0%
PLUS TARGET OPERATING GAIN	8.8%
PLUS CONTIGENCY LOAD	0.0%
LESS INVESTMENT INCOME	-5.0%
 TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	 31.9%
 PERMISSIBLE LOSS AND LAE RATIO:	 68.1%

<u>PHYSICAL DAMAGE</u>	<u>SW</u>
ACQUISITION EXPENSE	3.8%
GENERAL EXPENSE	7.5%
AGENT COMMISSION	12.5%
CONTINGENT COMMISSION	1.8%
TAXES - STATE & LOCAL	3.0%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	0.2%
TAXES - POOLS	0.0%
MISCELLANEOUS	0.0%
PLUS TARGET OPERATING GAIN	5.5%
PLUS CONTIGENCY LOAD	0.0%
LESS INVESTMENT INCOME	-1.2%
 TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	 33.1%
 PERMISSIBLE LOSS AND LAE RATIO:	 66.9%

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
NEW BUSINESS 1 YEAR 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
BODILY INJURY & SINGLE LIMIT BI COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	7,471,320	7,382,743	8,003,543	8,538,838	8,826,141	8,895,586	9,055,408
Mar. 2004	8,531,980	8,589,823	9,081,213	9,372,175	9,519,970	9,550,023	
Mar. 2005	7,214,495	6,729,493	7,214,587	7,493,571	7,567,623		
Mar. 2006	6,298,901	6,834,812	7,232,028	7,309,633			
Mar. 2007	7,397,841	7,722,271	8,763,835				
Mar. 2008	7,733,638	7,785,049					
Mar. 2009	13,156,169						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	0.9881	1.0841	1.0669	1.0336	1.0079	1.0180	
Mar. 2004	1.0068	1.0572	1.0320	1.0158	1.0032		
Mar. 2005	0.9328	1.0721	1.0387	1.0099			
Mar. 2006	1.0851	1.0581	1.0107				
Mar. 2007	1.0439	1.1349					
Mar. 2008	1.0066						
Average of most recent 4 points							
WTD AVG.	1.0149	1.0808	1.0375	1.0200	1.0054	1.0180	
STR AVG.	1.0171	1.0806	1.0371	1.0198	1.0055	1.0180	
H-L	1.0253	1.0651	1.0354	1.0158	NA	NA	
SELECTED	1.0149	1.0808	1.0375	1.0200	1.0054	1.0180	1.0000
CUM	1.1882	1.1707	1.0832	1.0440	1.0235	1.0180	1.0000
ULT \$ ENDED	15,631,764 2009	9,114,178 2008	9,492,665 2007	7,631,254 2006	7,745,365 2005	9,721,603 2004	9,055,408 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	596	671	681	692	698	701	705
Mar. 2004	647	724	716	724	722	722	
Mar. 2005	567	585	607	604	605		
Mar. 2006	438	465	464	459			
Mar. 2007	564	625	616				
Mar. 2008	577	626					
Mar. 2009	908						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.1258	1.0149	1.0162	1.0087	1.0043	1.0057	
Mar. 2004	1.1190	0.9890	1.0112	0.9972	1.0000		
Mar. 2005	1.0317	1.0376	0.9951	1.0017			
Mar. 2006	1.0616	0.9978	0.9892				
Mar. 2007	1.1082	0.9856					
Mar. 2008	1.0849						
Average of most recent 4 points							
WTD AVG	1.0722	1.0017	1.0045	1.0025	1.0021	1.0057	
STR AVG.	1.0716	1.0025	1.0029	1.0025	1.0021	1.0057	
SELECTED	1.0722	1.0017	1.0045	1.0025	1.0021	1.0057	1.0000
CUM	1.0899	1.0165	1.0148	1.0103	1.0078	1.0057	1.0000
ULT # ENDED	990 2009	636 2008	625 2007	464 2006	610 2005	726 2004	705 2003

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

NEW BUSINESS 1 YEAR 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)

PROPERTY DAMAGE & SINGLE LIMIT PD COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	5,512,097	5,940,464	5,997,008	5,996,213	5,991,105	5,988,634	5,982,965
Mar. 2004	5,995,090	6,199,673	6,256,252	6,258,794	6,254,174	6,257,794	
Mar. 2005	4,684,324	4,994,281	5,016,861	5,038,997	5,042,699		
Mar. 2006	4,534,755	4,683,111	4,695,503	4,732,791			
Mar. 2007	5,326,587	5,631,512	5,622,822				
Mar. 2008	6,023,212	6,483,675					
Mar. 2009	9,806,871						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0777	1.0095	0.9999	0.9991	0.9996	0.9991	
Mar. 2004	1.0341	1.0091	1.0004	0.9993	1.0006		
Mar. 2005	1.0662	1.0045	1.0044	1.0007			
Mar. 2006	1.0327	1.0026	1.0079				
Mar. 2007	1.0572	0.9985					
Mar. 2008	1.0764						
Average of most recent 4 points							
WTD AVG.	1.0595	1.0039	1.0028	0.9997	1.0001	0.9991	
STR AVG.	1.0581	1.0037	1.0032	0.9997	1.0001	0.9991	
H-L	1.0617	1.0036	1.0024	0.9993	NA	NA	
SELECTED	1.0595	1.0039	1.0028	0.9997	1.0001	1.0000	1.0000
CUM	1.0663	1.0064	1.0025	0.9997	1.0001	1.0000	1.0000
ULT \$ ENDED	10,456,721 2009	6,525,117 2008	5,637,044 2007	4,731,585 2006	5,043,172 2005	6,257,794 2004	5,982,965 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	2,331	2,485	2,501	2,507	2,505	2,505	2,504
Mar. 2004	2,531	2,652	2,668	2,669	2,668	2,668	
Mar. 2005	1,965	2,040	2,043	2,047	2,048		
Mar. 2006	1,753	1,825	1,827	1,830			
Mar. 2007	1,979	2,090	2,091				
Mar. 2008	2,278	2,387					
Mar. 2009	3,788						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0661	1.0064	1.0024	0.9992	1.0000	0.9996	
Mar. 2004	1.0478	1.0060	1.0004	0.9996	1.0000		
Mar. 2005	1.0382	1.0015	1.0020	1.0005			
Mar. 2006	1.0411	1.0011	1.0016				
Mar. 2007	1.0561	1.0005					
Mar. 2008	1.0478						
Average of most recent 4 points							
WTD AVG	1.0460	1.0026	1.0015	0.9997	1.0000	0.9996	
STR AVG.	1.0458	1.0023	1.0016	0.9998	1.0000	0.9996	
SELECTED	1.0460	1.0026	1.0015	0.9997	1.0000	1.0000	1.0000
CUM	1.0500	1.0038	1.0013	0.9997	1.0000	1.0000	1.0000
ULT # ENDED	3,977 2009	2,396 2008	2,094 2007	1,829 2006	2,048 2005	2,668 2004	2,504 2003

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

NEW BUSINESS 1 YEAR 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)

MEDICAL PAYMENTS

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	751,338	784,554	765,547	752,417	726,896	727,855	725,635
Mar. 2004	973,326	946,992	920,006	877,854	863,231	853,466	
Mar. 2005	841,953	704,734	715,104	689,862	686,597		
Mar. 2006	812,909	723,751	687,042	692,623			
Mar. 2007	857,572	789,951	713,962				
Mar. 2008	1,133,931	973,945					
Mar. 2009	1,457,057						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0442	0.9758	0.9828	0.9661	1.0013	0.9969	
Mar. 2004	0.9729	0.9715	0.9542	0.9833	0.9887		
Mar. 2005	0.8370	1.0147	0.9647	0.9953			
Mar. 2006	0.8903	0.9493	1.0081				
Mar. 2007	0.9211	0.9038					
Mar. 2008	0.8589						
	Average of most recent 4 points						
WTD AVG.	0.8755	0.9591	0.9757	0.9813	0.9945	0.9969	
STR AVG.	0.8769	0.9598	0.9775	0.9816	0.9950	0.9969	
H-L	0.8746	0.9604	0.9738	0.9833	NA	NA	
SELECTED	0.8755	0.9591	0.9757	0.9813	0.9945	1.0000	1.0000
CUM	0.7996	0.9133	0.9522	0.9759	0.9945	1.0000	1.0000
ULT \$ ENDED	1,165,014 2009	889,477 2008	679,814 2007	675,901 2006	682,795 2005	853,466 2004	725,635 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	377	412	418	420	420	421	422
Mar. 2004	380	414	418	415	416	415	
Mar. 2005	381	386	393	391	390		
Mar. 2006	338	360	356	358			
Mar. 2007	352	375	374				
Mar. 2008	447	439					
Mar. 2009	605						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0928	1.0146	1.0048	1.0000	1.0024	1.0024	
Mar. 2004	1.0895	1.0097	0.9928	1.0024	0.9976		
Mar. 2005	1.0131	1.0181	0.9949	0.9974			
Mar. 2006	1.0651	0.9889	1.0056				
Mar. 2007	1.0653	0.9973					
Mar. 2008	0.9821						
	Average of most recent 4 points						
WTD AVG	1.0277	1.0039	0.9994	1.0000	1.0000	1.0024	
STR AVG.	1.0314	1.0035	0.9995	1.0000	1.0000	1.0024	
SELECTED	1.0277	1.0039	0.9994	1.0000	1.0000	1.0024	1.0000
CUM	1.0335	1.0057	1.0017	1.0024	1.0024	1.0024	1.0000
ULT # ENDED	625 2009	441 2008	375 2007	359 2006	391 2005	416 2004	422 2003

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

NEW BUSINESS 1 YEAR 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)

UNINSURED & UNDERINSURED MOTORIST COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	1,401,250	2,052,953	2,562,928	2,831,770	3,031,558	3,147,608	3,195,548
Mar. 2004	2,036,957	2,979,308	3,670,180	3,923,063	3,848,831	3,935,430	
Mar. 2005	897,995	1,641,477	2,018,434	2,219,442	2,098,620		
Mar. 2006	1,237,351	2,195,807	2,091,833	2,463,285			
Mar. 2007	1,489,431	2,129,729	3,107,382				
Mar. 2008	1,604,298	2,321,449					
Mar. 2009	2,164,469						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.4651	1.2484	1.1049	1.0706	1.0383	1.0152	
Mar. 2004	1.4626	1.2319	1.0689	0.9811	1.0225		
Mar. 2005	1.8279	1.2296	1.0996	0.9456			
Mar. 2006	1.7746	0.9526	1.1776				
Mar. 2007	1.4299	1.4591					
Mar. 2008	1.4470						
Average of most recent 4 points							
WTD AVG.	1.5851	1.2170	1.1058	1.0005	1.0295	1.0152	
STR AVG.	1.6199	1.2183	1.1127	0.9991	1.0304	1.0152	
H-L	1.6108	1.2308	1.1022	0.9811	NA	NA	
SELECTED	1.6108	1.2308	1.1058	1.0005	1.0295	1.0152	1.0000
CUM	2.2924	1.4231	1.1563	1.0457	1.0451	1.0152	1.0000

ULT \$ ENDED	4,961,848 2009	3,303,745 2008	3,593,073 2007	2,575,816 2006	2,193,335 2005	3,995,368 2004	3,195,548 2003
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INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	180	216	223	229	230	229	226
Mar. 2004	197	247	252	253	255	252	
Mar. 2005	188	224	239	234	232		
Mar. 2006	201	233	236	237			
Mar. 2007	221	247	249				
Mar. 2008	258	291					
Mar. 2009	313						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.2000	1.0324	1.0269	1.0044	0.9957	0.9869	
Mar. 2004	1.2538	1.0202	1.0040	1.0079	0.9882		
Mar. 2005	1.1915	1.0670	0.9791	0.9915			
Mar. 2006	1.1592	1.0129	1.0042				
Mar. 2007	1.1176	1.0081					
Mar. 2008	1.1279						
Average of most recent 4 points							
WTD AVG	1.1463	1.0263	1.0032	1.0014	0.9918	0.9869	
STR AVG.	1.1491	1.0270	1.0035	1.0012	0.9919	0.9869	
SELECTED	1.1463	1.0263	1.0032	1.0014	0.9918	0.9869	1.0000
CUM	1.1567	1.0091	0.9832	0.9801	0.9788	0.9869	1.0000
ULT # ENDED	362 2009	294 2008	245 2007	232 2006	227 2005	249 2004	226 2003

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
NEW BUSINESS 1 YEAR 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
OTHER THAN COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	4,096,612	4,380,707	4,390,376	4,389,552	4,388,637	4,389,463	4,385,076
Mar. 2004	4,434,457	4,698,439	4,723,644	4,732,632	4,733,192	4,732,432	
Mar. 2005	3,365,972	3,563,908	3,581,183	3,596,941	3,595,935		
Mar. 2006	2,936,356	3,147,423	3,142,676	3,142,676			
Mar. 2007	3,781,073	4,003,567	4,014,330				
Mar. 2008	4,062,548	4,465,051					
Mar. 2009	6,470,451						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0693	1.0022	0.9998	0.9998	1.0002	0.9990	
Mar. 2004	1.0595	1.0054	1.0019	1.0001	0.9998		
Mar. 2005	1.0588	1.0048	1.0044	0.9997			
Mar. 2006	1.0719	0.9985	1.0000				
Mar. 2007	1.0588	1.0027					
Mar. 2008	1.0991						
Average of most recent 4 points							
WTD AVG.	1.0731	1.0031	1.0015	0.9999	1.0000	0.9990	
STR AVG.	1.0722	1.0028	1.0015	0.9999	1.0000	0.9990	
H-L	1.0654	1.0038	1.0010	0.9998	NA	NA	
SELECTED	1.0731	1.0031	1.0015	0.9999	1.0000	1.0000	1.0000
CUM	1.0780	1.0046	1.0014	0.9999	1.0000	1.0000	1.0000
ULT \$ ENDED	6,975,080 2009	4,485,418 2008	4,019,992 2007	3,142,363 2006	3,595,961 2005	4,732,432 2004	4,385,076 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	3,458	3,885	3,895	3,896	3,899	3,905	3,906
Mar. 2004	3,856	4,221	4,240	4,243	4,245	4,245	
Mar. 2005	2,887	3,175	3,185	3,190	3,190		
Mar. 2006	2,113	2,309	2,315	2,315			
Mar. 2007	2,644	2,871	2,891				
Mar. 2008	3,116	3,498					
Mar. 2009	5,083						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.1235	1.0026	1.0003	1.0008	1.0015	1.0003	
Mar. 2004	1.0947	1.0045	1.0007	1.0005	1.0000		
Mar. 2005	1.0998	1.0031	1.0016	1.0000			
Mar. 2006	1.0928	1.0026	1.0000				
Mar. 2007	1.0859	1.0070					
Mar. 2008	1.1226						
Average of most recent 4 points							
WTD AVG	1.1016	1.0044	1.0007	1.0004	1.0007	1.0003	
STR AVG.	1.1002	1.0043	1.0006	1.0004	1.0008	1.0003	
SELECTED	1.1016	1.0044	1.0007	1.0004	1.0007	1.0000	1.0000
CUM	1.1084	1.0062	1.0018	1.0012	1.0007	1.0000	1.0000
ULT # ENDED	5,634 2009	3,520 2008	2,896 2007	2,318 2006	3,192 2005	4,245 2004	3,906 2003

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

NEW BUSINESS 1 YEAR 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	9,357,254	8,818,869	8,745,333	8,729,348	8,642,110	8,634,177	8,627,777
Mar. 2004	10,354,981	9,704,547	9,606,652	9,568,483	9,556,616	9,541,189	
Mar. 2005	8,466,536	7,866,992	7,795,208	7,751,053	7,730,447		
Mar. 2006	6,730,241	6,350,949	6,315,225	6,304,269			
Mar. 2007	8,406,933	7,737,796	7,643,019				
Mar. 2008	10,239,193	9,636,751					
Mar. 2009	14,937,847						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	0.9425	0.9917	0.9982	0.9900	0.9991	0.9993	
Mar. 2004	0.9372	0.9899	0.9960	0.9988	0.9984		
Mar. 2005	0.9292	0.9909	0.9943	0.9973			
Mar. 2006	0.9436	0.9944	0.9983				
Mar. 2007	0.9204	0.9878					
Mar. 2008	0.9412						
Average of most recent 4 points							
WTD AVG.	0.9335	0.9905	0.9966	0.9954	0.9987	0.9993	
STR AVG.	0.9336	0.9907	0.9967	0.9954	0.9987	0.9993	
H-L	0.9352	0.9904	0.9971	0.9973	NA	NA	
SELECTED	0.9335	0.9905	0.9966	0.9954	0.9987	1.0000	1.0000
CUM	0.9161	0.9814	0.9908	0.9941	0.9987	1.0000	1.0000
ULT \$	13,684,988	9,457,379	7,572,555	6,267,242	7,720,525	9,541,189	8,627,777
ENDED	2009	2008	2007	2006	2005	2004	2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	2,818	2,946	2,957	2,961	2,965	2,966	2,967
Mar. 2004	3,410	3,466	3,482	3,487	3,491	3,493	
Mar. 2005	2,893	2,977	2,982	2,981	2,983		
Mar. 2006	2,412	2,491	2,497	2,497			
Mar. 2007	2,995	3,050	3,054				
Mar. 2008	3,591	3,605					
Mar. 2009	5,493						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0454	1.0037	1.0014	1.0014	1.0003	1.0003	
Mar. 2004	1.0164	1.0046	1.0014	1.0011	1.0006		
Mar. 2005	1.0290	1.0017	0.9997	1.0007			
Mar. 2006	1.0328	1.0024	1.0000				
Mar. 2007	1.0184	1.0013					
Mar. 2008	1.0039						
Average of most recent 4 points							
WTD AVG	1.0195	1.0026	1.0007	1.0011	1.0005	1.0003	
STR AVG.	1.0210	1.0025	1.0006	1.0011	1.0005	1.0003	
SELECTED	1.0195	1.0026	1.0007	1.0011	1.0005	1.0000	1.0000
CUM	1.0244	1.0048	1.0022	1.0015	1.0005	1.0000	1.0000
ULT #	5,627	3,622	3,061	2,501	2,984	3,493	2,967
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
NEW BUSINESS 2 YEARS 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
BODILY INJURY & SINGLE LIMIT BI COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	12,372,060	11,731,406	12,741,476	13,383,847	13,585,510	13,653,810	13,803,751
Mar. 2004	16,376,195	15,029,074	16,739,572	16,796,521	16,837,535	16,917,684	
Mar. 2005	14,776,963	15,211,858	15,969,085	16,227,605	16,368,137		
Mar. 2006	12,476,823	12,968,492	13,950,590	14,333,471			
Mar. 2007	12,609,296	12,856,644	14,195,112				
Mar. 2008	13,234,861	13,329,137					
Mar. 2009	19,569,419						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	0.9482	1.0861	1.0504	1.0151	1.0050	1.0110	
Mar. 2004	0.9177	1.1138	1.0034	1.0024	1.0048		
Mar. 2005	1.0294	1.0498	1.0162	1.0087			
Mar. 2006	1.0394	1.0757	1.0274				
Mar. 2007	1.0196	1.1041					
Mar. 2008	1.0071						
Average of most recent 4 points							
WTD AVG.	1.0239	1.0854	1.0226	1.0083	1.0049	1.0110	
STR AVG.	1.0239	1.0859	1.0244	1.0087	1.0049	1.0110	
H-L	1.0245	1.0899	1.0218	1.0087	NA	NA	
SELECTED	1.0239	1.0854	1.0226	1.0083	1.0049	1.0110	1.0000
CUM	1.1640	1.1369	1.0474	1.0243	1.0159	1.0110	1.0000
ULT \$ ENDED	22,779,402 2009	15,153,595 2008	14,868,284 2007	14,681,825 2006	16,628,631 2005	17,103,468 2004	13,803,751 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	1,031	1,142	1,158	1,173	1,176	1,178	1,181
Mar. 2004	1,298	1,383	1,384	1,394	1,386	1,385	
Mar. 2005	1,272	1,336	1,361	1,352	1,354		
Mar. 2006	917	966	965	953			
Mar. 2007	952	1,033	1,021				
Mar. 2008	1,004	1,067					
Mar. 2009	1,396						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.1077	1.0140	1.0130	1.0026	1.0017	1.0025	
Mar. 2004	1.0655	1.0007	1.0072	0.9943	0.9993		
Mar. 2005	1.0503	1.0187	0.9934	1.0015			
Mar. 2006	1.0534	0.9990	0.9876				
Mar. 2007	1.0851	0.9884					
Mar. 2008	1.0627						
Average of most recent 4 points							
WTD AVG	1.0620	1.0028	1.0008	0.9992	1.0004	1.0025	
STR AVG.	1.0629	1.0017	1.0003	0.9994	1.0005	1.0025	
SELECTED	1.0620	1.0028	1.0008	0.9992	1.0004	1.0025	1.0000
CUM	1.0681	1.0058	1.0030	1.0022	1.0029	1.0025	1.0000
ULT # ENDED	1,491 2009	1,073 2008	1,024 2007	955 2006	1,358 2005	1,389 2004	1,181 2003

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

NEW BUSINESS 2 YEARS 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)

PROPERTY DAMAGE & SINGLE LIMIT PD COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	9,045,432	9,555,680	9,645,872	9,650,941	9,644,787	9,633,922	9,628,253
Mar. 2004	11,553,877	11,905,637	11,979,339	11,975,678	11,968,133	11,973,990	
Mar. 2005	10,341,802	10,779,735	10,853,602	10,904,071	10,945,667		
Mar. 2006	9,125,545	9,498,443	9,564,390	9,603,292			
Mar. 2007	9,386,399	9,804,148	9,809,661				
Mar. 2008	10,619,783	11,174,969					
Mar. 2009	15,052,320						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0564	1.0094	1.0005	0.9994	0.9989	0.9994	
Mar. 2004	1.0304	1.0062	0.9997	0.9994	1.0005		
Mar. 2005	1.0423	1.0069	1.0046	1.0038			
Mar. 2006	1.0409	1.0069	1.0041				
Mar. 2007	1.0445	1.0006					
Mar. 2008	1.0523						
Average of most recent 4 points							
WTD AVG.	1.0452	1.0052	1.0022	1.0009	0.9998	0.9994	
STR AVG.	1.0450	1.0051	1.0022	1.0008	0.9997	0.9994	
H-L	1.0434	1.0065	1.0023	0.9994	NA	NA	
SELECTED	1.0452	1.0052	1.0022	1.0009	0.9998	1.0000	1.0000
CUM	1.0536	1.0080	1.0028	1.0006	0.9998	1.0000	1.0000
ULT \$	15,858,647	11,264,561	9,836,992	9,609,300	10,943,130	11,973,990	9,628,253
ENDED	2009	2008	2007	2006	2005	2004	2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	3,880	4,077	4,097	4,102	4,100	4,099	4,098
Mar. 2004	4,909	5,079	5,103	5,101	5,099	5,100	
Mar. 2005	4,460	4,630	4,642	4,646	4,649		
Mar. 2006	3,695	3,827	3,828	3,831			
Mar. 2007	3,611	3,770	3,769				
Mar. 2008	4,124	4,270					
Mar. 2009	5,834						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0508	1.0049	1.0012	0.9995	0.9998	0.9998	
Mar. 2004	1.0346	1.0047	0.9996	0.9996	1.0002		
Mar. 2005	1.0381	1.0026	1.0009	1.0006			
Mar. 2006	1.0357	1.0003	1.0008				
Mar. 2007	1.0440	0.9997					
Mar. 2008	1.0354						
Average of most recent 4 points							
WTD AVG	1.0382	1.0021	1.0006	0.9999	1.0000	0.9998	
STR AVG.	1.0383	1.0018	1.0006	0.9999	1.0000	0.9998	
SELECTED	1.0382	1.0021	1.0006	1.0000	1.0000	1.0000	1.0000
CUM	1.0409	1.0026	1.0006	1.0000	1.0000	1.0000	1.0000
ULT #	6,073	4,281	3,771	3,831	4,649	5,100	4,098
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
NEW BUSINESS 2 YEARS 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
MEDICAL PAYMENTS

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	1,237,376	1,231,846	1,197,201	1,154,850	1,129,582	1,123,836	1,113,592
Mar. 2004	1,950,045	1,900,855	1,823,500	1,778,312	1,744,361	1,728,206	
Mar. 2005	1,714,128	1,550,005	1,506,760	1,456,712	1,424,101		
Mar. 2006	1,576,546	1,403,714	1,315,780	1,309,486			
Mar. 2007	1,538,902	1,402,351	1,243,346				
Mar. 2008	1,913,475	1,636,661					
Mar. 2009	2,314,632						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	0.9955	0.9719	0.9646	0.9781	0.9949	0.9909	
Mar. 2004	0.9748	0.9593	0.9752	0.9809	0.9907		
Mar. 2005	0.9043	0.9721	0.9668	0.9776			
Mar. 2006	0.8904	0.9374	0.9952				
Mar. 2007	0.9113	0.8866					
Mar. 2008	0.8553						
Average of most recent 4 points							
WTD AVG.	0.8887	0.9413	0.9754	0.9791	0.9924	0.9909	
STR AVG.	0.8903	0.9388	0.9755	0.9789	0.9928	0.9909	
H-L	0.8973	0.9483	0.9710	0.9781	NA	NA	
SELECTED	0.8887	0.9413	0.9754	0.9791	0.9924	0.9909	1.0000
CUM	0.7855	0.8839	0.9391	0.9628	0.9833	0.9909	1.0000
ULT \$ ENDED	1,818,241 2009	1,446,639 2008	1,167,573 2007	1,260,726 2006	1,400,367 2005	1,712,453 2004	1,113,592 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	620	668	674	678	678	679	680
Mar. 2004	794	832	843	840	841	839	
Mar. 2005	781	807	812	807	806		
Mar. 2006	644	673	673	679			
Mar. 2007	628	653	649				
Mar. 2008	782	778					
Mar. 2009	933						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0774	1.0090	1.0059	1.0000	1.0015	1.0015	
Mar. 2004	1.0479	1.0132	0.9964	1.0012	0.9976		
Mar. 2005	1.0333	1.0062	0.9938	0.9988			
Mar. 2006	1.0450	1.0000	1.0089				
Mar. 2007	1.0398	0.9939					
Mar. 2008	0.9949						
Average of most recent 4 points							
WTD AVG	1.0268	1.0040	1.0007	1.0000	0.9993	1.0015	
STR AVG.	1.0283	1.0033	1.0013	1.0000	0.9995	1.0015	
SELECTED	1.0268	1.0040	1.0007	1.0000	0.9993	1.0015	1.0000
CUM	1.0325	1.0055	1.0015	1.0008	1.0008	1.0015	1.0000
ULT # ENDED	963 2009	782 2008	650 2007	680 2006	807 2005	840 2004	680 2003

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

NEW BUSINESS 2 YEARS 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
UNINSURED & UNDERINSURED MOTORIST COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	3,107,841	3,915,205	4,596,151	5,017,518	5,196,036	5,347,329	5,387,891
Mar. 2004	3,229,694	4,927,611	6,443,854	6,870,856	6,953,485	7,002,160	
Mar. 2005	2,579,533	4,073,838	4,820,425	5,056,241	4,915,135		
Mar. 2006	2,058,925	3,213,291	3,323,990	3,667,747			
Mar. 2007	2,272,263	3,142,286	4,318,462				
Mar. 2008	2,642,188	4,315,781					
Mar. 2009	3,541,952						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.2598	1.1739	1.0917	1.0356	1.0291	1.0076	
Mar. 2004	1.5257	1.3077	1.0663	1.0120	1.0070		
Mar. 2005	1.5793	1.1833	1.0489	0.9721			
Mar. 2006	1.5607	1.0345	1.1034				
Mar. 2007	1.3829	1.3743					
Mar. 2008	1.6334						
Average of most recent 4 points							
WTD AVG.	1.5435	1.2311	1.0744	1.0071	1.0165	1.0076	
STR AVG.	1.5391	1.2249	1.0776	1.0066	1.0181	1.0076	
H-L	1.5700	1.2455	1.0790	1.0120	NA	NA	
SELECTED	1.5435	1.2455	1.0744	1.0071	1.0165	1.0076	1.0000
CUM	2.1304	1.3802	1.1082	1.0314	1.0242	1.0076	1.0000
ULT \$ ENDED	7,545,922 2009	5,956,814 2008	4,785,703 2007	3,783,005 2006	5,033,930 2005	7,055,274 2004	5,387,891 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	287	338	347	357	358	357	354
Mar. 2004	381	476	489	490	495	492	
Mar. 2005	366	430	448	447	445		
Mar. 2006	373	423	428	426			
Mar. 2007	390	440	438				
Mar. 2008	413	468					
Mar. 2009	518						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.1777	1.0266	1.0288	1.0028	0.9972	0.9916	
Mar. 2004	1.2493	1.0273	1.0020	1.0102	0.9939		
Mar. 2005	1.1749	1.0419	0.9978	0.9955			
Mar. 2006	1.1340	1.0118	0.9953				
Mar. 2007	1.1282	0.9955					
Mar. 2008	1.1332						
Average of most recent 4 points							
WTD AVG	1.1420	1.0192	1.0047	1.0031	0.9953	0.9916	
STR AVG.	1.1426	1.0191	1.0060	1.0028	0.9956	0.9916	
SELECTED	1.1420	1.0192	1.0047	1.0031	0.9953	0.9916	1.0000
CUM	1.1577	1.0137	0.9946	0.9900	0.9869	0.9916	1.0000
ULT # ENDED	600 2009	474 2008	436 2007	422 2006	439 2005	488 2004	354 2003

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
NEW BUSINESS 2 YEARS 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
OTHER THAN COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	6,636,706	7,044,499	7,063,150	7,058,729	7,057,814	7,058,640	7,054,443
Mar. 2004	8,698,338	9,056,249	9,083,138	9,092,780	9,087,369	9,086,610	
Mar. 2005	7,732,786	8,080,431	8,096,517	8,112,209	8,110,034		
Mar. 2006	5,998,916	6,329,063	6,329,641	6,329,427			
Mar. 2007	7,028,501	7,334,050	7,345,406				
Mar. 2008	7,622,865	8,142,048					
Mar. 2009	10,816,599						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0614	1.0026	0.9994	0.9999	1.0001	0.9994	
Mar. 2004	1.0411	1.0030	1.0011	0.9994	0.9999		
Mar. 2005	1.0450	1.0020	1.0019	0.9997			
Mar. 2006	1.0550	1.0001	1.0000				
Mar. 2007	1.0435	1.0015					
Mar. 2008	1.0681						
	Average of most recent 4 points						
WTD AVG.	1.0529	1.0018	1.0007	0.9996	1.0000	0.9994	
STR AVG.	1.0529	1.0016	1.0006	0.9997	1.0000	0.9994	
H-L	1.0500	1.0018	1.0005	0.9997	NA	NA	
SELECTED	1.0529	1.0018	1.0007	0.9996	1.0000	1.0000	1.0000
CUM	1.0552	1.0021	1.0003	0.9997	1.0000	1.0000	1.0000
ULT \$ ENDED	11,413,277 2009	8,159,260 2008	7,347,834 2007	6,327,236 2006	8,110,067 2005	9,086,610 2004	7,054,443 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	5,855	6,435	6,453	6,455	6,458	6,464	6,465
Mar. 2004	7,841	8,443	8,467	8,471	8,473	8,473	
Mar. 2005	7,106	7,698	7,713	7,718	7,718		
Mar. 2006	5,130	5,488	5,503	5,503			
Mar. 2007	5,150	5,509	5,533				
Mar. 2008	5,822	6,362					
Mar. 2009	8,586						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0991	1.0028	1.0003	1.0005	1.0009	1.0002	
Mar. 2004	1.0768	1.0028	1.0005	1.0002	1.0000		
Mar. 2005	1.0833	1.0019	1.0006	1.0000			
Mar. 2006	1.0698	1.0027	1.0000				
Mar. 2007	1.0697	1.0044					
Mar. 2008	1.0928						
	Average of most recent 4 points						
WTD AVG	1.0797	1.0029	1.0004	1.0002	1.0004	1.0002	
STR AVG.	1.0789	1.0030	1.0004	1.0002	1.0005	1.0002	
SELECTED	1.0797	1.0029	1.0004	1.0002	1.0004	1.0000	1.0000
CUM	1.0839	1.0039	1.0010	1.0006	1.0004	1.0000	1.0000
ULT # ENDED	9,306 2009	6,387 2008	5,539 2007	5,506 2006	7,721 2005	8,473 2004	6,465 2003

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
NEW BUSINESS 2 YEARS 5 MONTHS

ALL STATES (AL, AZ, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	14,728,580	13,860,398	13,736,572	13,704,655	13,611,719	13,587,663	13,574,824
Mar. 2004	18,792,678	17,639,800	17,386,721	17,306,502	17,279,458	17,248,947	
Mar. 2005	17,251,336	16,234,479	16,103,008	16,046,992	16,013,275		
Mar. 2006	13,800,967	12,981,112	12,877,862	12,856,914			
Mar. 2007	14,679,817	13,608,870	13,480,622				
Mar. 2008	17,650,121	16,421,634					
Mar. 2009	23,579,630						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	0.9411	0.9911	0.9977	0.9932	0.9982	0.9991	
Mar. 2004	0.9387	0.9857	0.9954	0.9984	0.9982		
Mar. 2005	0.9411	0.9919	0.9965	0.9979			
Mar. 2006	0.9406	0.9920	0.9984				
Mar. 2007	0.9270	0.9906					
Mar. 2008	0.9304						
	Average of most recent 4 points						
WTD AVG.	0.9347	0.9898	0.9969	0.9967	0.9982	0.9991	
STR AVG.	0.9348	0.9900	0.9970	0.9965	0.9982	0.9991	
H-L	0.9355	0.9912	0.9971	0.9979	NA	NA	
SELECTED	0.9347	0.9898	0.9969	0.9967	0.9982	1.0000	1.0000
CUM	0.9177	0.9817	0.9918	0.9950	0.9982	1.0000	1.0000
ULT \$ ENDED	21,638,363 2009	16,121,730 2008	13,370,658 2007	12,792,285 2006	15,984,988 2005	17,248,947 2004	13,574,824 2003

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Mar. 2003	4,595	4,758	4,774	4,779	4,783	4,784	4,785
Mar. 2004	6,612	6,712	6,730	6,735	6,739	6,741	
Mar. 2005	6,457	6,603	6,613	6,612	6,613		
Mar. 2006	5,169	5,285	5,293	5,294			
Mar. 2007	5,417	5,524	5,530				
Mar. 2008	6,492	6,513					
Mar. 2009	8,782						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Mar. 2003	1.0355	1.0034	1.0010	1.0008	1.0002	1.0002	
Mar. 2004	1.0151	1.0027	1.0007	1.0006	1.0003		
Mar. 2005	1.0226	1.0015	0.9998	1.0002			
Mar. 2006	1.0224	1.0015	1.0002				
Mar. 2007	1.0198	1.0011					
Mar. 2008	1.0032						
	Average of most recent 4 points						
WTD AVG	1.0166	1.0017	1.0004	1.0005	1.0003	1.0002	
STR AVG.	1.0170	1.0017	1.0005	1.0005	1.0003	1.0002	
SELECTED	1.0166	1.0017	1.0004	1.0005	1.0003	1.0000	1.0000
CUM	1.0195	1.0029	1.0012	1.0008	1.0003	1.0000	1.0000
ULT # ENDED	8,954 2009	6,532 2008	5,537 2007	5,298 2006	6,615 2005	6,741 2004	4,785 2003

STATE AUTOMOBILE INSURANCE COMPANIES
ANNUAL TRENDS SELECTED BY COVERAGE
ARKANSAS

		<u>Bodily Injury</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (T/L or B/L)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
1st Qtr. 2009	State Auto - AR (B/L, \$10,000)	12.6%	-8.6%	3.0%	0.151	-1.1%	8.2%	7.0%	0.151	6.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (T/L)	10.0%	-6.5%	2.8%	0.975	1.6%	-4.5%	-3.0%	0.975	
2nd Qtr. 2008	ISO - AR (T/L)	13.9%	-10.1%	2.4%	0.426	-1.1%	-5.9%	-6.9%	0.426	
2nd Qtr. 2008	ISO - South Region (T/L)	1.8%	-2.3%	-0.5%	1.000	2.0%	-3.7%	-1.8%	1.000	
1st Qtr. 2009	State Auto - CW Tort (B/L, \$10,000)	4.5%	-3.6%	0.7%	0.596	2.7%	-6.3%	-3.8%	0.596	
CRED. WEIGHTED TRENDS		12.1%	-8.4%	2.7%		0.1%	-3.2%	-3.1%		

		<u>Property Damage</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (T/L or B/L)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
1st Qtr. 2009	State Auto - AR (B/L, \$10,000)	3.1%	1.9%	5.0%	0.293	3.2%	1.2%	4.4%	0.293	2.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (T/L)	2.0%	-3.8%	-1.8%	1.000	2.4%	-1.9%	0.5%	1.000	
2nd Qtr. 2008	ISO - AR (T/L)	-5.3%	3.4%	-2.1%	0.752	0.4%	1.2%	1.6%	0.752	
2nd Qtr. 2008	ISO - South Region (T/L)	1.3%	-0.7%	0.6%	1.000	2.7%	-1.9%	0.7%	1.000	
1st Qtr. 2009	State Auto - CW (B/L, \$10,000)	0.5%	-0.1%	0.4%	1.000	1.0%	1.0%	2.0%	1.000	
CRED. WEIGHTED TRENDS		-2.8%	3.0%	0.0%		1.2%	1.2%	2.4%		

		<u>Medical Payments</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (T/L or B/L)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
1st Qtr. 2009	State Auto - AR (T/L)	18.2%	-20.0%	-5.4%	0.109	19.3%	-13.4%	3.3%	0.109	4.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (T/L)									
2nd Qtr. 2008	ISO - AR (T/L)	-8.3%	-1.4%	-9.6%	0.328	4.5%	-7.9%	-3.8%	0.328	
2nd Qtr. 2008	ISO - South Region (T/L)	5.5%	-5.6%	-0.4%	1.000	2.8%	-4.8%	-2.1%	1.000	
1st Qtr. 2009	State Auto - CW (T/L)	3.1%	-4.2%	-1.2%	0.545	1.0%	-0.6%	0.4%	0.545	
CRED. WEIGHTED TRENDS		2.4%	-5.8%	-3.6%		5.2%	-6.8%	-1.9%		

		<u>Comprehensive (Excl Cat Losses)</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (Avg. Ded./Catastrophes)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
1st Qtr. 2009	State Auto - AR (All Ded., excl. Cats.)	12.0%	-2.5%	9.2%	0.329	11.9%	-8.0%	2.9%	0.329	1.5%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (All Ded., excl. Cats.)	52.2%	31.1%	99.6%	1.000	16.9%	-6.6%	9.2%	1.000	
2nd Qtr. 2008	ISO - AR (\$100 Ded., excl. Cats.)	9.2%	0.1%	9.3%	0.626	6.8%	-0.2%	6.6%	0.626	
2nd Qtr. 2008	ISO - South Region (\$100 Ded., excl. Cats.)	2.5%	-1.4%	1.1%	1.000	3.9%	-2.2%	1.6%	1.000	
1st Qtr. 2009	State Auto - CW (T/L)	1.5%	-0.1%	1.4%	1.000	4.5%	-0.9%	3.5%	1.000	
CRED. WEIGHTED TRENDS		12.1%	0.6%	12.8%		8.9%	-3.0%	5.6%		

		<u>Collision</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (Avg. Ded.)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
1st Qtr. 2009	State Auto - AR (All Ded.)	4.8%	5.3%	10.4%	0.295	3.4%	4.5%	8.0%	0.295	0.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (All Ded.)	3.5%	-1.6%	1.8%	1.000	1.8%	-0.3%	1.5%	1.000	
2nd Qtr. 2008	ISO - AR (\$500 Ded.)	1.6%	2.5%	4.1%	0.939	1.2%	1.1%	2.3%	0.939	
2nd Qtr. 2008	ISO - South Region (\$500 Ded.)	-1.6%	-0.1%	-1.7%	1.000	-0.1%	0.4%	0.3%	1.000	
1st Qtr. 2009	State Auto - CW (T/L)	2.6%	2.2%	4.9%	1.000	0.3%	3.6%	3.9%	1.000	
CRED. WEIGHTED TRENDS		2.5%	3.3%	6.0%		1.8%	2.1%	4.0%		

* Selected PP Trends are equal to the Cred. Weighted 6 Point fits, subject to appropriate Minimums and Maximums by Coverage.

* CREDIBILITY STANDARD: 10,623 CLAIMS IN MOST RECENT QUARTER

* CREDIBILITY WEIGHTING ASSIGNS CREDIBILITY IN THE FOLLOWING ORDER:

- 1) STATE AUTO - STATE SPECIFIC
- 2) ISO - STATE SPECIFIC
- 3) ISO/NAII FAST TRACK
- 4) ISO - REGIONAL

State Auto Insurance Companies
Private Passenger Auto
Unallocated Loss Adjustment Expense

Liability							
(000 omitted)	2004	2005	2006	2007	2008	Total	Selected
Direct Losses Inc.	150,131	159,912	138,132	141,121	164,598	753,894	
Direct Alloc. LAE Inc.	5,254	8,960	5,829	10,278	13,519	43,840	
Direct Unalloc. LAE Inc.	16,793	17,124	15,205	17,084	16,978	83,184	
Unallocated Factor	1.108	1.101	1.106	1.113	1.095	1.104	1.105

Physical Damage							
(000 omitted)	2004	2005	2006	2007	2008	Total	Selected
Direct Losses Inc.	92,856	87,619	89,307	92,262	114,586	476,630	
Direct Alloc. LAE Inc.	2,372	2,434	2,801	2,717	3,701	14,026	
Direct Unalloc. LAE Inc.	13,080	13,182	13,196	14,841	13,640	67,940	
Unallocated Factor	1.137	1.146	1.143	1.156	1.115	1.138	1.140

State Auto Insurance Companies
Private Passenger Auto
Arkansas - CustomFit®
Summary of Impacts
WPOL 05/01/2008 - 04/30/2009

	Written Premium	Indication	Base Rates	Early Upload Discount	Antique/ Classic Ltd Use	Financial Stability Factors	Combined Impact	Dollar Impact
Combined Single Limit*	552,909	12.8%	5.1%	-0.4%	0.0%	-0.3%	4.2%	23,431
Bodily Injury	2,683,836	16.9%	7.4%	-0.4%	0.0%	-0.3%	6.5%	175,040
Property Damage	2,387,307	7.3%	0.7%	-0.4%	0.0%	-0.3%	-0.1%	(1,770)
Medical Payments**	507,410	3.3%	1.9%	-0.3%	0.0%	-0.3%	1.3%	6,542
<u>UM/UIM</u>	<u>1,209,744</u>	<u>21.2%</u>	<u>8.1%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>8.1%</u>	<u>97,945</u>
Liability	7,341,205	13.2%	4.8%	-0.3%	0.0%	-0.3%	4.1%	301,188
Other Than Collision	1,811,570	15.2%	5.8%	-0.4%	0.0%	-0.7%	4.6%	83,672
<u>Collision</u>	<u>3,625,723</u>	<u>6.8%</u>	<u>1.0%</u>	<u>-0.4%</u>	<u>0.0%</u>	<u>-0.7%</u>	<u>-0.1%</u>	<u>(2,818)</u>
Physical Damage	5,437,293	9.6%	2.6%	-0.4%	0.0%	-0.7%	1.5%	80,854
Statewide	12,778,499	11.7%	3.9%	-0.4%	0.0%	-0.5%	3.0%	382,042

*The CSL indication is computed using the ISO formula.

**Includes Accidental Death and Work Loss

Assumed Effective Date 11/15/2009

State Auto Insurance Companies
 Private Passenger Auto
 Arkansas - CustomFit®
 Base Rate Impacts
 WPOL 05/01/2008 - 04/30/2009

Base rate only impacts

Territory	Description	CSL		BI		PD		MP*		UM		OTC		COL		Statewide	
		Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact
1	Little Rock & Pulaski County	101,078	5.7%	197,708	8.9%	165,560	1.9%	24,893	0.0%	75,271	8.1%	86,708	3.9%	248,144	0.4%	899,362	4.1%
3	Benton & Washington Cities	35,003	6.8%	149,030	9.9%	129,966	2.6%	30,772	5.9%	75,755	8.1%	100,640	5.6%	184,130	0.5%	705,296	5.0%
5	Cirrenden and Mississippi Cities	5,714	4.3%	23,463	7.5%	24,540	0.8%	3,999	5.9%	10,896	8.1%	23,206	5.6%	36,256	0.9%	128,074	3.9%
6	Faulkner, Lonoke, Grant, Jefferson	103,823	6.4%	269,917	9.5%	227,507	1.8%	49,721	5.9%	125,042	8.1%	161,788	7.8%	364,369	3.6%	1,302,167	5.8%
7	Northeastern Counties	6,086	6.4%	110,099	9.1%	101,545	3.0%	16,464	0.0%	44,034	8.1%	80,131	7.9%	162,071	3.5%	520,430	5.6%
8	Garland County	107,856	4.3%	244,656	7.2%	214,069	0.0%	33,803	0.0%	130,485	8.1%	189,514	4.0%	340,010	0.0%	1,260,393	3.2%
9	Craighead County	6,464	5.3%	56,994	8.1%	56,033	1.9%	9,515	0.0%	28,017	8.1%	41,683	5.4%	76,135	1.0%	276,843	4.1%
10	Crawford & Sebastian Cities	41,202	8.1%	157,007	10.7%	139,160	4.5%	31,377	5.9%	89,483	8.1%	82,124	8.7%	211,364	2.7%	751,717	6.4%
11	Remainder of State	127,941	2.3%	1,202,162	5.1%	1,083,646	-1.0%	173,567	0.0%	518,961	8.1%	851,841	5.3%	1,664,478	0.0%	5,632,597	2.5%
16	Saline County	17,741	6.9%	270,799	10.4%	235,280	2.9%	49,868	5.9%	111,801	8.1%	193,935	7.1%	338,765	2.9%	1,218,190	5.9%
		552,909	5.1%	2,683,836	7.4%	2,387,307	0.7%	423,978	2.3%	1,209,744	8.1%	1,811,570	5.8%	3,625,723	1.0%	12,695,067	3.9%

*Excludes Accidental Death and Work Loss premiums and impacts.

State Auto Insurance Companies
 Private Passenger Auto
 Distribution by Time since Inception
 Assumes 86% Retention in each year
 Early Upload Discount

State	Years Since Inception	Distribution	Discount
All States	0	14.0%	-8.0%
	1	12.0%	-8.0%
	2	10.4%	-6.0%
	3	8.9%	-4.0%
	4	7.7%	-2.0%
	5	6.6%	0.0%
	6	5.7%	0.0%
	7	4.9%	0.0%
	8	4.2%	0.0%
	9	3.6%	0.0%
	10+	22.1%	0.0%
Total		100.0%	-3.2%

Portion of Book with Days from Upload to Effective over 21 days 25.0%

Impact of Introducing Above Structure using a 21 day threshold -0.8%

Impact of splitting impact over 2 years -0.4%

State Auto Insurance Companies
Private Passenger Auto
Arkansas - CustomFit®
Antique/Classic Ltd. Use
WPOL 05/01/2008 - 4/30/2009

Coverage	Vehicle Type	WPOL	Current Factor	Proposed Factor	Impact
CSL, BI, PD	All Other	5,617,366	Varies	Varies	0.0%
	<u>Antique/Classic</u>	<u>6,686</u>	<u>0.40</u>	<u>0.25</u>	<u>-37.5%</u>
		5,624,052			0.0%
MP, UM	All Other	1,628,778	Varies	Varies	0.0%
	<u>Antique/Classic</u>	<u>4,944</u>	<u>0.40</u>	<u>0.40</u>	<u>0.0%</u>
		1,633,722			0.0%
OTC	All Other	1,809,375	Varies	Varies	0.0%
	<u>Antique/Classic</u>	<u>2,195</u>	<u>0.52</u>	<u>0.43</u>	<u>-17.3%</u>
		1,811,570			0.0%
COL	All Other	3,623,105	Varies	Varies	0.0%
	<u>Antique/Classic</u>	<u>2,618</u>	<u>0.56</u>	<u>0.44</u>	<u>-21.4%</u>
		3,625,723			0.0%
Total		12,695,067			0.0%

*OTC/COL factors are the \$100/\$250 deductible rates per \$100, respectfully.

State Auto Insurance Companies
Private Passenger Auto
Arkansas - CustomFit®
Financial Stability Factors
WPOL 05/01/2008 - 04/30/2009
Liability - CSL, BI, PD & MP

Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change	Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change
60+	A	875 - 997	7,007	0.58	0.55	-5.2%	25-59	A	875 - 997	614	0.58	0.55	-5.2%
60+	B	850 - 874	50,310	0.58	0.55	-5.2%	25-59	B	850 - 874	11,479	0.58	0.55	-5.2%
60+	C	825 - 849	101,436	0.58	0.55	-5.2%	25-59	C	825 - 849	53,628	0.58	0.55	-5.2%
60+	D	800 - 824	101,390	0.61	0.59	-3.3%	25-59	D	800 - 824	102,360	0.61	0.59	-3.3%
60+	E	775 - 799	58,947	0.64	0.62	-3.1%	25-59	E	775 - 799	90,089	0.64	0.62	-3.1%
60+	F	750 - 774	50,682	0.67	0.65	-3.0%	25-59	F	750 - 774	104,043	0.67	0.65	-3.0%
60+	G	725 - 749	42,553	0.70	0.68	-2.9%	25-59	G	725 - 749	131,052	0.70	0.68	-2.9%
60+	H	700 - 724	35,242	0.73	0.73	0.0%	25-59	H	700 - 724	115,616	0.73	0.73	0.0%
60+	I	675 - 699	26,968	0.76	0.76	0.0%	25-59	I	675 - 699	103,446	0.76	0.76	0.0%
60+	J	650 - 674	28,592	0.79	0.79	0.0%	25-59	J	650 - 674	113,189	0.79	0.79	0.0%
60+	K	625 - 649	25,565	0.82	0.82	0.0%	25-59	K	625 - 649	100,714	0.82	0.82	0.0%
60+	L	600 - 624	18,071	0.86	0.86	0.0%	25-59	L	600 - 624	92,437	0.86	0.86	0.0%
60+	M	575 - 599	13,107	0.94	0.94	0.0%	25-59	M	575 - 599	82,143	0.94	0.94	0.0%
60+	N	550 - 574	13,829	1.00	1.00	0.0%	25-59	N	550 - 574	75,555	1.00	1.00	0.0%
60+	O	525 - 549	15,843	1.00	1.00	0.0%	25-59	O	525 - 549	93,806	1.00	1.00	0.0%
60+	P	500 - 524	11,513	1.00	1.00	0.0%	25-59	P	500 - 524	105,281	1.00	1.00	0.0%
60+	Q	475 - 499	11,417	1.05	1.10	4.8%	25-59	Q	475 - 499	76,971	1.05	1.10	4.8%
60+	R	450 - 474	11,299	1.10	1.16	5.5%	25-59	R	450 - 474	64,569	1.10	1.16	5.5%
60+	S	425 - 449	9,172	1.10	1.16	5.5%	25-59	S	425 - 449	75,580	1.10	1.16	5.5%
60+	T	400 - 424	6,306	1.10	1.16	5.5%	25-59	T	400 - 424	63,518	1.10	1.16	5.5%
60+	U	375 - 399	5,112	1.20	1.26	5.0%	25-59	U	375 - 399	33,105	1.20	1.26	5.0%
60+	V	350 - 374	1,522	1.20	1.26	5.0%	25-59	V	350 - 374	28,030	1.20	1.26	5.0%
60+	W	325 - 349	1,664	1.20	1.26	5.0%	25-59	W	325 - 349	22,230	1.20	1.26	5.0%
60+	X	50 - 324	3,183	1.75	1.75	0.0%	25-59	X	50 - 324	6,884	1.75	1.75	0.0%
60+	Y	998	13,945	0.70	0.70	0.0%	25-59	Y	998	25,575	0.86	0.86	0.0%
60+	Z	999	27,119	0.70	0.70	0.0%	25-59	Z	999	92,632	0.86	0.86	0.0%
			691,797			-2.0%				1,864,545			0.1%

Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change	Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change
21-24	A	875 - 997	260	0.71	0.69	-2.8%	Under 21	A	875 - 997	406	0.74	0.72	-2.7%
21-24	B	850 - 874	1,591	0.71	0.69	-2.8%	Under 21	B	850 - 874	2,591	0.74	0.72	-2.7%
21-24	C	825 - 849	7,129	0.71	0.69	-2.8%	Under 21	C	825 - 849	23,574	0.74	0.72	-2.7%
21-24	D	800 - 824	10,778	0.73	0.72	-1.4%	Under 21	D	800 - 824	43,527	0.76	0.74	-2.6%
21-24	E	775 - 799	9,947	0.75	0.74	-1.3%	Under 21	E	775 - 799	24,508	0.77	0.76	-1.3%
21-24	F	750 - 774	9,773	0.77	0.76	-1.3%	Under 21	F	750 - 774	35,737	0.79	0.78	-1.3%
21-24	G	725 - 749	17,422	0.79	0.78	-1.3%	Under 21	G	725 - 749	42,139	0.81	0.80	-1.2%
21-24	H	700 - 724	23,604	0.81	0.81	0.0%	Under 21	H	700 - 724	33,704	0.83	0.83	0.0%
21-24	I	675 - 699	19,126	0.83	0.83	0.0%	Under 21	I	675 - 699	29,518	0.85	0.85	0.0%
21-24	J	650 - 674	25,907	0.86	0.86	0.0%	Under 21	J	650 - 674	25,087	0.87	0.87	0.0%
21-24	K	625 - 649	16,046	0.88	0.88	0.0%	Under 21	K	625 - 649	28,473	0.89	0.89	0.0%
21-24	L	600 - 624	13,827	0.90	0.90	0.0%	Under 21	L	600 - 624	29,629	0.91	0.91	0.0%
21-24	M	575 - 599	7,171	0.96	0.96	0.0%	Under 21	M	575 - 599	12,281	0.96	0.96	0.0%
21-24	N	550 - 574	8,732	1.00	1.00	0.0%	Under 21	N	550 - 574	18,215	1.00	1.00	0.0%
21-24	O	525 - 549	15,731	1.00	1.00	0.0%	Under 21	O	525 - 549	27,940	1.00	1.00	0.0%
21-24	P	500 - 524	12,970	1.00	1.00	0.0%	Under 21	P	500 - 524	20,801	1.00	1.00	0.0%
21-24	Q	475 - 499	7,601	1.03	1.07	3.9%	Under 21	Q	475 - 499	22,810	1.03	1.06	2.9%
21-24	R	450 - 474	9,078	1.07	1.11	3.7%	Under 21	R	450 - 474	10,070	1.06	1.10	3.8%
21-24	S	425 - 449	8,538	1.07	1.11	3.7%	Under 21	S	425 - 449	17,325	1.06	1.10	3.8%
21-24	T	400 - 424	5,251	1.07	1.11	3.7%	Under 21	T	400 - 424	7,738	1.06	1.10	3.8%
21-24	U	375 - 399	4,849	1.14	1.18	3.5%	Under 21	U	375 - 399	6,013	1.13	1.16	2.7%
21-24	V	350 - 374	2,017	1.14	1.18	3.5%	Under 21	V	350 - 374	6,779	1.13	1.16	2.7%
21-24	W	325 - 349	1,110	1.14	1.18	3.5%	Under 21	W	325 - 349	2,017	1.13	1.16	2.7%
21-24	X	50 - 324	0	1.52	1.52	0.0%	Under 21	X	50 - 324	230	1.47	1.47	0.0%
21-24	Y	998	5,306	0.90	0.90	0.0%	Under 21	Y	998	28,967	0.91	0.91	0.0%
21-24	Z	999	25,957	0.90	0.90	0.0%	Under 21	Z	999	29,555	0.91	0.91	0.0%
			269,722			0.2%				529,634			-0.1%

*60+ Age Group Includes all miscellaneous vehicle types.
Includes policies effective 11/15/2008 and after

State Auto Insurance Companies
Private Passenger Auto
Arkansas - CustomFit®
Financial Stability Factors
WPOL 05/01/2008 - 04/30/2009
Physical Damage - OTC & COL

Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change	Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change
60+	A	875 - 997	6,610	0.58	0.55	-5.2%	25-59	A	875 - 997	612	0.58	0.55	-5.2%
60+	B	850 - 874	51,619	0.58	0.55	-5.2%	25-59	B	850 - 874	10,971	0.58	0.55	-5.2%
60+	C	825 - 849	108,070	0.58	0.55	-5.2%	25-59	C	825 - 849	59,646	0.58	0.55	-5.2%
60+	D	800 - 824	116,181	0.61	0.59	-3.3%	25-59	D	800 - 824	113,513	0.61	0.59	-3.3%
60+	E	775 - 799	65,666	0.64	0.62	-3.1%	25-59	E	775 - 799	104,827	0.64	0.62	-3.1%
60+	F	750 - 774	54,237	0.67	0.65	-3.0%	25-59	F	750 - 774	121,157	0.67	0.65	-3.0%
60+	G	725 - 749	46,416	0.70	0.68	-2.9%	25-59	G	725 - 749	142,013	0.70	0.68	-2.9%
60+	H	700 - 724	41,698	0.73	0.73	0.0%	25-59	H	700 - 724	118,244	0.73	0.73	0.0%
60+	I	675 - 699	26,797	0.76	0.76	0.0%	25-59	I	675 - 699	119,881	0.76	0.76	0.0%
60+	J	650 - 674	26,428	0.79	0.79	0.0%	25-59	J	650 - 674	122,991	0.79	0.79	0.0%
60+	K	625 - 649	26,576	0.82	0.82	0.0%	25-59	K	625 - 649	112,579	0.82	0.82	0.0%
60+	L	600 - 624	18,350	0.86	0.86	0.0%	25-59	L	600 - 624	96,336	0.86	0.86	0.0%
60+	M	575 - 599	12,809	0.94	0.94	0.0%	25-59	M	575 - 599	77,460	0.94	0.94	0.0%
60+	N	550 - 574	13,985	1.00	1.00	0.0%	25-59	N	550 - 574	76,009	1.00	1.00	0.0%
60+	O	525 - 549	14,672	1.00	1.00	0.0%	25-59	O	525 - 549	81,091	1.00	1.00	0.0%
60+	P	500 - 524	9,049	1.00	1.00	0.0%	25-59	P	500 - 524	87,363	1.00	1.00	0.0%
60+	Q	475 - 499	8,265	1.05	1.10	4.8%	25-59	Q	475 - 499	62,629	1.05	1.10	4.8%
60+	R	450 - 474	8,034	1.10	1.16	5.5%	25-59	R	450 - 474	41,829	1.10	1.16	5.5%
60+	S	425 - 449	5,512	1.10	1.16	5.5%	25-59	S	425 - 449	54,347	1.10	1.16	5.5%
60+	T	400 - 424	4,639	1.10	1.16	5.5%	25-59	T	400 - 424	53,830	1.10	1.16	5.5%
60+	U	375 - 399	4,944	1.20	1.26	5.0%	25-59	U	375 - 399	23,469	1.20	1.26	5.0%
60+	V	350 - 374	1,115	1.20	1.26	5.0%	25-59	V	350 - 374	19,846	1.20	1.26	5.0%
60+	W	325 - 349	1,735	1.20	1.26	5.0%	25-59	W	325 - 349	19,713	1.20	1.26	5.0%
60+	X	50 - 324	6,649	1.75	1.75	0.0%	25-59	X	50 - 324	5,796	1.75	1.75	0.0%
60+	Y	998	9,211	0.70	0.70	0.0%	25-59	Y	998	13,359	0.86	0.86	0.0%
60+	Z	999	15,428	0.70	0.70	0.0%	25-59	Z	999	58,593	0.86	0.86	0.0%
			704,696			-2.2%				1,798,104			-0.2%

Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change	Age	Level	Range	WPOL	Current Factor	Proposed Factor	Change
21-24	A	875 - 997	0	0.71	0.69	-2.8%	Under 21	A	875 - 997	0	0.74	0.72	-2.7%
21-24	B	850 - 874	892	0.71	0.69	-2.8%	Under 21	B	850 - 874	429	0.74	0.72	-2.7%
21-24	C	825 - 849	5,924	0.71	0.69	-2.8%	Under 21	C	825 - 849	11,531	0.74	0.72	-2.7%
21-24	D	800 - 824	11,561	0.73	0.72	-1.4%	Under 21	D	800 - 824	21,942	0.76	0.74	-2.6%
21-24	E	775 - 799	7,091	0.75	0.74	-1.3%	Under 21	E	775 - 799	9,156	0.77	0.76	-1.3%
21-24	F	750 - 774	10,948	0.77	0.76	-1.3%	Under 21	F	750 - 774	16,269	0.79	0.78	-1.3%
21-24	G	725 - 749	15,004	0.79	0.78	-1.3%	Under 21	G	725 - 749	17,700	0.81	0.80	-1.2%
21-24	H	700 - 724	25,125	0.81	0.81	0.0%	Under 21	H	700 - 724	22,374	0.83	0.83	0.0%
21-24	I	675 - 699	18,045	0.83	0.83	0.0%	Under 21	I	675 - 699	15,350	0.85	0.85	0.0%
21-24	J	650 - 674	24,941	0.86	0.86	0.0%	Under 21	J	650 - 674	11,419	0.87	0.87	0.0%
21-24	K	625 - 649	18,422	0.88	0.88	0.0%	Under 21	K	625 - 649	9,600	0.89	0.89	0.0%
21-24	L	600 - 624	12,029	0.90	0.90	0.0%	Under 21	L	600 - 624	12,900	0.91	0.91	0.0%
21-24	M	575 - 599	4,869	0.96	0.96	0.0%	Under 21	M	575 - 599	3,750	0.96	0.96	0.0%
21-24	N	550 - 574	7,574	1.00	1.00	0.0%	Under 21	N	550 - 574	3,987	1.00	1.00	0.0%
21-24	O	525 - 549	14,983	1.00	1.00	0.0%	Under 21	O	525 - 549	14,219	1.00	1.00	0.0%
21-24	P	500 - 524	8,219	1.00	1.00	0.0%	Under 21	P	500 - 524	7,703	1.00	1.00	0.0%
21-24	Q	475 - 499	4,672	1.03	1.07	3.9%	Under 21	Q	475 - 499	5,886	1.03	1.06	2.9%
21-24	R	450 - 474	6,797	1.07	1.11	3.7%	Under 21	R	450 - 474	4,150	1.06	1.10	3.8%
21-24	S	425 - 449	3,519	1.07	1.11	3.7%	Under 21	S	425 - 449	4,992	1.06	1.10	3.8%
21-24	T	400 - 424	3,250	1.07	1.11	3.7%	Under 21	T	400 - 424	1,230	1.06	1.10	3.8%
21-24	U	375 - 399	3,651	1.14	1.18	3.5%	Under 21	U	375 - 399	2,284	1.13	1.16	2.7%
21-24	V	350 - 374	1,066	1.14	1.18	3.5%	Under 21	V	350 - 374	2,409	1.13	1.16	2.7%
21-24	W	325 - 349	1,345	1.14	1.18	3.5%	Under 21	W	325 - 349	148	1.13	1.16	2.7%
21-24	X	50 - 324	0	1.52	1.52	0.0%	Under 21	X	50 - 324	332	1.47	1.47	0.0%
21-24	Y	998	2,222	0.90	0.90	0.0%	Under 21	Y	998	1,682	0.91	0.91	0.0%
21-24	Z	999	20,303	0.90	0.90	0.0%	Under 21	Z	999	9,328	0.91	0.91	0.0%
			232,452			0.1%				210,771			-0.4%

*60+ Age Group Includes all miscellaneous vehicle types.
Includes policies effective 11/15/2008 and after

State Auto Insurance Companies
 Credit Score Distributional Information
 "Hit Ratio" Comparisons
 State: AR

Percentage of Quotes that are Written as New Business

PLS-3 Range	2007	2008	2009
001-499	7.4%	10.3%	13.3%
500-724, 998, 999	10.1%	13.4%	13.5%
725-824	7.4%	12.9%	10.0%
825-997	6.9%	11.7%	8.6%
Statewide	8.6%	12.6%	12.1%

Index of Hit Ratios by Range to 500-724, 998, 999 by Quarter

PLS-3 Range	2007	2008	2009
001-499	0.732	0.768	0.986
500-724, 998, 999	1.000	1.000	1.000
725-824	0.737	0.960	0.740
825-997	0.687	0.869	0.639

*2009 data is through 6/30/2009

State Auto Insurance Companies
Private Passenger Auto - CustomFit®
Arkansas
Transportation Expenses and Towing & Labor - Base Rates
Year Ending 2008 Uncapped Written Premium

Coverage	Limit	Written Premium	Current Rate	Proposed Rate	Impact
Transportation Expenses	25/750	1,721	4	6	50.0%
	30/900	31,447	5	7	40.0%
	50/1,500	7,571	9	11	22.2%
		40,740			37.1%
Towing & Labor	50	24,757	4	5	25.0%
	75	20,181	6	7	16.7%
	100	6,242	9	10	11.1%
	150	0	9	10	11.1%
	200	16	11	12	9.1%
	250	40	14	15	7.1%
		51,236			20.0%

State Auto Insurance Companies
Private Passenger Auto - CustomFit®
Arkansas
Transportation Expenses and Towing & Labor - Competitor Premiums
Competitive Information

Coverage	Limit	Premiums			
		State Auto	Travelers	Auto-Owners	Columbia
Transportation Expenses	20/600	Incl.	15	5.13	Incl.
	25/750	4	NA	NA	NA
	30/900	5	20	7.98	27
	50/1,500	9	30	13.11	37
Towing & Labor	50	4	8	2.85	NA
	75	6	12	4.56	NA
	100	9	15	5.7	NA
	150	9	NA	6.11	NA
	200	11	20	7.73	NA
	250	14	NA	9.77	NA

*Competitor premiums obtained from Quadrant competitor rating software.

Columbia Towing limits were not consistent with State Auto or competitors

Risk: The following risks were used in the above examples. A 35MM / 35MF couple with 3 vehicles (Toyota Camry, Honda Pilot, & 50K Motor Home), and top credit score. For Transportation and T&L (50, 75, 100), the Pilot rates were used. For T&L (150, 200, & 250), the Motor Home Rates were used.

EXTENDED NON-OWNER COVERAGE (CSL, BI, PD)			
	Primary Liability Insurance in Effect	Person(s) Named	Factor
Vehicles Furnished or Available For Regular Use Except Vehicles Furnished For Use As Public or Livery Conveyances	Yes	Named Individual	0.12
		Named Individual and Resident Family Members (including Named Individual's Spouse)	0.13
	No	Named Individual	0.90
		Named Individual and Resident Family Members (including Named Individual's Spouse)	1.00

NAMED NON-OWNER COVERAGE (CSL, BI, PD)		
	Person(s) Named	Factor
Exclusions for vehicles furnished or available for regular use apply	Named Individual	0.40
	Named Individual and Resident Family Members (including Named Individual's Spouse)	0.60
Exclusions for vehicles furnished or available for regular use DO NOT apply	Named Individual	0.60
	Named Individual and Resident Family Members (including Named Individual's Spouse)	0.80

Liability

Model Year	AR 1-year WritPrem	Current Table 2009 Base	Proposed Table 2010 Base	% Change	% Change w/ Offset
2011	9,617	1.00	1.00	0.0%	0.6%
2010	146,361	1.00	1.00	0.0%	0.6%
2009	232,797	1.00	1.00	0.0%	0.6%
2008	219,799	1.00	1.00	0.0%	0.6%
2007	235,470	1.00	1.00	0.0%	0.6%
2006	217,028	1.00	1.00	0.0%	0.6%
2005	217,534	1.00	1.00	0.0%	0.6%
2004	237,331	1.00	1.00	0.0%	0.6%
2003	222,458	1.00	1.00	0.0%	0.6%
2002	204,595	1.00	1.00	0.0%	0.6%
2001	179,014	1.00	1.00	0.0%	0.6%
2000	173,431	1.00	1.00	0.0%	0.6%
1999	153,400	1.00	1.00	0.0%	0.6%
1998	120,530	1.00	0.96	-4.0%	-3.4%
1997	122,152	0.96	0.95	-1.0%	-0.4%
1996	89,745	0.95	0.90	-5.3%	-4.7%
1995	80,304	0.90	0.86	-4.4%	-3.8%
1994	57,124	0.86	0.84	-2.3%	-1.7%
1993	41,585	0.84	0.77	-8.3%	-7.8%
1992	34,456	0.77	0.75	-2.6%	-2.0%
1991 & prior	<u>219,219</u>	<u>0.75</u>	<u>0.75</u>	<u>0.0%</u>	<u>0.6%</u>
	3,213,947		OFFSET		1.006

Other Than Collision

Model Year	AR 1-year WritPrem	Current Table 2009 Base	Proposed Table 2010 Base	% Change	% Change w/ Offset
2011	6,413	1.16	1.10	4.3%	-1.9%
2010	98,662	1.10	1.00	0.0%	-6.0%
2009	140,146	1.00	1.00	10.0%	3.4%
2008	134,445	1.00	0.98	7.8%	1.3%
2007	125,547	0.98	0.95	6.6%	0.2%
2006	108,094	0.95	0.93	7.7%	1.2%
2005	94,587	0.93	0.90	6.5%	0.1%
2004	93,166	0.90	0.86	5.1%	-1.2%
2003	74,520	0.86	0.84	7.4%	1.0%
2002	56,770	0.84	0.82	7.4%	0.9%
2001	40,344	0.82	0.78	4.6%	-1.6%
2000	29,993	0.78	0.73	2.9%	-3.2%
1999	19,102	0.73	0.69	4.0%	-2.3%
1998	13,332	0.69	0.65	3.6%	-2.6%
1997	10,826	0.65	0.62	4.9%	-1.4%
1996	5,542	0.62	0.60	6.5%	0.1%
1995	3,374	0.60	0.60	10.0%	3.4%
1994	2,666	0.60	0.60	10.0%	3.4%
1993	1,592	0.60	0.50	-8.3%	-13.8%
1992 & prior	<u>5,882</u>	<u>0.50</u>	<u>0.50</u>	<u>10.0%</u>	<u>3.4%</u>
	1,065,002		OFFSET		0.940

Collision

Model Year	AR 1-year WritPrem	Current Table 2009 Base	Proposed Table 2010 Base	% Change	% Change w/ Offset
2011	14,184	1.16	1.09	3.4%	-3.5%
2010	210,995	1.10	1.00	0.0%	-6.7%
2009	305,208	1.00	0.96	5.6%	-1.5%
2008	283,008	0.95	0.93	7.7%	0.5%
2007	271,779	0.90	0.89	8.8%	1.5%
2006	233,372	0.86	0.85	8.7%	1.5%
2005	204,444	0.81	0.79	7.3%	0.1%
2004	189,826	0.74	0.72	7.0%	-0.1%
2003	145,127	0.67	0.67	10.0%	2.6%
2002	107,303	0.62	0.60	6.5%	-0.7%
2001	73,001	0.56	0.56	10.0%	2.6%
2000	51,569	0.52	0.51	7.9%	0.7%
1999	31,889	0.47	0.49	14.7%	7.0%
1998	21,160	0.45	0.44	7.6%	0.4%
1997	15,850	0.40	0.40	10.0%	2.6%
1996	8,647	0.37	0.37	10.0%	2.6%
1995	4,991	0.34	0.34	10.0%	2.6%
1994	4,049	0.31	0.32	13.5%	6.0%
1993	2,267	0.29	0.30	13.8%	6.2%
1992 & prior	<u>9,448</u>	<u>0.27</u>	<u>0.30</u>	<u>22.2%</u>	<u>14.1%</u>
	2,188,116		OFFSET		0.933