

SERFF Tracking Number: PERR-126669065 State: Arkansas
Filing Company: Agricultural Workers Mutual Auto Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Filing at a Glance

Company: Agricultural Workers Mutual Auto Insurance Company

Product Name: Personal Auto SERFF Tr Num: PERR-126669065 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: AWMA-PPA-AR-10-01-R State Status: Fees verified and received
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi
Disposition Date: 10/19/2010
Authors: Laura Jennette, Lois Pimentel, Addy Anggelico
Date Submitted: 07/02/2010 Disposition Status: Filed
Effective Date Requested (New): 08/01/2010 Effective Date (New): 11/01/2010
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: AWMA-PPA-AR-10-01-R Status of Filing in Domicile:
Project Number: AWMA-PPA-AR-10-01-R Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/19/2010 Deemer Date:
State Status Changed: 07/08/2010 Submitted By: Addy Anggelico
Created By: Laura Jennette
Corresponding Filing Tracking Number: AWMA-PPA-AR-10-01-F
Filing Description:
On behalf of the Agricultural Workers Mutual Auto Insurance Company ("the Company"), we are introducing a new Personal Auto program. Please refer to the filing memorandum for complete details.

The Company respectfully requests to implement this filing on August 1, 2010.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as

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we receive it.

Please do not hesitate to contact us with any comments or concerns.

Company and Contact

Filing Contact Information

Laura Jennette, State Filings Analyst doi@perrknight.com
 881 Alma Real Drive Suite 205 310-230-9339 [Phone] 109 [Ext]
 Pacific Palisades, CA 90272

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Agricultural Workers Mutual Auto Insurance CoCode: 18340 State of Domicile: Texas
 Company
 5500 Lower Birdville Road Group Code: 2438 Company Type:
 Fort Worth, TX 76117 Group Name: Agricultural Workers State ID Number:
 Grp
 (800) 772-7424 ext. [Phone] FEIN Number: 75-0749877

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 per rate/rule filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Agricultural Workers Mutual Auto Insurance Company	\$100.00	07/02/2010	37732427

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/19/2010	10/19/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/14/2010	10/14/2010	Laura Jennette	10/14/2010	10/14/2010
Pending Industry Response	Alexa Grissom	09/28/2010	09/28/2010	Laura Jennette	10/12/2010	10/12/2010
Pending Industry Response	Alexa Grissom	09/21/2010	09/21/2010	Laura Jennette	09/23/2010	09/23/2010
Pending Industry Response	Alexa Grissom	09/20/2010	09/20/2010	Laura Jennette	09/20/2010	09/20/2010
Pending Industry Response	Alexa Grissom	07/15/2010	07/15/2010	Laura Jennette	09/16/2010	09/16/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
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SERFF Tracking Number: PERR-126669065 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AWMA-PPA-AR-10-01-R
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 Product Name: Personal Auto
 Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Disposition

Disposition Date: 10/19/2010
 Effective Date (New): 11/01/2010
 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):
Agricultural Workers Mutual Auto Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: PERR-126669065 State: Arkansas
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 Product Name: Personal Auto
 Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Filing Memorandum & Supporting Exhibits	Filed	Yes
Supporting Document	Filing Memorandum & Supporting Exhibits	Filed	Yes
Supporting Document	Letter of Authorization	Filed	Yes
Supporting Document	Amendment Dated 07/12/2010 - Tracked Changes	Filed	Yes
Supporting Document (revised)	Credit Model Support	Filed	No
Supporting Document	Credit Model Support	Filed	No
Rate (revised)	ARKANSAS - PRIVATE PASSENGER AUTO MANUAL	Filed	Yes
Rate	ARKANSAS - PRIVATE PASSENGER AUTO MANUAL	Filed	Yes
Rate	ARKANSAS - PRIVATE PASSENGER AUTO MANUAL	Filed	Yes
Rate (revised)	PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION	Filed	Yes
Rate	PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION	Filed	Yes
Rate	PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION	Filed	Yes

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/14/2010

Submitted Date 10/14/2010

Respond By Date

Dear Laura Jennette,

This will acknowledge receipt of the captioned filing. Please set a new effective date no earlier November 1, 2010.
The date must be on the APCS as well.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/14/2010
Submitted Date 10/14/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your letter. The Company would like to use November 1, 2010 as the effective date for this filing. We have enclosed a revised APCS accordingly.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Addy Anggelico, Laura Jennette, Lois Pimentel

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Company
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/28/2010

Submitted Date 09/28/2010

Respond By Date

Dear Laura Jennette,

This will acknowledge receipt of the captioned filing. Where is the loss experience justifying the use of credit information as required by Ark. Code Ann. 23-67-409?

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: PERR-126669065 *State:* Arkansas
Filing Company: Agricultural Workers Mutual Auto Insurance *State Tracking Number:* EFT \$100
Company
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/12/2010
Submitted Date 10/12/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your letter and continued review of this filing. Please see attached support.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Credit Model Support

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Addy Anggelico, Laura Jennette, Lois Pimentel

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Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/21/2010
Submitted Date 09/21/2010
Respond By Date

Dear Laura Jennette,

This will acknowledge receipt of the captioned filing. Thank you for updating the APCS. However, support for the credit model must be filed with the Department per Ark. Code Ann. 23-67-409.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/23/2010
Submitted Date 09/23/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your letter and continued consideration of this filing. Please note that we submitted support for the credit model on 9/16 under the confidential Supporting Documentation component "Credit Model Support".

If you need any further information in order to approve this filing, please let us know.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Addy Anggelico, Laura Jennette, Lois Pimentel

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Company
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/20/2010

Submitted Date 09/20/2010

Respond By Date

Dear Laura Jennette,

This will acknowledge receipt of the captioned filing. The APCS discount section must be completed and the effective date updated. Please be advised you must comply with Ark. Code Ann. 23-67-409(3).

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/20/2010
Submitted Date 09/20/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your letter. The APCS discount and effective date sections have been updated accordingly.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Addy Anggelico, Laura Jennette, Lois Pimentel

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Company
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Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/15/2010

Submitted Date 07/15/2010

Respond By Date

Dear Laura Jennette,

This will acknowledge receipt of the captioned filing. The filing must comply with Ark. Code Ann. 23-89-210 and provide a premium reduction for college graduates that are good students. Additionally, in compliance with Bulletin No. 6-81, a Defensive Driving Discount must be offered. In accordance with Ark. Code Ann. 23-67-409, the credit scoring model you utilize must be filed with the Department.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Company
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/16/2010
Submitted Date 09/16/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the revised manual. The Company is offering a Good Student Discount, which reduces premium for college graduates that are good students. The discount is listed on page 9 of the Rates Manual and will apply a 10% reduction to BI, PD, Med Benefits, Collision coverages.

The Company also offers an Accident Prevention Course discount to comply with Bulletin No. 6-81. This discount is listed on page 9 of the Rates Manual and will apply a 10% reduction to BI, PD, Med Benefits, Collision coverages.

The Company is filing the credit model support confidentially.

Upon further review, revisions were made to the class factor table, insurance score factors and discounts. Due to these changes, the competitive analysis was rerun in order to support the corresponding changes needed to the base rates in order to stay in the competitive range.

We have revised the effective date to October 10, 2010 in order to comply with Regulation 23, Section 7.A. Attached, please see the revised manual and rate pages, along with an updated competitor comparisons, now reflecting annual premiums as this company only offers annual policy.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Filing Memorandum & Supporting Exhibits

Comment:

Satisfied -Name: Credit Model Support

Comment:

No Form Schedule items changed.

SERFF Tracking Number: PERR-126669065 State: Arkansas
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 Product Name: Personal Auto
 Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ARKANSAS - PRIVATE PASSENGER AUTO MANUAL		New	
Previous Version			
ARKANSAS - PRIVATE PASSENGER AUTO MANUAL		New	
ARKANSAS - PRIVATE PASSENGER AUTO MANUAL		New	
PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION		New	
Previous Version			
PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION		New	
PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION		New	

Sincerely,
 Addy Anggelico, Laura Jennette, Lois Pimentel

SERFF Tracking Number: PERR-126669065 State: Arkansas
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Amendment Letter

Submitted Date: 07/12/2010

Comments:

Please see the attached amended manual pages for the rules section and rate sections of the filing.

In summary, the following changes were made:

1. Symbol factors for Model years 2011 and subsequent were revised
2. Rate section corrected the name of the discount from Household Safe Driver to the Ag Professional Discount, consistent with the rules section.
3. Rental and Towing rates were corrected in the Rates Section
4. References to Clergy were removed from the class table and rules section
5. Rules for the Multi-Vehicle discount were revised

We have also attached the tracked changes for ease of comparison.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
ARKANSAS - PRIVATE PASSENGER AUTO MANUAL		New		Ag Workers - Manual AR_amend07122010.pdf
PRIVATE PASSENGER AUTO MANUAL		New		RatesManual 2010-07-12 clean.pdf
ARKANSAS RATE SECTION				

Supporting Document Schedule Item Changes:

User Added -Name: Amendment Dated 07/12/2010 - Tracked Changes

Comment:

Ag Workers - Manual AR_07122010changes.pdf
 RatesManual 2010-07-12 changes shown.pdf

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A - New Program

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):
Agricultural Workers Mutual Auto Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 10/19/2010	ARKANSAS - PRIVATE PASSENGER AUTO MANUAL		New	revised rule manual.pdf
Filed 10/19/2010	PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION		New	revised rate manual.pdf

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY ARKANSAS – PRIVATE PASSENGER AUTO MANUAL

This Manual will provide the rules, rating procedures, classifications, and rates for vehicles eligible for Agricultural Workers Mutual Auto Insurance Company's ("Ag Workers") Private Passenger Auto Policy.

RULE 1. ELIGIBLE VEHICLES

The following vehicles are eligible:

1. A private passenger auto that is a four wheel motor vehicle, other than a truck type, owned or leased under a written contract for a continuous period of at least six months.
2. A motor vehicle that is a utility type vehicle will be considered a private passenger auto, if it is:
 - A. Owned or leased under a written contract for a continuous period of at least six months:
 - i. By an individual, or by two or more individuals who are residents of the same household; or
 - ii. By two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and
 - B. Not used for the delivery or transportation of goods, materials or supplies other than samples, unless:
 - i. The delivery of goods, materials or supplies is not the primary usage of the vehicle; or
 - ii. For farming or ranching.

Utility type means vehicles with a G.V.W. of 15,000 lbs. or less of the pickup body, sedan delivery, panel truck, van type and multi-use type which includes Jeeps, Blazers, Rancheros, Broncos, Tahoe's and other similar vehicles.

3. A motor vehicle owned by a farm partnership or farm cooperation will be rated as a private passenger auto if:
 - A. It is principally garaged on a farm or ranch and principally used in farm or ranch operations; and
 - B. It meets the requirements in 1. and 2. Above.
4. Miscellaneous type vehicles include golf mobiles, and pickup trucks used solely to transport camper bodies (with living facilities). Trailers include the following types:
 - A. Utility type trailers designed to be pulled by a private passenger auto or utility type vehicle not used for business or commercial purposes other than farming or ranching. This does not include mobile homes, recreational, store, display or passenger trailers.

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY

ARKANSAS – PRIVATE PASSENGER AUTO MANUAL

- B. Mobile home and recreational type trailers. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. Recreational trailer type mobile homes must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

RULE 2. PRIVATE PASSENGER AUTO POLICY

The Ag Workers Private Passenger Auto Policy will be used to afford coverage to an eligible vehicle. Ag Workers Private Passenger Auto Policy will also be used to afford coverage to a named individual who does not own an auto. The applicable Named Non-Owner Endorsement is to be attached to the policy.

RULE 3. POLICY TERM AND RENEWAL CERTIFICATES

The Ag Workers Private Passenger Auto Policy may be written for a specific term of one year. Policies will be rated on an annual basis using the current rules and rates. If policy coverage has changed during a policy term, a new Private Passenger Auto will be issued. Otherwise, the policy may be renewed renewal certificates.

RULE 4. PREMIUM CALCULATION

Calculate the premium for each coverage for which a separate premium is shown on the policy as follows:

1. For new policies issued for a term of one year, use the factors and rates in effect on the policy inception date.
2. For renewal policies issued for a term of one year, use the factors and rates in effect on the policy renewal date.
3. For interim premium adjustments or calculations, refer to Rule 5. Changes.
4. Apply factors or multipliers consecutively. Do not add factors together except where the Rules in this Manual specifically require their addition.
5. Apply factors and multipliers to all intermediate calculations and round the result to three decimal places.
6. Round the resulting final premium for each coverage to the nearest whole dollar.
(Example: \$100.50 = \$101.00)

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY

ARKANSAS – PRIVATE PASSENGER AUTO MANUAL

RULE 5. CHANGES

1. All changes requiring adjustment of premiums will be computed pro rata. The rules and rates in effect at policy inception will be used for all changes.
2. For newly approved rating factors, for example, including but not limited to, classifications and territories, use the rates in effect at the policy inception.
3. The following changes will not require adjustments of premiums when no other change is made:
 - A. Change, addition or deletion of a lien holder;
 - B. Change of address not requiring a territory change; or
 - C. Change of an editorial or corrective nature.

RULE 6. PREMIUM DEVELOPMENT

1. Premiums will be determined as follows:
 - A. Refer to the territory definitions to determine the schedule number of the territory in which the auto will be principally garaged,
 - B. Determine the premium for the limits of insurance afforded by applying the appropriate increased limits factors to the base premiums.
 - C. Refer to the physical damage symbol and identification section for the appropriate model year/age and symbol.
 - D. For liability and collision, refer to Rule 9. Classifications for the appropriate classification and to Rule 10. Credits for any applicable credits.
 - E. Refer to the rates and premiums by territory, model year, symbol and classification when applicable.
 - F. Refer to any applicable credits under Rule 10. Credits.
 - G. Refer to any applicable surcharges under Rule 11. Driver Insurance Plan.
 - H. Refer to any applicable surcharges or credits under Rule 12. Insurance Tier.
 - I. Add any additional premium as determined in remaining rules.
2. Medical benefits insurance may be afforded with respect to an auto insured for liability.

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY

ARKANSAS – PRIVATE PASSENGER AUTO MANUAL

RULE 7. CANCELLATION OR NON-RENEWAL

1. Cancellation or Non-Renewal Provisions. A cancellation or non-renewal may be effected only for the reasons stated in the Private Passenger Auto Policy. Notice must be provided as stated in the Private Passenger Auto Policy. In either event, the notice of cancellation or non-renewal must be mailed or delivered to the named insured at the last mailing address known by the company. Premium is earned for the number of days the policy is in effect.
2. Return premium will be calculated on a pro rata basis. See the PRT Page for the Pro Rata Table.
3. If the policy is canceled by the company for non-payment of premium, at the option of the company the policy may be reinstated or renewed without a lapse of coverage. If the company elects to continue coverage after the payment of premium but not to reinstate or renew the policy to eliminate a lapse in coverage a short term policy may be issued to complete the original policy term in accordance with the pro rata premium rule shown above.

RULE 8. INSTALLMENT PAYMENTS

1. The company may make an installment payment plan available to an applicant or policyholder. The installment plan for an annual policy will be subject to the following:
 - A. An initial payment of at least 16.67% of the annual premium may be required to be paid before the effective date of the policy period;
 - B. The remaining balance must be payable in no more than 10 equal monthly payments;
 - C. For a renewal policy, the premium invoice for the initial payment of at least 16.67% of the annual premium will be sent to the insured prior to the renewal date and will be payable by the renewal date.
 - D. Premium adjustments resulting from changes to a policy will be added to or subtracted from the remaining balance and all unbilled payments remaining after the date of adjustment or change will be adjusted to reflect the remaining balance.
 - E. The company may charge an installment charge up to \$10 per installment to reflect expenses.
2. Whatever payment options the company offers, it shall not offer or refuse to offer a particular payment option on any basis; including whether the customer did it did not have previous automobile insurance. However, the company will not be required to make available an installment plan:
 - A. To those insured's who, within the last two years, have defaulted in the payment of premiums to an insurer and caused a lapse of coverage; or

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- B. When the method of payment of the policy premium is controlled by other rule or by statute.
- 3. Nothing in this Rule shall prohibit the company from offering other payment options to an applicant in addition to those specified in this Rule. Nothing in this rule shall affect the company's rights concerning cancellation or nonrenewal.

RULE 9. CLASSIFICATIONS

Applicable to Liability, Comprehensive and Collision Insurance

(This rule does not apply to risks in accordance with the miscellaneous types rule.)

- 1. Private passenger autos owned by an individual, or jointly owned by two or more individuals who are residents of the same household, or owned jointly by two or more individuals who are not residents of the same household but who are related by blood, marriage, or adoption, including ward or foster child; and written on a specified car basis are classified as follows:
 - A. When the auto is not used for business and operators are 25-29 years of age:
 - i. Class 1A-1 – the auto is used for pleasure use only
 - ii. Class 1B-1 – the auto is driven to and from work
 - B. When the auto is not used for business and operators are 30-54 years of age:
 - i. Class 1A-3 – the auto is used for pleasure use only
 - ii. Class 1B-3 – the auto is driven to and from work
 - C. When the auto is not used for business and operators are 55-64 years of age:
 - i. Class 1A-2 – the auto is used for pleasure only
 - ii. Class 1B-3 – the auto is driven to and from work
 - D. When the auto is not used for business and operators are 65-74 years of age:
 - i. Class 6A-1 – the auto is used for pleasure only
 - ii. Class 6B-1 – the auto is driven to and from work
 - E. When the auto is not used for business and the operators are 75 years of age or older:
 - i. Class 6A-2 – the auto is for pleasure only
 - ii. Class 6B-2 – the auto is driven to and from work

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- F. When the auto is used for business and the operators are under 65 years of age:
 - i. If the auto is of a private passenger type and driven by an operator 24 years of age or younger, use the otherwise applicable classification.
 - ii. If the auto is of a pick-up, van or utility type and driven by an operator 24 years of age or younger, use the otherwise applicable classification.
 - iii. Class 4 – the auto is a private passenger type and there are no operators under 25 years of age or over 29 years of age
 - iv. Class 4A – the auto is a pick-up, van or utility type and there are no operators under 25 years of age or over 29 years of age
 - v. Class 3 – the auto is a private passenger type and there are no operators under 30 years of age or over 64 years of age
 - vi. Class 3A – if the auto is a pick-up, van or utility type and there are no operators under 30 years of age or over 64 years of age
- G. When the auto is used for business and the operator is 65 years of age or older:
 - i. Class 8 – the auto is a private passenger auto
 - ii. Class 8A – the auto is a pick-up, van or utility type
- H. When the auto is operated by an unmarried female operator 15-18 years of age assign class 2D-4
- I. When the auto is operated by an unmarried male operator 15-18 years of age assign class 2C-4
- J. When the auto is operated by an unmarried female operator 19-20 years of age assign class 2D-5
- K. When the auto is operated by an unmarried male operator 19-20 years of age assign class 2C-5
- L. When the auto is operated by an unmarried female operator 21-24 years of age assign class 2D-2
- M. When the auto is operated by an unmarried male operator 21-24 years of age assign class 2C-2
- N. When the auto is operated by a married female operator 15-20 years of age assign class 2D-1

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- O. When the auto is operated by a married male operator 15-20 years of age assign class 2A-1
- P. When the auto is operated by a married female operator 21-24 years of age assign class 2D-3
- Q. When the auto is operated by a married male operator 21-24 years of age assign class 2A-2
- R. When the auto is used in the business of the U.S. Government, by an employee of the government, the auto will be classified and rated for liability with the age appropriate class; physical damage coverage, for the auto, will receive the age appropriate business use class:
 - i. If the employee is 24 years of age or younger, use the otherwise age appropriate class for both liability and physical damage.
 - ii. If the employee is 25-29 years of age, and the vehicle is a private passenger type, use class 1B-14; if the vehicle is a pick-up, van or utility type use class 1B-14A.
 - iii. If the employee is 30-54 years of age, and the vehicle is a private passenger type, use class 1B-33; if the vehicle is a pick-up, van or utility type use class 1B-33A.
 - iv. If the employee is 55-64 years of age, and the vehicle is a private passenger type, use class 1B-23; if the vehicle is a pick-up, van or utility type use class 1B-23A.
 - v. If the employee is 65-74 years of age, and the vehicle is a private passenger type, use class 6B-18; if the vehicle is a pick-up, van or utility type use class 6B-18A.
 - vi. If the employee is 75 years of age or older, and the vehicle is a private passenger type, use class 6B-28; if the vehicle is a pick-up, van or utility type use class 6B-28A.

Attach applicable endorsement to the policy.

2. Classification Definitions:

- A. "Youthful operator" means an applicant or any other operator, resident in the same household as the applicant, who customarily operates the auto, and is under the age of 25.

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- B. “Married” means a married person living with a spouse and includes a person widowed, divorced, or legally separated only if such person has custody of a child resident of the same household.
- C. “Resident” means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.
- D. “Used for business” means that the use of the auto is required by or customarily involved in duties of the applicant or any other person customarily operating the auto in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession, or business.
- E. “Driven to or from work” means that the auto is customarily used in the course of driving to or from work. The term “customarily” includes the use of autos in a carpool or other share the ride arrangements. An auto used for driving to or from school will be considered as used for driving to or from work.
- F. Assignment of Operators – If there are two or more vehicles in the same household as the applicant:
 - i. If there are more vehicles than operators, or an equal number of vehicles and operators, assign operators to vehicles as follows:
 - a. Each youthful operator to the vehicle principally operated. If the youthful operator is the sole operator of more than one vehicle, the youthful classification will be assigned to the vehicle with the highest total premium;
 - b. Remaining youthful operators to remaining vehicles in the order of highest rated youthful operator to the vehicle with the highest total premium without regard to the vehicles operated;
 - c. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.
 - ii. If there are more operators than vehicles, assign operators to vehicles as follows:
 - a. Select the youthful operators with the highest rate equal to the number of vehicles;

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- b. Of the youthful operators selected, assign operators to the vehicles they principally operate.
- c. Of the remaining youthful operators, assign operators to vehicles in the order of the highest rated youthful operator to the vehicle with the highest total premium.
- d. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.

RULE 10. CREDITS

1. Multi-Vehicle Discount

- A. When the policy affords BI, PD and Medical Benefit coverage for two or more vehicles the rate will be reduced by 20%.
 - B. When the policy affords collision insurance for two or more vehicles the rate will be reduced by 15%.
 - C. To be eligible for the Multi-Vehicle Discount the motorized vehicle must be:
 - i. Of a private passenger car, pick-up, van or utility type: and
 - ii. Owned by an individual or owned jointly by two or more individuals who are residents of the same household; or
 - iii. Owned jointly by two or more individuals who are not residents of the same household address shown in the policy, but are related by blood, marriage or adoption, including ward or foster child.
- 2. Daytime-Running-Lights Discount – 5% credit to BI, PD, Medical Benefits and Collision coverage.
 - 3. Anti-Lock Brake Discount – 5% credit to BI, PD, Medical Benefits and Collision coverage.
 - 4. Passive Restraint Discount – When a policy affords Medical Benefits coverage for a private passenger auto equipped with a factory installed passive restraint system which meets the published Federal Safety Standards, the following discounts will be applied to the medical benefits premiums:

Restraint System Description:	Credit
Air inflatable passive restraint system (air bags)	
All front seat occupants protected	30%

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Driver only protected	15%
Belt passive restraint system	
All front seat occupants protected	30%
Driver only protected	15%

A Passive Restraint System is defined as a system that (1) is continually operative the moment an individual enters the auto and the auto begins movement, (2) restrains the occupants from movement in the event of a collision, and (3) automatically deploys without any manual operation being performed by the occupants of the auto.

The credits will not be cumulative on any one auto, but application of one of these credits to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

5. Anti-Theft Discount – Applicable to OTC/Comprehensive Physical Damage Coverage
 - A. Statewide
 - i. Active – 5%
 - ii. Passive – 10%
6. Driver Training – A vehicle rated with a driver under age 25 will have a driver training credit of 10% applied to BI, PD, Medical Benefit and Collision coverage where satisfactory evidence is presented that the applicant, or operator of the vehicle, has successfully completed an approved driver education course.
 - A. If the policy insures two or more autos the credit will apply to the vehicle principally operated by the person awarded the certificate of course completion, and rated with a youthful operator classification.
 - B. The credit will apply until the qualifying applicant /operator is no longer rated with a youthful operator classification.
 - C. This credit is not available to a driver receiving the Defensive Driving Discount.
7. Accident Prevention Course – A vehicle with a classification assigned other than one which qualifies for Driver Training Course Discount as stated in 6., above will have an accident prevention course credit of 10% applied to its BI, PD, Medical Benefits, and Collision premiums if the principal operator assigned to the vehicle provides satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed an accident prevention

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course described and approved by the insurance company pursuant to Arkansas' statutorily prescribed standards.

- A. If the policy insured two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.
 - B. The credit shall apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of completion. Following such 36 month period, in order to again qualify for the accident prevention course credit, the course must be again successfully completed and evidence of completion again presented to the company.
8. Drug and Alcohol Driving Awareness Credit – A vehicle will have a drug and alcohol driving awareness credit of 5% applied to BI, PD, Medical Benefits and Collision premiums if the principal operator assigned to the vehicle provides satisfactory evidence (a certificate or photocopy of a certificate) that the operator has successfully completed a drug and alcohol driving awareness program that has been approved by a state education agency, including the state board of education or the Commissioner of education.
- A. The credit will apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of successful completion. Following such 36 month period, in order to again qualify for the Drug and Alcohol Driving Awareness Credit, the course must again be successfully completed and evidence of completion again presented to the company.
 - B. If the policy insures two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.
 - C. The credit does not apply to a policy if any customary operator covered under the policy has, within seven years immediately preceding the date in which the person was enrolled in a drug and alcohol driving awareness program, been convicted of an alcohol or drug related driving offense under any state law, rule, or regulation.
9. College Graduate Discount – A 10% discount will be given on BI, PD, Medical Benefits and Collision coverage to operators under the age of 25 who graduate and have a cumulative grade point average of 3.0 or better. This reduction in premium shall not apply to those who qualify for a premium reduction due to marriage. Proof of grade point average must accompany the application in order to obtain the discount.
10. Farm Use Discount

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- A. Applicable when a vehicle is principally garaged in a farm or ranch and not customarily used in going to or from work other than farming or ranching and not used in any occupation other than farming and ranching.
 - B. When the policy affords BI, PD and Medical Benefits coverage the rate otherwise applicable will be reduced by 15%.
 - C. When the company affords Collision coverage the rate otherwise applicable will be reduced by 10%.
11. Home Owner Discount – Applicable when named insured/spouse own and occupy a single family home, duplex, condo or prefabricated home permanently attached to a fixed masonry foundation. Homeownership must be identified during quote or application. Verification of homeownership must be provided --- documentation required. A 5% credit will be applied to BI, PD, Medical Benefits, OTC/Comprehensive and Collision.
12. Ag Professional Discount – A 5% credit will be applied to BI, PD, Medical Benefits, OTC/Comprehensive and Collision premiums. Primary insured must be employed as an Agricultural professional in any of the following occupations:
- 1. Ag Science & Technology Teachers & Support Staff
 - Vocational Ag Teachers Association of Arkansas
 - High School and Junior High Ag Science Teachers
 - Area Supervisors and State Staff
 - 2. Arkansas Cooperative Extension Personnel – Support Staff
 - Support Staff***
 - 3. Arkansas Cooperative Extension – Agriculture and Other Agents
 - Arkansas County Agriculture Agents Association
 - Arkansas Agriculture Extension 4-H Agents
 - Agriculture
 - Marine
 - Weed Control
 - 4-H
 - Horticulture
 - Natural Resources
 - Entomology and Pest Management
 - District Agents
 - 4. Arkansas Cooperative Extension – Family and Consumer Science Agents
 - Arkansas Association of Family and Consumer Science
 - Family Development and Resource Management
 - Food and Nutrition
 - 5. Family and Consumer Science Teachers Association of Arkansas

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- Family and Consumer Science Teachers Association of Arkansas
- High School and Junior High Teachers
 - Personal and Family Development
 - Apparel and Textiles
 - Nutrition and Food Science Technology
 - Interior Design
 - Individual and Family Life
 - Parenting
 - Hospitality
- 6. Arkansas Agriculture Experiment Station Personnel
 - Support and Research Staff***
- 7. Natural Resource Conservation Service, Soil and Water Conservation Society
 - Support Staff***
- 8. Retirees of the agriculture industry – must be retired from the industry with at least 20 years of service
- 9. Farm Service Agency
 - Support Staff***
- 10. Rural Economic Development Council
 - Support Staff***
- 11. Registered Veterinary Technicians and Support Staff
 - Arkansas Association of Registered Veterinary Technicians
 - Support Staff***
- 12. Veterinarians
 - Arkansas Veterinary Medical Association
- 13. College Faculty and Support Staff Personnel
 - Agriculture and Natural Resources
 - Family and Consumer Science
 - Biomedical Science
 - Veterinary Medicine/Diagnostic Lab
 - Support Staff***
- 14. Agricultural Associations and Agencies – Executive Officials, Members of the Board of Directors, Support Staff Personnel – See Farm and Ranch Association Directory for current year
 - Support Staff***
- 15. Employees of Commercial Agriculture Firms
 - Ag Services – Company must handle raw product or commodity – see list
 - Ag Chemicals
 - Animal Pharmaceuticals
 - Feed/Seed
 - Ag Equipment – Manufacturing, Sales, Service

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- Support Staff***
- 16. Arkansas Forest Service
 - Support Staff***
- 17. Other USDA Agencies
 - Agriculture Marketing Service
 - Agriculture Research Service
 - Animal and Plant Health Inspection Service
 - Center for Nutrition Policy and Promotion
 - Economic Research Service
 - Food and Nutrition Service
 - Food Safety and Inspection Service
 - Foreign Agriculture Service
 - US Forest Service
 - Grain Inspection, Packers and Stockyards Administration
 - Support Staff***
- 18. Arkansas Department of Agriculture
 - Support Staff***
- 19. Agriculture Lending
 - Farm Credit System
 - Commercial Bank Ag Loan Officers
 - Support Staff***
- 20. Green Industry
 - Horticulture
 - Floriculture
 - Landscape Technology
 - Golf Course Superintendents
 - City Park Superintendents
 - Arkansas Nursery and Landscape Association
 - Arkansas Turf grass Association
 - Support Staff***
- 21. Agricultural Communications
 - Farm Radio
 - Farm Editors – newspaper/magazine
 - Farm Television
 - Support Staff***
- 22. Cooperative Personnel and Support Staff
 - Cotton Gins
 - Grain Elevators
 - Telephone

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- Electric
 - Arkansas Electric Cooperatives, Inc.
 - Arkansas Agriculture Cooperative Council
 - Support Staff***
23. Active Young Farmers
24. Current College Students (Bachelor, Master or Doctoral Candidates)
- Enrolled and pursuing a degree from the College of Agriculture, Family and Consumer Science, Biomedical Science or Veterinary Medicine
 - Must have at least 60 hours and be 21 years of age
25. Independent Cattleman’s Association – Executive Officials, Members of the Board of Directors, Support Staff Personnel
- General Membership – must meet Agriculture Producer requirement
 - Support Staff***
26. Arkansas Parks and Wildlife
- Support Staff***
 - General Agriculture

PLEASE NOTE All Support Staff (without degrees in Agriculture or related fields) must be employed Full-Time with benefits.

13. Companion Policy Discount – Named insured/spouse must qualify for the homeowners discount and must insure the home with an Ag Workers designated agent or broker. User must identify the presence of the companion policy during the quote or application. User must provide verification of companion policy --- documentation proof required. A 5% discount applies to BI, PD, Medical Benefits, OTC/Comprehensive and Collision premiums for all owned motorized vehicles on the policy.

RULE 11. DRIVER INSURANCE PLAN

1. The Driver Insurance Plan applies to Bodily Injury Liability, Property Damage Liability, Medical Benefits and Collision coverage for owned private passenger and utility type autos.
2. Definitions – As used in this Rule, the terms in quotes have the stated meaning for the application of this Rule:
 - A. “Applicant” means each person shown as a named insured on the Declarations Page of the policy, unless such person becomes expressly excluded from the policy.
 - B. “Operator” means any operator of an auto who is a resident of the same household as the applicant.
3. Driving record points – Points are assigned as follows:

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- A. Accidents – One point shall be assigned to each auto accident occurring within the experience period involving the applicant, or any operator of the auto, while operating any private passenger type auto in the United States of America, its territories or possessions, or Canada, resulting in property damage in excess of \$1,000. The property damage amount will be based on claims paid in regard to the accident. Claims paid are determined according to the losses reported by the company under its statistical plan. Exceptions: No points will be assigned for accidents under the following circumstances:
- i. Medical Benefits – accidents involving medical benefits only;
 - ii. Legally parked, standing or stopped – a motor vehicle of the applicant or any operator of the auto is damaged while legally parked, standing or stopped;
 - iii. Unattended auto – accidents involving an auto of the applicant or any operator of the auto currently resident of the same household while the auto is unattended.
 - iv. Reimbursement – the applicant or any operator of the auto is fully reimbursed for the amount of the loss by or on behalf of the person responsible for the accident or has judgment against that person;
 - v. Governmental immunity – accidents involving government owned property or vehicles when governmental immunity solely prevents recovery from the government;
 - vi. Rear-end collision – auto driven by the applicant or any other operator of the auto struck in rear by another vehicle approaching from the rear, and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
 - vii. Other party charged – operator of any other auto involved in the accident charged with a moving traffic violation and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
 - viii. Hit-and-run – the auto operated by the applicant or any other operator was damaged by a “hit-and-run” driver, if the applicant or other resident operator reports the accident to the proper authorities within 24 hours of the accident;
 - ix. Animals or fowl – accidents involving damage by contact with animals or fowl

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- x. Flying gravel and falling missiles – accidents involving physical damage limited to and caused by flying gravel, missiles, or falling objects;
 - xi. Accident of premises – accidents on premises owned, rented to, or leased by the applicant or any other operator of the auto;
 - xii. No-fault – any other accident in which the applicant or operator was not at fault. This applies if the accident was of the type required to be reported to law enforcement authorities under any traffic law or traffic ordinance, was investigated by a law enforcement authority, and the applicant or operator will be presumed not at fault for the accident.
- B. Convictions – The term “conviction” includes a final conviction in any court in the United States of America, forfeiture of bond, or payment of any fine or any amount accepted by the court, whether paid for or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of a motor vehicle has been committed. Points will be assigned in accordance with the following for motor vehicle violations occurring within the experience period for which the applicant or operator of the vehicle has been convicted:
- i. Three points for conviction of:
 - a. Driving under the influence of alcohol, a controlled substance, drugs, or a combination of two or more of these substances;
 - b. Involuntary manslaughter; or
 - c. Criminally negligent operation of a motor vehicle.
 - ii. Two points will be assigned for conviction of driving while license is suspended or driving without a valid driver’s license in force and in effect.
 - iii. One point will be assigned for a minor violation.
4. Experience Period – The experience period will be the 36 months ending 3 months prior to the effective date of the policy or its renewal.
5. Driving Record sub-classifications – The number of “driving record points” accumulated during the experience period will determine the sub-classification to be applied in accordance with the following table:

Number of Driving Record Points	Driving Record Sub-classification
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0	0
1	1
2	2
3	3
4 or more	4

- A. Two or more autos – When two or more autos under the applicant or any operator are insured under this Plan in the same policy or in separate policies issued by the same company, points which are incurred by the applicant or any other operator will be assigned in the rating of the auto principally used by the operator who incurred the points.
 - B. When points cannot be assigned in accordance with the preceding paragraph, the points will be assigned to the auto with the highest base rate, and all other autos will be assigned to sub-classification 0.
6. Surcharges – The surcharges under the Rule will be determined by applying the percentages listed below for applicable driving record sub-classification to the premiums for applicable private passenger auto classification.

Driving Record Sub-Classification	Surcharge
0	0
1	1
2	2
3	3
4 or more	4

RULE 12. INSURANCE TIER

A rating factor will be applied to BI, PD, Medical Benefits, OTC/Comprehensive and Collision coverage for owned private passenger and utility type autos. The insurance score determines the rating tier. The rating tier for new business will be based on the insurance score of the first (primary) named insured at the time of the application. The rating tier for renewal business will be ordered every 36 months after the time of application and will be based on the insurance score of the first (primary) named insured at the time of renewal. If requested by the first (primary) named

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insured the company will update the score and tier within the 36 months, but only once at the beginning of each policy term.

If score is equal to or greater than:	But no more than:	Insurance Score Factor
0	555	1.70
556	582	1.52
583	618	1.37
619	638	1.24
639	664	1.13
665	680	1.04
681	707	1.00
708	730	0.96
731	758	0.91
759	793	0.84
794	831	0.77
832	868	0.70
869	997	0.65
998 (No hit)		1.00
999 (No score)		1.00

RULE 13. PREMIUM DETERMINATION – See the Rating Section for the applicable charge.

RULE 14. MEDICAL BENEFITS

Medical Benefits coverage is available if Liability Coverage is provided by the policy.

Rates – Refer to the rating section.

RULE 15. RENTAL REIMBURSEMENT

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This coverage may be written on owned, private passenger and utility type autos only if OTC/Comprehensive and Collision coverage is provided.

Rates – Refer to the rating section

Attach applicable endorsement to the policy.

RULE 16. SOUND RECEIVING AND TRANSMITTING EQUIPMENT

Coverage is available:

1. For a loss which exceeds \$1,500 for stereos, radios, and other sound reproducing equipment that is permanently installed in an owned vehicle; or
2. For any loss, regardless of the amount, for stereos, radios, and other sound reproducing equipment that is not permanently installed in the owned auto provided that the equipment is specifically described in an endorsement attached to the policy.
3. This coverage may be written only if OTC/Comprehensive coverage is provided.

Rates – Refer to the rating section.

Attach applicable endorsement to the policy.

RULE 17. TAPES, RECORDS, CD's and DVD's COVERAGE

Coverage is available for tapes, records, CD's, and DVD's used with permanently installed equipment in an owned vehicle only if OTC/Comprehensive coverage is provided.

Rates – Refer to the rating section.

Attach applicable endorsement to the policy.

RULE 18. FOREIGN COVERAGE

No coverage is available outside the United States of America, its territories and possessions, Puerto Rico, or Canada, other than limited coverage for the Republic of Mexico.

For the Republic of Mexico, the policy may be endorsed as follows:

1. Limited Form – A policy may be extended without additional charge to provide coverage during infrequent trips into the Republic of Mexico that do not exceed:
 - A. 25 miles from the boundary of the United States of America, and
 - B. Do not exceed 10 days at any one time.

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Attach applicable endorsement to the policy.

2. Limited Tourist Coverage – Mexico. This coverage may be extended without additional premium charge at the option of the company.

It is required that the insured have valid and collectible bodily injury and property damage liability coverage in force at the time of the accident, occurrence or loss, purchased from a licensed Mexican insurance company for such coverage as is afforded by the endorsement to apply.

Attach applicable endorsement to the policy.

RULE 19. MISCELLANEOUS COVERAGES

1. Fire and Theft

These coverages consist of the perils of fire, lightening or explosion and theft.

Rates – Refer to the rating section.

Attach applicable endorsement to the policy.

2. Limited Specified Causes of Loss

These coverages consist of the miscellaneous perils of fire, lightening or explosion and theft, windstorm, hail, earthquake, flood and sinking, burning, collision or derailment of any conveyance transporting the insured auto.

Rates – Refer to the rating section.

Attach applicable endorsement to the policy.

3. Towing and Labor Costs

This coverage is available for owned private passenger and utility type autos and consists of coverage for towing and labor on disabled vehicles.

Rates – Refer to the rating section.

Attach applicable endorsement to the policy.

RULE 20. EXTENDED NON-OWNED COVERAGE

1. Extended Non-Owned Coverage may be provided to:

- A. The individual named in the Declarations, and his or her spouse if a resident of the same household; and

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B. A relative of the individual named in the Declarations if a resident of the same household.

2. BI, PD and Medical Benefits Coverage

A. Refer to the Rates Section for rates for a private passenger automobile furnished for the regular use of the individual named in the Declarations, his or her spouse if a resident of the same household, or a relative of the individual named in the Declarations:

- i. If no insurance is afforded for the protection of the individual to whom the automobile is furnished; and
- ii. If insurance at least at the minimum financial responsibility limit is afforded for the protection of the individual to whom the automobile is furnished.

B. Medical Benefits coverage may be afforded only if BI and PD coverage is purchased.

Attach applicable endorsement to the policy.

RULE 21. NAMED NON-OWNER COVERAGE

1. Named Non-Owner Coverage

A policy may be endorsed to provide coverage for a named individual and spouse, if resident of the same household, for the operation by either, or on behalf of either, a non-owned private passenger automobile. BI, PD and Medical Benefits coverage are available. Medical Benefits coverage may be provided only if coverage is also afforded.

A. The BI, PD, and Medical Benefits rates are shown on the state rate pages. Rates are shown for the following classes:

- i. N6 – The private passenger automobile is not used in business and there is no operator under 30 years of age.
- ii. N4 – The private passenger automobile is used on business and there is no operator under 30 years of age.
- iii. N5 – The private passenger automobile is not used in business and there is an operator under the age of 30.
- iv. N3 – The private passenger automobile is used in business and there is an operator under the age of 30.

B. As used in the rule, “used in business” means that the use of a private passenger automobile is required by or customarily involved in the duties of the named insured or spouse, if a resident of the same household, in his or her occupation, profession or

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business other than going to or from his or her principal place of occupation, profession or business.

Attach applicable endorsement to the policy.

2. Named Operator Coverage for Government Employees

The BI, PD, Medical Benefits, Uninsured Motorists BI, and Underinsured Motorists BI, of a policy may be endorsed to cover an employee of the government or any governmental subdivision for the employee's interest in accidents or occurrences while operating or riding in an auto if:

- A. The auto is owned by the government or a government subdivision
- B. If not owned by the government or a government subdivision, such auto is in the care, custody and control of the government and is not owned by the employee or another member of his household
- C. The use of the auto is for pleasure or business

RATE: To rate Named Operator Coverage for Government Employees use the applicable class from Rule 9 and charge .50 of the rate for the applicable class.

Attach applicable endorsement to the policy.

RULE 22. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYP VEHICLES

Definitions

A. Recreational Trailers. Recreational Trailers are those:

- 1. Less than 40 feet in length;
- 2. Less than 8 feet in width; and
- 3. Primarily used for recreational camping and not used for business or commercial purposes. This includes camper trailers used for recreational camping.

B. Stock Trailers. Stock Trailers are stock, utility type, or combination living/livestock hauling trailers, other than a semi-trailer, that are:

- 1. Less than 40 feet in length
- 2. Less than 8 feet in width; and
- 3. Not used for business or commercial purposes other than farming or ranching.

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Liability Coverage

A Private Passenger Auto Policy affording liability coverage covers Recreational Trailers and Stock Trailers designed to be pulled by a private passenger auto, a utility type vehicle, or a miscellaneous type vehicle as described in Rule 1. Eligible Vehicles. Coverage is provided without additional premium charge and without specific description of the Recreational or Stock Trailer.

Physical Damage Coverage

Physical Damage Coverage may be provided for Recreational Trailers and Stock Trailers. OTC/Comprehensive and Collision coverage is available for Recreational Trailers. OTC/Comprehensive, Limited Specified Causes of Loss or Fire and Theft, and Collision coverage is available for Stock Trailers. Trailers are to be insured for Physical Damage coverage as a separate item with separate premiums for each unit. The applicable Physical Damage coverage deductible applies separately to each unit.

STOCK TRAILER CLASS CODES			
PRIMARY CLASS CODE		SECONDARY CLASS CODE	
681 = UNDER 50 MILE RADIUS 682 = 51-200 MILE RADIUS 684 = UNDER 50 MILE RADIUS FLEET 685 = 51-200 MILE RADIUS FLEET		69 = FARM USE 99 = ALL OTHER EXCEPT BUSINESS	
CLASS CODE		COMPREHENSIVE FACTOR	COLLISION FACTOR
PRIMARY	SECONDARY		
681	99	1.03	1.03
681	69	1.03	1.03
682	99	1.44	1.44
682	69	1.44	1.44
684	99	1.03	1.03
684	69	1.03	1.03
685	99	1.44	1.44
685	69	1.44	1.44

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ANNUAL BASE RATES

Territory	BI	PD	Medical Benefits	Comp*	Collision	UMBI	UMPD	UIM
1	257.75	277.26	24.58	169.96	324.06	22.00	22.00	16.00
2	226.97	219.56	22.80	267.94	309.32	22.00	20.00	16.00
6	192.33	199.10	25.04	331.28	306.36	20.00	18.00	14.00
7	203.90	208.40	27.28	290.96	321.08	22.00	22.00	16.00
9	176.96	204.70	20.58	164.20	282.80	20.00	18.00	14.00
10	173.10	186.08	20.80	247.78	273.96	20.00	18.00	14.00
11	205.81	202.82	23.70	273.68	303.42	22.00	20.00	16.00
12	153.87	163.76	24.58	331.28	291.64	18.00	18.00	12.00
13	207.74	191.66	26.38	337.06	324.06	22.00	18.00	16.00
14	178.89	197.24	23.70	250.62	288.68	20.00	20.00	14.00
15	188.49	213.98	23.48	193.02	288.68	22.00	20.00	16.00
16	225.04	189.80	21.90	216.06	271.02	20.00	18.00	14.00
17	200.02	199.10	22.80	288.10	288.68	20.00	18.00	14.00
18	192.33	186.08	22.36	288.10	294.58	20.00	18.00	14.00
19	151.94	167.46	21.90	221.84	294.58	20.00	18.00	14.00

- Apply 22% discount to the Comp base rate for Special Causes of Loss base rate. Apply 26% discount to the Comp base rate for the Fire/Theft base rate.
- Additive \$1.00 rate to UMBI single car policies and first car of multi-car policies

Extended Non-Owner Annual Base Rates

Territory	BI	PD	Med Ben
ALL	22.16	24.06	2.82

Rental Rates by Limit

20/600	25/750	30/900	35/1050
20.00	26.00	30.00	34.00

Towing and Labor Rates by Limit

\$50 per disablement	\$ 10.00
\$75 per disablement	\$ 14.00
\$100 per disablement	\$ 20.00

Miscellaneous Base Rates

Accidental Death	8.22
Work Loss	12.24
Tapes	8.00
Sound Receiving A	1.80
Sound Receiving B	2.00
Named Operator	0.50
Additive Rate 1 st car: UMBI	1.00

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Limits and Deductibles

Increased Limit Factors

Coverage Limit	BI	UMBI	UIM
50/100	1.23	1.40	1.40
100/200	1.42	1.75	1.75
100/300	1.54	1.81	1.81
250/500	1.66	2.29	2.29
300/500	1.68	2.42	2.42
500/500	1.74	2.47	2.47

Coverage Limit	PD	UMPD
25,000	1.00	1.00
30,000	1.01	
35,000	1.02	1.08
40,000	1.03	
45,000	1.04	1.16
50,000	1.05	1.20
70,000	1.06	1.27
80,000	1.07	
90,000	1.08	
100,000	1.09	1.34
300,000	1.20	1.70
500,000	1.23	1.99

Medical Benefits		
Coverage Limit	Car 1	Cars 2-3
5,000	1.25	1.26
Car 2-3 factor	.85	

Deductible Factors

Comprehensive		
Deductible	Factor	Constant
\$50	1.000	0.000
\$100	0.970	-0.030
\$200	0.900	-0.100
\$250	0.875	-0.125
\$500	0.780	-0.220
\$1,000	0.700	-0.300

Collision		
Deductible	Factor	Constant
\$100	1.090	0.090
\$200	1.000	0.000
\$250	0.975	-0.025
\$500	0.900	-0.100
\$1,000	0.750	-0.250

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Class	Medical				
	BI	PD	Benefits	Comp	Coll
1A-1	1.00	1.00	1.00	1.00	1.00
1A-2	0.90	0.90	1.00	1.00	1.00
1A-3	0.92	0.92	1.00	1.00	1.00
1B-1	1.13	1.13	1.36	1.00	1.16
1B-14	1.50	1.37	1.36	1.00	2.28
1B-14A	1.50	1.37	1.36	1.00	2.39
1B-2	0.95	0.95	1.36	1.00	1.00
1B-23	0.95	0.95	1.36	1.00	1.06
1B-23A	0.95	0.95	1.36	1.00	1.11
1B-3	0.96	0.96	1.30	1.00	1.01
1B-33	1.23	1.16	1.35	1.00	1.67
1B-33A	1.23	1.16	1.35	1.00	1.75
2A-1	2.88	2.88	1.49	1.00	2.92
2A-2	1.66	1.66	1.42	1.00	1.87
2C-2	3.11	3.11	2.74	1.00	3.96
2C-4	4.50	3.80	3.10	1.00	4.70
2C-5	4.50	3.80	3.10	1.00	4.70
2D-1	2.28	2.28	1.47	1.00	2.13
2D-2	2.00	2.25	2.24	1.00	2.52
2D-3	1.50	1.80	2.24	1.00	2.00
2D-4	3.70	3.40	2.56	1.00	4.97
2D-5	3.70	3.40	2.56	1.00	4.97
3	1.16	1.16	1.10	1.00	1.06
3A	1.43	1.43	1.00	1.00	1.11
4	1.83	1.67	1.00	1.00	2.28
4A	2.26	2.06	1.10	1.00	2.39
6A-1	1.00	1.00	0.85	1.00	1.00
6A-2	1.12	1.12	0.85	1.00	1.15
6B-1	1.13	1.13	1.12	1.00	1.16
6B-18	1.13	1.13	1.12	1.00	1.20
6B-18A	1.13	1.13	1.12	1.00	1.38
6B-2	1.13	1.13	1.12	1.00	1.29
6B-28	1.13	1.13	1.12	1.00	1.38
6B-28A	1.13	1.13	1.12	1.00	1.29
8	1.40	1.40	1.00	1.00	1.29
8A	1.41	1.41	1.07	1.00	1.38
9582	na	na	na	1.00	1.00

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Computed Tier Discount =			
Homeowner Disc	x		
Companion Policy	x	Round 3	
Ag Professional	x	Round 3	

Policy Discount	BI	PD	Med Benefits	Comp	Coll
Homeowner	0.95	0.95	0.95	0.95	0.95
Companion Policy	0.95	0.95	0.95	0.95	0.95
Ag Professional	0.95	0.95	0.95	0.95	0.95

Points	Surcharge
0	0.00
1	0.15
2	0.35
3	0.60
4	0.90

Points: Based on coverage level premium of the appropriate class code for the vehicle. The percentage is added to the rate after discounts are applied.

Insurance Score Factor

Score Range		Tier	Factor
From	to		
0	555	A	1.70
556	582	B	1.52
583	618	C	1.37
619	638	D	1.24
639	664	E	1.13
665	680	F	1.04
681	707	G	1.00
708	730	H	0.96
731	758	I	0.91
759	793	J	0.84
794	831	K	0.77
832	868	L	0.70
869	997	M	0.65
998	no hit	W	1.00
999	no score	Z	1.00

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Physical Damage

Comprehensive Symbol Factors*		
Symbol	1989 & Prior Model Years	1990-2010 Model Years
1	0.316	0.450
2	0.394	0.550
3	0.482	0.625
4	0.600	0.740
5	0.641	0.750
6	0.692	0.780
7	0.750	0.820
8	0.769	0.880
10	0.869	0.940
11	0.922	1.000
12	0.983	1.040
13	1.063	1.080
14	1.135	1.120
15	1.224	1.160
16	1.370	1.200
17	1.508	1.250
18	1.660	1.310
19	1.799	1.380
20	1.872	1.470
21	2.156	1.580
22	N/A	1.700
23	N/A	1.840
24	N/A	2.000
25	N/A	2.300
26	N/A	2.650
27	N/A	**

Collision Symbol Factors		
Symbol	1989 & Prior Model Years	1990-2010 Model Years
1	0.30	0.60
2	0.42	0.75
3	0.51	0.80
4	0.60	0.83
5	0.65	0.86
6	0.71	0.88
7	0.75	0.91
8	0.79	0.94
10	0.87	0.97
11	0.92	1.00
12	0.98	1.04
13	1.06	1.08
14	1.13	1.12
15	1.22	1.16
16	1.36	1.20
17	1.52	1.25
18	1.66	1.32
19	1.80	1.40
20	1.87	1.48
21	2.02	1.56
22	N/A	1.66
23	N/A	1.77
24	N/A	1.85
25	N/A	1.90
26	N/A	1.95
27	N/A	**

* Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

- ** For 1990-2010 Model Years Symbol 27: Add .425 to Symbol 26 Comprehensive relativity for each \$10,000 of value above \$80,000 and add .35 to Symbol 26 Collision relativity for each \$10,000 of value above \$80,000.

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Comprehensive Symbol Factors*					
Symbol	2011 & Later Model Years	Symbol	2011 & Later Model Years	Symbol	2011 & Later Model Years
1	0.25	27	1.50	52	2.77
2	0.31	28	1.54	53	2.83
3	0.39	29	1.57	54	2.93
4	0.48	30	1.61	55	3.05
5	0.54	31	1.66	56	3.18
6	0.60	32	1.69	57	3.31
7	0.66	33	1.72	58	3.52
8	0.71	34	1.76	59	3.79
10	0.77	35	1.80	60	4.07
11	0.82	36	1.84	61	4.35
12	0.87	37	1.90	62	4.65
13	0.91	38	1.96	63	4.95
14	0.95	39	2.01	64	5.25
15	1.00	40	2.07	65	5.55
16	1.04	41	2.11	66	6.00
17	1.09	42	2.17	67	6.61
18	1.14	43	2.22	68	7.20
19	1.18	44	2.28	69	7.80
20	1.22	45	2.33	70	8.41
21	1.26	46	2.39	71	9.02
22	1.30	47	2.45	72	9.63
23	1.34	48	2.52	73	10.24
24	1.39	49	2.58	74	10.85
25	1.43	50	2.64	75	11.46
26	1.46	51	2.70	98	(b)

(b) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

* Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

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Collision Symbol Factors					
Symbol	2011 & Later Model Years	Symbol	2011 & Later Model Years	Symbol	2011 & Later Model Years
1	0.40	27	1.28	52	1.85
2	0.50	28	1.31	53	1.87
3	0.60	29	1.32	54	1.91
4	0.69	30	1.35	55	1.95
5	0.74	31	1.37	56	2.01
6	0.77	32	1.39	57	2.06
7	0.79	33	1.41	58	2.15
8	0.83	34	1.43	59	2.26
10	0.86	35	1.45	60	2.37
11	0.90	36	1.48	61	2.50
12	0.93	37	1.50	62	2.67
13	0.95	38	1.53	63	2.82
14	0.97	39	1.55	64	2.98
15	1.00	40	1.58	65	3.14
16	1.02	41	1.59	66	3.37
17	1.05	42	1.62	67	3.68
18	1.07	43	1.64	68	4.00
19	1.10	44	1.66	69	4.32
20	1.12	45	1.68	70	4.62
21	1.14	46	1.70	71	4.94
22	1.17	47	1.73	72	5.26
23	1.20	48	1.75	73	5.58
24	1.22	49	1.77	74	5.90
25	1.24	50	1.80	75	6.22
26	1.26	51	1.83	98	(c)

(c) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

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Model Year Factors				
Model Year	Comp	Coll	SCL	Fire/Theft
1990+prior	0.76	0.60	0.76	0.76
1991	0.79	0.65	0.79	0.79
1992	0.82	0.70	0.82	0.82
1993	0.85	0.75	0.85	0.85
1994	0.88	0.80	0.88	0.88
1995	0.91	0.85	0.91	0.91
1996	0.94	0.90	0.94	0.94
1997	0.97	0.95	0.97	0.97
1998	1.00	1.00	1.00	1.00
1999	1.03	1.05	1.03	1.03
2000	1.06	1.10	1.06	1.06
2001	1.09	1.15	1.09	1.09
2002	1.12	1.20	1.12	1.12
2003	1.15	1.25	1.15	1.15
2004	1.18	1.30	1.18	1.18
2005	1.21	1.35	1.21	1.21
2006	1.27	1.42	1.27	1.27
2007	1.33	1.49	1.33	1.33
2008	1.40	1.57	1.40	1.40
2009	1.47	1.65	1.47	1.47
2010	1.54	1.73	1.54	1.54
2011	1.62	1.82	1.62	1.62
2012	1.70	1.91	1.70	1.70
2013	1.79	2.01	1.79	1.79
2014	1.88	2.11	1.88	1.88
2015	1.97	2.22	1.97	1.97

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Other Discounts and Surcharges

Comp: Anti-Theft Discount	
None	0%
Alarm or Active Disable	5%
Passive Disable	10%

1. Driver Training: **10%** discount applies to BI, PD, Med Benefits, Collision
2. Multi-Vehicle: **20%** discount applies to BI, PD, Med Benefits, **15%** discount to Collision
3. Passive Restraint Driver: **15%** discount applies to Med Benefits
4. Passive Restraint Both: **30%** discount applies to Med Benefits
5. Accident Prevention Course: **10%** discount applies to BI, PD, Med Benefits, Collision
6. Alcohol and Drug (no DUI, nor DWI): **5%** discount applies to BI, PD, Med Benefits, Collision
7. AntiLock Brakes: **5%** discount applies to BI, PD, Med Benefits, Collision
8. College Graduate Student: **10%** discount applies to BI, PD, Med Benefits, Collision
9. VEHICLE USE FACTOR: FARM: **15%** discount applies to BI, PD, Med Benefits, **10%** discount to Collision
10. Daytime Running Lights: : **5%** discount applies to BI, PD, Med Benefits, Collision

See RULES for details.

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Annual Base Rates Government Employees

Territory	BI	PD	Medical Benefits	Comp	Coll	UMBI	UMPD	UIM
1	293.84	238.44	25.56	141.07	359.71	22.00	22.00	16.00
2	258.75	188.82	23.71	222.39	343.35	22.00	20.00	16.00
6	219.26	171.23	26.04	274.96	340.06	20.00	18.00	14.00
7	232.45	179.22	28.37	241.5	356.4	22.00	22.00	16.00
9	201.73	176.04	21.4	136.29	313.91	20.00	18.00	14.00
10	197.33	160.03	21.63	205.66	304.1	20.00	18.00	14.00
11	234.62	174.43	24.65	227.15	336.8	22.00	20.00	16.00
12	175.41	140.83	25.56	274.96	323.72	18.00	18.00	12.00
13	236.82	164.83	27.44	279.76	359.71	22.00	18.00	16.00
14	203.93	169.63	24.65	208.01	320.43	20.00	20.00	14.00
15	214.88	184.02	24.42	160.21	320.43	22.00	20.00	16.00
16	256.55	163.23	22.78	179.33	300.83	20.00	18.00	14.00
17	228.02	171.23	23.71	239.12	320.43	20.00	18.00	14.00
18	219.26	160.03	23.25	239.12	326.98	20.00	18.00	14.00
19	173.21	144.02	22.78	184.13	326.98	20.00	18.00	14.00
Work Loss	Accidental Death							
12.73	8.55							

Annual Base Rate Stock Trailer

Territory	Comp	Collision	SCL	Fire/Theft
1	84.98	162.03	23.86	23.90
2	133.97	154.66	37.62	37.67
6	165.64	153.18	46.51	46.58
7	145.48	160.54	40.85	40.91
9	82.10	141.40	23.05	23.09
10	123.89	136.98	34.79	34.84
11	136.84	151.71	38.42	38.48
12	165.64	145.82	46.51	46.58
13	168.53	162.03	47.32	47.39
14	125.31	144.34	35.19	35.24
15	96.51	144.34	27.10	27.14
16	108.03	135.51	30.33	30.38
17	144.05	144.34	40.45	40.51
18	144.05	147.29	40.45	40.51
19	110.92	147.29	31.15	31.19

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Deductible Relativities – Stock Trailers

Comp Deductibles	Relativities
\$ -	1.00
\$ 50	0.70
\$ 100	0.65
\$ 200	0.62
\$ 250	0.60
\$ 500	0.50
\$ 1,000	0.45

Deductible Relativities – Rec Trailers

Coll Deductible	Value
\$50	1.17
\$100	1.00
\$200	1.05
\$250	1.00
\$500	0.86
\$1,000	0.67

Comp Deductible	Value
\$200	0.62
\$250	0.60
\$500	0.50
\$1,000	0.45

Rec Trailers Collision Base Rates

Price Group	New	Used	New	Used	New	Used
	\$50 Ded	\$50 Ded	\$100 Ded	\$100 Ded	\$250 Ded	\$250 Ded
\$2401 - \$3000	53	43	31	25	24	19
\$3001 - \$4000	64	51	39	30	28	23
\$4001 - \$5000	74	60	47	39	34	27
\$5001 - \$6000	87	70	57	45	40	31
\$6001 - \$7000	99	80	66	52	46	38
\$7001 - \$8000	111	88	74	60	52	42
\$8001 - \$9000	123	97	84	67	59	47
\$9001 - \$10000	135	108	93	74	65	52

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Stock Trailer Age Relativities

Age Group	Comp, SCL, Fire/Theft	Collision
1	1.00	1.00
2	0.75	0.90
3	0.55	0.80
4,5,6	0.40	0.70

Age Group	Definition
1	current model yr
2	current model yr -1
3	current model yr -2
4	current model yr -3
5	current model yr -4
6	all other

Stock Trailer Cost Relativities*

Price Group	Comp SPCL, Fire/ Theft	Coll \$100 Ded	Coll \$250 Ded	Coll \$500 Ded	Coll \$1000 Ded
\$0 - 3,000	0.52	0.70	0.52	0.35	0.15
3,001 - 4,500	1.00	1.24	1.00	0.78	0.38
4,501 - 6,000	1.40	1.54	1.31	1.03	0.53
6,001 - 8,000	1.87	1.84	1.61	1.28	0.70
8,001 - 10,000	2.40	2.14	1.91	1.58	0.90
10,001 - 15,000	3.33	2.64	2.21	2.00	1.25
15,001 - 20,000	4.67	3.24	3.01	2.50	1.75
20,001 - 25,000	6.00	3.75	3.55	3.05	2.25
25,001 - 40,000	8.67	4.75	4.55	4.05	3.25
40,001 - 65,000	14.00	6.75	6.55	6.05	5.25
65,001 - 90,000	20.67	9.25	9.05	8.55	7.75
90,001 - 115,000	27.33	11.75	11.55	11.05	10.25
Over 115,000	34.00	14.25	14.05	13.55	12.75

*When using \$200 Collision deductible for stock trailers, apply 1.05 factor to the \$250 deductible cost relativity.

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STOCK TRAILER CLASS CODES			
PRIMARY CLASS CODE		SECONDARY CLASS CODE	
681 = UNDER 50 MILE RADIUS 682 = 51-200 MILE RADIUS 684 = UNDER 50 MILE RADIUS FLEET 685 = 51-200 MILE RADIUS FLEET		69 = FARM USE 99 = ALL OTHER EXCEPT BUSINESS	
CLASS CODE		COMPREHENSIVE	COLLISION FACTOR
PRIMARY	SECONDARY	FACTOR	
681	99	1.03	1.03
681	69	1.03	1.03
682	99	1.44	1.44
682	69	1.44	1.44
684	99	1.03	1.03
684	69	1.03	1.03
685	99	1.44	1.44
685	69	1.44	1.44

Special Class Code Assignment Rating Rules

Extended Non Owned - uses applicable class code for Sex-Married-Use.

Named Operator Government Employee - is 50% of rates for applicable class code for Sex-Married-Use (factors applicable to BI, PD, Medical Benefits); only coverage offered is BI, PD, Medical Benefits, UMBI.

Named Non Owner -; N3 is 1.05 of class 3 private passenger rate; N4 is 1.00 of class 3 private passenger rate; N5 is .50 of class 3 private passenger rate; N6 is .40 of class 3 private passenger rate (factors applicable to BI, PD, Medical Benefit); only coverage offered is BI, PD, Med Benefit, UMBI and UMPD.

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ClassCode Assignments								Named Non Owner	
Sex-Marital	Age	Pleasure	Commute	Business PPA	Business Utility	Government Employee PPA	Government Employee UT	No Business	Business Use
Unmarried Female	0-17	2D-4	2D-4	2D-4	2D-4	2D-4	2D-4	N5	N3
Married Female	0-17	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N5	N3
Unmarried Male	0-17	2C-4	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3
Married Male	0-17	2A-1	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3
Unmarried Female	18	2D-4	2D-4	2D-4	2D-4	2D-4	2D-4	N5	N3
Married Female	18	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N5	N3
Unmarried Male	18	2C-4	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3
Married Male	18	2A-1	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3
Unmarried Female	19	2D-5	2D-5	2D-5	2D-5	2D-5	2D-5	N5	N3
Married Female	19	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N5	N3
Unmarried Male	19	2C-5	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N3
Married Male	19	2A-1	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3
Unmarried Female	20	2D-5	2D-5	2D-5	2D-5	2D-5	2D-5	N5	N3
Married Female	20	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N5	N3
Unmarried Male	20	2C-5	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N3
Married Male	20	2A-1	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3
Unmarried Female	21	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N5	N3
Married Female	21	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N5	N3
Unmarried Male	21	2C-2	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N3
Married Male	21	2A-2	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N3
Unmarried Female	22	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N5	N3
Married Female	22	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N5	N3
Unmarried Male	22	2C-2	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N3
Married Male	22	2A-2	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N3
Unmarried Female	23	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N5	N3
Married Female	23	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N5	N3
Unmarried Male	23	2C-2	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N3
Married Male	23	2A-2	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N3
Unmarried Female	24	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N5	N3
Married Female	24	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N5	N3
Unmarried Male	24	2C-2	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N3
Married Male	24	2A-2	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N3
Unmarried Female	25	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Female	25	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Male	25	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Male	25	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Female	26	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Female	26	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Male	26	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Male	26	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Female	27	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Female	27	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Male	27	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Male	27	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Female	28	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Female	28	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Male	28	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Male	28	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Female	29	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Female	29	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Male	29	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Married Male	29	1A-1	1B-1	4	4A	1B-14	1B-14A	N5	N3
Unmarried Female	30-54	1A-3	1B-3	3	3A	1B-33	1B-33A	N6	N4
Married Female	30-54	1A-3	1B-3	3	3A	1B-33	1B-33A	N6	N4
Unmarried Male	30-54	1A-3	1B-3	3	3A	1B-33	1B-33A	N6	N4
Married Male	30-54	1A-3	1B-3	3	3A	1B-33	1B-33A	N6	N4
Unmarried Female	55-64	1A-2	1B-2	3	3A	1B-23	1B-23A	N6	N4
Married Female	55-64	1A-2	1B-2	3	3A	1B-23	1B-23A	N6	N4
Unmarried Male	55-64	1A-2	1B-2	3	3A	1B-23	1B-23A	N6	N4
Married Male	55-64	1A-2	1B-2	3	3A	1B-23	1B-23A	N6	N4
Unmarried Female	65-74	6A-1	6B-1	8	8A	6B-18	6B-18A	N6	N4
Married Female	65-74	6A-1	6B-1	8	8A	6B-18	6B-18A	N6	N4
Unmarried Male	65-74	6A-1	6B-1	8	8A	6B-18	6B-18A	N6	N4
Married Male	65-74	6A-1	6B-1	8	8A	6B-18	6B-18A	N6	N4
Unmarried Female	75+	6A-2	6B-2	8	8A	6B-28	6B-28A	N6	N4
Married Female	75+	6A-2	6B-2	8	8A	6B-28	6B-28A	N6	N4
Unmarried Male	75+	6A-2	6B-2	8	8A	6B-28	6B-28A	N6	N4
Married Male	75+	6A-2	6B-2	8	8A	6B-28	6B-28A	N6	N4

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY BI Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Bodily Injury (BI) - Class Premiums	1		Base Rate
	2	x	Class Differential
	3		Round to whole Dollars
	4	X	Increase Limit Factor
	5		Round 3 decimals
	6	X	Multi-car discount
	7		Round 3 decimals
	8	x	Driver discount
	9		Round 3 decimals
	10	x	Alcohol/drug discount
	11		Round 3 decimals
	12	x	Good Student Discount
	13		Round 3 decimals
	14	x	Anti lock Brake discount
	15		Round 3 decimals
	16	x	Daytime running light discount
	17		Round 3 decimals
	18	x	Vehicle Use Factor (used to add farm discount)
	19		Round 3 decimals
	20	x	Final Tier Discount (see Tier Discount Computation)
	21		Round 3 decimals
	22	x	Insurance Score Factor
	23		Round to whole Dollars
Additional steps when penalty points are applicable	24		Result 5
	25	x	penalty point percentage
	26		Round to whole Dollars
	27		Result 23
	28	+	Result 26
	29		Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY PD Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Property Damage (PD) - Class Premiums	1		Base Rate
	2	x	Class Differential
	3		Round to whole Dollars
	4	X	Increase limits factor
	5		Round to 3 decimals
	6	X	Multi-Car Discount
	7		Round 3 decimals
	8	X	Driver Discount
	9		Round 3 decimals
	10	X	Alcohol/Drug Discount
	11		Round 3 decimals
	12	x	Good Student Discount
	13		Round 3 decimals
	14	x	Anti lock Brake discount
	15		Round 3 decimals
	16	x	Daytime running light discount
	17		Round 3 decimals
	18	x	Vehicle Use Factor (used to add farm use discount)
	19		Round 3 decimals
	20	x	Final Tier Discount (see final tier discount computation algorithm)
	21		Round 3 decimals
	22	x	Insurance Score Factor
	23		Round to whole Dollars
Additional steps when penalty points are applicable	24		Result 5
	25	x	Penalty Point Percentage
	26		Round to whole Dollars
	27		Result 23
	28	+	Result 26
	29		Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

COMP Algorithm

Coverage	STEP	CALCULATION
Comprehensive (COMP) - Symbols 1 - 26 Year Models 1990-2010	1	Deductible Multiplier
	2	x Symbol Relativity
	3	Round to 3 decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to whole dollars
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	X AntiTheft Discount
	12	Round 3 Decimals
	13	x Final Tier Discount (see final tier discount computation algorithm)
	14	Round 3 Decimals
	15	x Insurance Score Factor
	16	Round to whole dollars

Coverage	STEP	CALCULATION
Comprehensive (Comp) Symbols 1-75 Year Models 2011 and Newer	1	Deductible Multiplier
	2	x Comp Symbol Differential
	3	Round to 3 decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to whole dollars
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	X AntiTheft Discount
	12	Round 3 Decimals
	13	x Final Tier Discount (see final tier discount computation algorithm)
	14	Round 3 Decimals
	15	x Insurance Score Factor
	16	Round to whole dollars

Coverage	STEP	CALCULATION
Comprehensive (COMP) - Symbols 27 Year Models 1990-2010	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round to down whole dollars
	5	x 0.425
	6	Round 3 Decimals
	7	+ Symbol 26 Differential
	8	x Deductible Multiplier
	9	Round to three decimal places
	10	+ Deductible Constant
	11	x Base Rate
	12	Round to nearest dollar
	13	x Model Year Differential
	14	x ClassDifferential
	15	Round to three decimal places
	16	X AntiTheft Discount
	17	Round 3 Decimals
	18	x Final Tier Discount (see final tier discount computation algorithm)
	19	Round 3 Decimals
	20	x Insurance Score Factor
	21	Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

COMP Algorithm

COVERAGE	STEP	CALCULATION
Comprehensive (COMP) SYMBOL 98 Year Models 2011 and Newer	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round to down whole dollars
	5	x 0.74
	6	Round 3 Decimals
	7	+ Comp Symbol Differential
	8	x Deductible Multiplier
	9	Round 3 Decimals
	10	+ Deductible Constant
	11	x Base Rate
	12	Round to nearest dollar
	13	x Model Year Differential
	14	x ClassDifferential
	15	Round to three decimal places
	16	x Anti-theft Discount
	17	Round 3 Decimals
	18	x Final Tier Discount (see final tier discount computation algorithm)
	19	Round 3 Decimals
	20	x Insurance Score Factor
	21	Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

COLL Algorithm

COVERAGE	STEP	CALCULATION
Collision (COLL) 1990 to 2010 Year Models Symbols 1 - 26	1	Deductible Multiplier
	2	x Symbol Group Differential
	3	Round to three decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to nearest dollar
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	Round to nearest dollar
	12	x Multi-car discount
	13	Round to three decimal places
	14	x Driver Discount
	15	Round to three decimal places
	16	x Alcohol/Drug discount
	17	Round 3 decimals
	18	x Good Student Discount
	19	Round 3 decimals
	20	x Anti lock Brake discount
	21	Round 3 decimals
	22	x Daytime running light discount
	23	Round 3 decimals
	24	x Vehicle Use Factor (used to add Farm Use discount)
	25	Round 3 decimals
	26	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	27	Round 3 decimals
	28	x Insurance Score Factor
	29	Round to whole Dollars
Additional steps when penalty points are present	30	Result 11
	31	x Penalty Point Percentage
	32	Round to nearest dollar
	33	Result 29
	34	+ Result 32
	35	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

COLL Algorithm

COVERAGE	STEP	CALCULATION
Collision (COLL) 1990 to 2010 Year Models Symbol 27	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.175
	6	+ Symbol 26 Differential
	7	x Deductible Multiplier
	8	Round to three decimal places
	9	+ Deductible Constant
	10	x Base Rate
	11	Round to nearest dollar
	12	Model Year Differential
	13	x Class Differential
	14	Round to three decimal places
	15	x Result from Step 11
	16	Round to nearest dollar
	17	x Multi-car discount
	18	Round to three decimal places
	19	x Driver Discount
	20	Round to three decimal places
	21	x Alcohol/Drug discount
	22	Round 3 decimals
	23	x Good Student Discount
	24	Round 3 decimals
	25	x Anti lock Brake discount
	26	Round 3 decimals
	27	x Daytime running light discount
	28	Round 3 decimals
	29	x Vehicle Use Factor (used to add Farm Use discount)
	30	Round 3 decimals
	31	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	32	Round 3 decimals
	33	x Insurance Score Factor
	34	Round to whole Dollars
Additional steps when penalty points are present.	35	Result 16
	36	x Penalty Point Percentage
	37	Round to nearest dollar
	38	Result 34
	39	+ Result 37
	40	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

COLL Algorithm

COVERAGE	STEP	CALCULATION
Collision (COLL) 2011 and Newer Year Models Symbols 1-75	1	Deductible Multiplier
	2	x Coll Symbol Differential
	3	Round to three decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to nearest dollar
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	Round to nearest dollar
	12	x Multi-car discount
	13	Round to three decimal places
	14	x Driver Discount
	15	Round to three decimal places
	16	x Alcohol/Drug discount
	17	Round 3 decimals
	18	x Good Student Discount
	19	Round 3 decimals
	20	x Anti lock Brake discount
	21	Round 3 decimals
	22	x Daytime running light discount
	23	Round 3 decimals
	24	x Vehicle Use Factor (used to add Farm Use discount)
	25	Round 3 decimals
	26	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	27	Round 3 decimals
	28	x Insurance Score Factor
	29	Round to whole Dollars
Additional steps when penalty points are present.	30	Result 11
	31	x Penalty Point Percentage
	32	Round to nearest dollar
	33	Result 29
	34	+ Result 32
	35	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

COLL Algorithm

COVERAGE	STEP	CALCULATION
Collision (COLL) 2011 and Newer Year Models Symbol 98	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.35
	6	+ Collision Symbol Differential
	7	x Deductible Multiplier
	8	Round to three decimal places
	9	+ Deductible Constant
	10	x Base Rate
	11	Round to nearest dollar
	12	Model Year Differential
	13	x Class Differential
	14	Round to three decimal places
	15	x Result from Step 11
	16	Round to nearest dollar
	17	x Multi Car Discount
	18	Round to three decimal places
	19	x Driver Discout
	20	Round to three decimal places
	21	x Alcohol/Drug Discount
	22	Round 3 decimals
	23	x Good Student Discount
	24	Round 3 decimals
	25	x Anti lock Brake discount
	26	Round 3 decimals
	27	x Daytime running light discount
	28	Round 3 decimals
	29	x Vehicle Use Factor (used to add Farm Use discount)
	30	Round 3 decimals
	31	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	32	Round 3 decimals
	33	x Insurance Score Factor
	34	Round to whole Dollars
Addition steps when penalty points are present.	35	Result 16
	36	x Penalty Point Percentage
	37	Round to nearest dollar
	38	Result 34
	39	+ Result 37
	40	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
AR RATE ORDER CALCULATION

Medical Benefits Algorithm

COVERAGE	STEP	CALCULATION
Medical Benefits (MB) - Table A Calculation	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round to Whole Dollars
	4	x Table A Medical Benefits Increased Limits Factor
	5	Round to Whole Dollars
	6	X Multi-car discount
	7	Round to 3 decimals
	8	x Drivers discounts
	9	Round to 3 decimals
	10	x Alcohol/drug discount
	11	Round to 3 decimals
	12	x Passive Restraint Discount
	13	Round 3 Decimals
	14	x Good Student Discount
	15	Round 3 decimals
	16	x Anti lock Brake discount
	17	Round 3 decimals
	18	x Daytime running light discount
	19	Round 3 decimals
	20	x Vehicle Use Factor (used to add farm use discount)
	21	Round 3 Decimals
	22	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	23	Round 3 Decimals
	24	x Insurance Score Factor
	25	Round to Whole Dollars
Additional steps when penalty points are applicable	26	Result 5
	27	x penalty point percentage
	28	Round to whole Dollars
	29	Result 25
	30	+ Result 28
	31	Round to whole Dollars

COVERAGE	STEP	CALCULATION
Medical Benefits (MB) - Table B Calculation	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	x Table B Medical Benefits Factor
	4	Round to Whole Dollars
	5	x Table B Medical Benefits Increased Limits Factor
	6	Round to Whole Dollars
	7	X Multi-car discount
	8	Round to 3 decimals
	9	x Drivers discounts
	10	Round to 3 decimals
	11	x Alcohol/drug discount
	12	Round to 3 decimals
	13	x Passive Restraint Discount
	14	Round 3 Decimals
	15	x Good Student Discount
	16	Round 3 decimals
	17	x Anti lock Brake discount
	18	Round 3 decimals
	19	x Daytime running light discount
	20	Round 3 decimals
	21	x Vehicle use factor (used to add farm use discount)
	22	Round 3 Decimals
	23	Final tier discount (see final tier discount computation algorithm)
	24	x Round 3 Decimals
	25	x Insurance Score Factor
	26	x Round to Whole Dollars
Additional steps when penalty points are present	27	Result 6
	28	x penalty point percentage
	29	Round to whole Dollars
	30	Result 26
	31	+ Result 29
	32	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 AR RATE ORDER CALCULATION

Accidental Death Algorithm

COVERAGE	STEP	CALCULATION
Accidental Death Benefit (ADB)	1	Acc Death Base Rate
	2	Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 AR RATE ORDER CALCULATION

Work Loss Algorithm

COVERAGE	STEP	CALCULATION
Work Loss	1	Work Loss Base Rate
	2	Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY UMPD Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Uninsured Motorist PD (UMPD)	1	PD Base Rate
	2	x
	3	x
	4	Final Tier Discount (see Final Tier Discount Computation Algorithm) Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY UMBI Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Uninsured Motorist BI (UMBI)	1	UMBI Base Rate
	2	x
	3	+
	4	x
	5	

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY UIM Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Underinsured Motorist (UIM)	1	UIM Base Rate
	2	x UIM Increase Limit Factor
	3	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	4	Round to Whole Dollars

COVERAGE	STEP	CALCULATION
CoverageCode SCL (42) 1990-2010 Year Models Symbols 1-26	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Symbol Group Differential
	5	Round to Nearest Dollar

COVERAGE	STEP	CALCULATION
CoverageCode FT (60) 1990-2010 Year Models Symbols 1-26	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Symbol Group Differential
	5	Round to Nearest Dollar
	6	Fire Factor .20
	7	+ Theft Factor .25
	8	x Result 5
	9	Round to Nearest Dollar

Coverage	STEP	CALCULATION
Specified Causes of Loss (SCL) - 1990-2010 Year Models Symbol 27	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.425
	6	+ Symbol 26 Differential
	7	Round to three decimal places = symbol 27 differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = symbol 27 differential
	12	Rounded to nearest dollar

Coverage	STEP	CALCULATION
Coverage Code FT(60) - 1990-2010 Year Models Symbol 27	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.425
	6	+ Symbol 26 Differential
	7	Round to three decimal places = symbol 27 differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = symbol 27 differential
	12	Rounded to nearest dollar
	13	Fire Factor .20
	14	+ Theft Factor .25
	15	x Result 12
	16	Round to nearest dollar

COVERAGE	STEP	CALCULATION
CoverageCode SCL (42) 2011 and Newer Models Symbols 1-75	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Comp Symbol Differential
	5	Round to Nearest Dollar

COVERAGE	STEP	CALCULATION
CoverageCode FT (60) 2011 and Newer Year Models Symbols 1-75	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Comp Symbol Differential
	5	Round to Nearest Dollar
	6	Fire Factor .20
	7	+ Theft Factor .25
	8	x Result 5
	9	Round to Nearest Dollar

Coverage	STEP	CALCULATION
Specified Causes of Loss (SCL) - 2011 and Newer Year Models Symbol 98	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.74
	6	+ Comp Symbol Differential
	7	Round to three decimal places = Comp Symbol Differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = Comp Symbol Differential
	12	Rounded to nearest dollar

Coverage	STEP	CALCULATION
Coverage Code FT(60) - 2011 and Newer Year Models Symbol 98	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.74
	6	+ Comp Symbol Differential
	7	Round to three decimal places = Comp Symbol Differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = Comp Symbol Differential
	12	Rounded to nearest dollar
	13	Fire Factor .20
	14	+ Theft Factor .25
	15	x Result 12
	16	Round to nearest dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
SREA and SREB Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
CoverageCode_SREA(15)	1	Cost New
	2	- 1500
	3	Round to whole dollar
	4	/ \$100
	5	x BaseRateSREA
	6	Round to whole dollar

COVERAGE	STEP	CALCULATION
CoverageCode_SREB (57)	1	Cost New
	2	- \$1,500
	3	Round to whole dollar
	4	/ \$100
	5	x BaseRateSREB
	6	Round to whole dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY Rental Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Rental (RENT)	1	<u>Base Rate</u>

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY Towing Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Towing and Labor (TL)	1	<u>Base Rate per limit</u>

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY Tapes Algorithm
AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Tapes Base Rate	1	<u>Base Rate</u>

COVERAGE	STEP	CALCULATION
Stock Trailers COMP \$50 & \$100 Deductibles	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X BaseRateTerritory
	5	X Deductible Relativities
	6	Round to nearest dollar
	7	X ClassCodeFactor Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers COMP \$200, \$250, \$500, & \$1000 Deductibles	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round three decimals
	6	X Full Coverage (\$0 ded) Comp Relativity
	7	Round to nearest dollar
	8	X Deductible Relativity
	9	x Round three decimals
	10	x Class Code Factor
	11	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers Fire&Theft	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round to nearest dollar
	6	x Class Code Factor
	7	Round to nearest dollar
	8	Fire Factor .20
	9	+ Theft Factor .25
	10	x Result 7
	11	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers SCL	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round to nearest dollar
	6	x Class Code Factor
	7	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers COLL \$100, \$250, \$500, & \$1000 Deductibles	1	Cost Relativity by Deductible
	2	X Age Relativities
	3	Round 3 Decimals
	4	X BaseRateTerritory
	5	Round to nearest dollar
	6	X ClassCodeFactor
	7	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers COLL \$200 Deductible	1	Cost Relativities for \$250 Deductible
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round to nearest dollar
	6	X Deductible Relativities for \$200 Deductible
	7	Round three decimals
	8	x Class Code Factor Round to nearest dollar

COVERAGE	STEP	CALCULATION
Named NonOwner- Bodily Injury (BI) - Class Premiums= BASE RATE= CLASS 3	1	Base RateTerritory
	2	x Class Differential
	3	Round 3 decimals
	4	X Increased limits Factor
	5	Round 3 decimals
	6	x Class Factor
	7	Round to whole dollars

COVERAGE	STEP	CALCULATION
Named NonOwner- Bodily Injury (BI) - Class Premiums= BASE RATE= CLASS 3 WITH PENALTY POINT	1	Base RateTerritory
	2	x Class Differential
	3	Round 3 decimals
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x Class Factor
	7	Round to whole Dollars
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Class Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

COVERAGE	STEP	CALCULATION
Named NonOwner- Property Damage (PD) Class Premiums	<u>1</u>	<u>Base Rate</u>
	<u>2</u>	<u>x Increase limits factor</u>
	<u>3</u>	<u>Round 3 decimals</u>
	<u>4</u>	<u>X Class Factor</u>
	<u>5</u>	<u>Round to whole dollar</u>

COVERAGE	STEP	CALCULATION
Named NonOwner- Property Damage (PD) Class Premiums-WITH PENALTY POINTS	1	Base Rate
	2	x Class Differential
	3	Round 3 decimals
	4	x Increase limits factor
	5	Round 3 decimals
	6	X Class Factor
	7	Round to whole dollar
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Class Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

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COVERAGE	STEP	CALCULATION
NAMED NONOWNER- Medical Benefits (MB) - Table A Calculation- BASE RATE= CLASS 3	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round 3 Decimals
	4	x Table A Medical Benefits Increased Limits Factor
	5	x Class Factor
	6	Round to whole dollars

COVERAGE	STEP	CALCULATION
NAMED NONOWNER- Medical Benefits (MB) - Table A Calculation- BASE RATE= CLASS 3 WITH PENALTY POINTS	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round 3 Decimals
	4	x
		Table A Medical Benefits Increased Limits Factor
	5	x Class Factor
	6	Round to whole dollars
	7	Base Rate for 1A class
	8	x Increase Limit Factor
	9	Round 3 decimals
	10	x Class Factor
	11	Round 3 decimals
	12	x penalty point percentage
	13	Round to whole Dollars
	14	Result 6
	15	+ Result 13
16	Round to whole Dollars	

COVERAGE	STEP	CALCULATION
NAMED NONOWNER- Uninsured Motorist BI (UMBI)	1	UMBI Base Rate
	2	x UMBI Increase Limit Factor
	3	+ Additive Rate
	4	Round to Whole Dollars

COVERAGE	STEP	CALCULATION
NAMED NONOWNER- Uninsured Motorist PD (UMPD)	1	UMPD Base Rate
	2	x UMPD Increase Limit
	3	Round to whole dollars

COVERAGE	STEP	CALCULATION
NAMED NONOWNER- Underinsured Motorist (UIM)	1	UIM Base Rate
	2	x UIM Increase Limit Factor
	3	Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 Extended NonOwner Algorithm
 AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Extended NonOwner-Bodily Injury (BI)	1	Base Rate
	2	x BI Increased limits Factor
	3	Round to whole

COVERAGE	STEP	CALCULATION
Extended NonOwner-Property Damage (PD)	1	Base Rate
	2	x PD Increase limits factor
	3	Round to whole dollar

COVERAGE	STEP	CALCULATION
Extended NonOwner-Medical Benefit	1	Base Rate
	2	x Medical Benefit Increase limits factor
	3	dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 NamedOperator-GovEmplAlgorithm
 AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Bodily Injury (BI) - Class Premiums	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Bodily Injury (BI) - Class Premiums-with penalty points	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Named Operator Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Property Damage (PD) - Class Premiums	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Property Damage (PD) - Class Premiums-with penalty points	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Class Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
NamedOperator-Medical Benefits (MB) - Table A Calculation	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round to Whole Dollars
	4	x Table A Medical Benefits Increased Limits Factor
	5	x NamedOperator factor
	6	Round to Whole Dollars

COVERAGE	STEP	CALCULATION
NamedOperator-Medical Benefits (MB) - Table A Calculation-with penalty points	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round to Whole Dollars
	4	x Table A Medical Benefits Increased Limits Factor
	5	x NamedOperator factor
	6	Round to Whole Dollars
	7	Base Rate for 1A class
	8	x Increase Limit Factor
	9	Round 3 decimals
	10	x Class Factor
	11	Round 3 decimals
	12	x penalty point percentage
	13	Round to whole Dollars
	14	Result 6
	15	+ Result 13
	16	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NamedOperator-Uninsured Motorist BI (UMBI)	1	BI Base Rate
	2	x BI Increase Limit Factor
	3	+ Additive Rate
	4	Round to Whole Dollars

COVERAGE	STEP	CALCULATION
NamedOperator-Underinsured Motorist BI (UIM)	1	UIM Base Rate
	2	x UIM Increase Limit Factor
	3	+ Additive Rate
	4	Round to Whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 RecTrailer Comp Algorithm
 AR RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
RecTrailer Comp - \$50 or \$100 ded	1	Purchase Price
	2	/ 100
	3	x RecTrailer Comp Deductible Factor By Territory
	4	Round to whole Dollars
COVERAGE	STEP	CALCULATION
RecTrailer Comp - other than \$50 or \$100 ded	1	Purchase Price
	2	/ 100
	3	x RecTrailer Full Coverage (\$0 ded) Comp Deductible Factor By Territory
	4	Round to 3 decimals
	5	x RecTrailer Comp Other Ded Factor By Territory
	6	Round to whole dollar

COVERAGE	STEP	CALCULATION	
RecTrailer Coll - \$50, \$100 or \$250 ded for model year <=1 and original cost new <=\$10,000	1	<u>Rec Trailer Coll "New" Base Rate by deductible</u>	
COVERAGE	STEP	CALCULATION	
RecTrailer Coll - \$50, \$100 or \$250 ded for model year <=1 and original cost new >\$10,000	1	<u>Original Rec Trailer cost</u>	
	2	-	
	3	<u>10,000</u>	
	4	<u>Round up to whole thousand</u>	
	5	/	
	6	1000	
	7	Round 3 decimals	
	8	x	cost excess factor (always 0.10)
	9	round to 3 decimals	
	10	x	<u>Rec Trailer Coll "New" Base Rate by deductible for cost \$9,001-10,000</u>
	11	round to 3 decimals	
12	x	<u>Rec Trailer Coll "New" Base Rate by deductible for cost \$9,001-10,000</u>	
13	+	Round to whole dollar	
COVERAGE	STEP	CALCULATION	
RecTrailer Coll - Other Than \$50, \$100 or \$250 ded for model year <=1 and original cost new <=\$10,000	1	<u>Rec Trailer Coll "New"Base Rate for \$250 ded</u>	
	2	x	
	3	<u>Coll Deductible factor</u> <u>Round to whole dollar</u>	
COVERAGE	STEP	CALCULATION	
RecTrailer Coll - Other Than\$50, \$100 or \$250 ded for model year <=1 and original cost new >\$10,000	1	<u>Original Rec Trailer cost</u>	
	2	-	
	3	<u>10,000</u>	
	4	<u>Round up to whole thousand</u>	
	5	/	
	6	1000	
	7	Round 3 decimals	
	8	x	cost excess factor (always 0.10)
	9	round to 3 decimals	
	10	x	Rec Trailer Coll "New"Base Rate for \$250 ded for cost \$9,001-10,000
	11	round to 3 decimals	
	12	x	Rec Trailer Coll "New"Base Rate for \$250 ded for cost \$9,001-10,000
	13	+	Round to whole dollar
COVERAGE	STEP	CALCULATION	
RecTrailer Coll - \$50, \$100 or \$250 ded for model year >1 and original cost new <=\$10,000	1	<u>Rec Trailer Coll "Used" Base Rate by deductible</u>	
COVERAGE	STEP	CALCULATION	

RecTrailer Coll - \$50, \$100 or \$250 ded for model year >1 and original cost new >\$10,000	1		<u>Original Rec Trailer cost</u>
	2	-	<u>10,000</u>
	3		<u>Round up to whole thousand</u>
	4	/	1000
	5		Round 3 decimals
	6	x	cost excess factor (always 0.10)
	7		round to 3 decimals
	8	x	<u>Rec Trailer Coll "Used" Base Rate by deductible for cost \$9,001-10,000</u>
	9		round to 3 decimals
	10	+	<u>Rec Trailer Coll "Used" Base Rate by deductible for cost \$9,001-10,000</u>
	11		Round to whole dollar
COVERAGE	STEP		CALCULATION
RecTrailer Coll - Other Than \$50, \$100 or \$250 ded for model year >1 and original cost new <=\$10,000	1		<u>Rec Trailer Coll "Used"Base Rate for \$250 ded</u>
	2	x	<u>Coll Deductible factor</u>
	3		<u>Round to whole dollar</u>
COVERAGE	STEP		CALCULATION
RecTrailer Coll - Other Than \$50, \$100 or \$250 ded for model year >1 and original cost new >\$10,000	1		<u>Original Rec Trailer cost</u>
	2	-	<u>10,000</u>
	3		<u>Round up to whole thousand</u>
	4	/	1000
	5		Round 3 decimals
	6	x	cost excess factor (always 0.10)
	7		round to 3 decimals
	8	x	<u>Rec Trailer Coll "Used"Base Rate for \$250 ded for cost \$9,001-10,000</u>
	9		round to 3 decimals
	10	+	<u>Rec Trailer Coll "Used"Base Rate for \$250 ded for cost \$9,001-10,000</u>
	11		round to 3 decimals
	12	x	<u>Coll Deductible Factor</u>
	13		Round to whole dollar

SERFF Tracking Number: PERR-126669065 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: AWMA-PPA-AR-10-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	10/19/2010

Comments:

Attachment:

AR PPA Abstract.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	10/19/2010

Comments:

Attachments:

PPA Survey FORM APCS_AGWrks11012010.pdf

PPA Survey FORM APCS_AGWrks11012010.xls

		Item Status:	Status Date:
Bypassed - Item:	NAIC loss cost data entry document	Filed	10/19/2010
Bypass Reason:	N/A		

Comments:

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	10/19/2010
Bypass Reason:	N/A		

Comments:

		Item Status:	Status
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SERFF Tracking Number: PERR-126669065 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: AWMA-PPA-AR-10-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Satisfied - Item: Filing Memorandum & Supporting Exhibits Filed **Date:** 10/19/2010

Comments:

Attachments:

FilingMemo_AR.pdf
 Filing Support v2.pdf

Satisfied - Item: Letter of Authorization Filed **Item Status:** Filed **Status:** Filed
Date: 10/19/2010

Comments:

Attachment:

Ag Workers Filing Authorization Letter.pdf

Satisfied - Item: Amendment Dated 07/12/2010 - Tracked Changes Filed **Item Status:** Filed **Status:** Filed
Date: 10/19/2010

Comments:

Attachments:

Ag Workers - Manual AR_07122010changes.pdf
 RatesManual 2010-07-12 changes shown.pdf

Satisfied - Item: Credit Model Support Filed **Item Status:** Filed **Status:** Filed
Date: 10/19/2010

Comments:

Attachments:

AgWorkers_CreditModelFiling_PPA.pdf
 AGWorkers_credit_Loss Ratio Support.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 Agricultural Workers Mutual Auto Insurance Company
 NAIC No. (including group #) 2438-18340

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

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

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

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

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

- a. Driver Over 55 _____ %
- b. Good Student Discount 10 %
- c. Multi-car Discount 15-20 %
- d. Accident Free Discount* _____ %
 *Please Specify Qualification for Discount: _____

- e. Anti-theft Discount 5-10 %
- f. Other (specify) _____ %
 - Driver Training 10 %
 - Passive Restrain 15-30 %
 - Driver Safety Course 10 %

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

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

Program	Percentage Difference	Volume
---------	-----------------------	--------

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



Signature

Denise Farnan
Printed Name

Consulting Actuary
Title

561-416-3992 x223
Telephone Number

dfarnan@perrknight.com
Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 18340
Company Name: Agricultural Workers Mutual Auto Insurance
Contact Person: Laura Jennette
Telephone No.: (201) 963-1550 x2123
Email Address: doi@perrknight.com
Effective Date: 11/1/2010

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
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DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	15	%
AUTO/HOMEOWNERS	5	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	5	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	12.5/10	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$2,903	\$3,074	\$781	\$807	\$3,098	\$3,289	\$891	\$918	\$3,670	\$3,930	\$972	\$1,007	\$3,314	\$3,498	\$962	\$989	\$3,033	\$3,244	\$842	\$871
	100/300/50 Liability with Comprehensive and Collision			\$3,334	\$3,590	\$904	\$937	\$3,577	\$3,862	\$1,025	\$1,061	\$4,288	\$4,670	\$1,139	\$1,186	\$3,811	\$4,094	\$1,101	\$1,137	\$3,564	\$3,881	\$987	\$1,026
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,297	\$3,448	\$880	\$906	\$3,520	\$3,691	\$1,012	\$1,039	\$4,112	\$4,349	\$1,079	\$1,114	\$3,789	\$3,950	\$1,101	\$1,128	\$3,415	\$3,608	\$945	\$974
	100/300/50 Liability with Comprehensive and Collision			\$3,728	\$3,964	\$1,003	\$1,036	\$3,999	\$4,264	\$1,146	\$1,182	\$4,730	\$5,089	\$1,246	\$1,293	\$4,286	\$4,546	\$1,240	\$1,276	\$3,946	\$4,245	\$1,090	\$1,129
2003 Honda Odyssey "EX"	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,674	\$3,807	\$979	\$1,005	\$3,929	\$4,082	\$1,136	\$1,163	\$4,544	\$4,760	\$1,191	\$1,226	\$4,255	\$4,395	\$1,244	\$1,271	\$3,789	\$3,965	\$1,051	\$1,080
	100/300/50 Liability with Comprehensive and Collision			\$4,105	\$4,323	\$1,102	\$1,135	\$4,408	\$4,655	\$1,270	\$1,306	\$5,162	\$5,500	\$1,358	\$1,405	\$4,752	\$4,991	\$1,383	\$1,419	\$4,320	\$4,602	\$1,196	\$1,235
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,514	\$3,654	\$933	\$959	\$3,751	\$3,911	\$1,076	\$1,103	\$4,360	\$4,585	\$1,139	\$1,174	\$4,051	\$4,200	\$1,173	\$1,200	\$3,629	\$3,812	\$1,000	\$1,029
	100/300/50 Liability with Comprehensive and Collision			\$3,945	\$4,170	\$1,056	\$1,089	\$4,230	\$4,484	\$1,210	\$1,246	\$4,978	\$5,325	\$1,306	\$1,353	\$4,548	\$4,796	\$1,312	\$1,348	\$4,160	\$4,449	\$1,145	\$1,184
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,796	\$3,922	\$1,009	\$1,035	\$4,059	\$4,205	\$1,174	\$1,201	\$4,684	\$4,893	\$1,224	\$1,259	\$4,405	\$4,538	\$1,287	\$1,314	\$3,910	\$4,079	\$1,084	\$1,113
	100/300/50 Liability with Comprehensive and Collision			\$4,227	\$4,438	\$1,132	\$1,165	\$4,538	\$4,778	\$1,308	\$1,344	\$5,302	\$5,633	\$1,391	\$1,438	\$4,902	\$5,134	\$1,426	\$1,462	\$4,441	\$4,716	\$1,229	\$1,268
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$2,838	\$3,013	\$767	\$793	\$3,029	\$3,224	\$873	\$900	\$3,596	\$3,860	\$955	\$990	\$3,237	\$3,425	\$942	\$969	\$2,969	\$3,183	\$826	\$855
	100/300/50 Liability with Comprehensive and Collision			\$3,269	\$3,529	\$890	\$923	\$3,508	\$3,797	\$1,007	\$1,043	\$4,214	\$4,600	\$1,122	\$1,169	\$3,734	\$4,021	\$1,081	\$1,117	\$3,500	\$3,820	\$971	\$1,010

SERFF Tracking Number: PERR-126669065 *State:* Arkansas
Filing Company: Agricultural Workers Mutual Auto Insurance *State Tracking Number:* EFT \$100
Company
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Attachment "PPA Survey FORM APCS_AGWrks11012010.xls" is not a PDF document and cannot be reproduced here.

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Auto Program
Filing Memorandum

Agricultural Workers Mutual Automobile Insurance Company is proposing a personal auto program in the state of Arkansas, effective August 1, 2010. The Company's proposed personal auto rating plan was tailored to the Arkansas competitive results. There is no loss experience upon which to base the rate level. The Company has determined their rate level through an extensive analysis of competitors. The territorial rates, class, points and symbol relativities were chosen based on competitive results.

Rates and rules were developed through a comprehensive analysis of the marketplace. The following table summarizes the companies utilized:

Company/Group Name	Effective Date
Farm Bureau Group	3/1/2010
State Automobile Mutual Insurance Company	5/15/2010
Safeco Insurance Company of Illinois	10/29/2009

Expense Comparison

The competitor expenses were analyzed against projected expenses. This analysis gives insight as to appropriate proposed deviations from the competitor results. Due to Agricultural Workers' expense being higher than the average of the competitor expenses, the proposed rates were targeted to result in final premiums above the average competitor premiums. The analysis was done separately for liability and physical damage lines of business. The details behind the expense analysis are included in the attached actuarial support.

Table 1A below displays the difference in the liability expenses and supports an average deviation of approximately 4.7% above the average competitor liability premiums.

**Table 1A
Liability Expense Comparison**

LIABILITY				
Description	Proposed	Southern Farm Bureau	State Auto	Safeco
Commissions	19.0%	6.2%	14.2%	12.9%
Other Acquisition	1.0%	4.5%	3.8%	0.0%
General	2.5%	1.8%	7.5%	9.5%
Taxes, Licenses & Fees	3.5%	2.8%	2.7%	3.6%
Profit and Contingencies	5.0%	3.0%	3.8%	7.1%
Total	31.0%	18.3%	32.0%	33.1%
Permissible Loss & LAE	69.0%	81.7%	68.0%	66.9%
Indicated Deviation		18.4%	-1.4%	-3.0%
Average Indicated Deviation				4.7%

This translates to an average competitor premium that is 4.4% below the proposed premium for liability coverages.

Similarly, the table below supports an average deviation of 1.6% above the competitors' physical damage premiums based on expense differences.

**Table 1B
Physical Damage Expense Comparison**

PHYSICAL DAMAGE				
Description	Proposed	Southern Farm Bureau	State Auto	Safeco
Commissions	19.0%	9.2%	14.4%	12.9%
Other Acquisition	1.0%	4.5%	3.8%	0.0%
General	2.5%	1.8%	7.5%	9.5%
Taxes, Licenses & Fees	3.5%	2.8%	3.2%	3.6%
Profit and Contingencies	5.0%	6.0%	4.3%	6.2%
Total	31.0%	24.3%	33.2%	32.2%
Permissible Loss & LAE	69.0%	75.7%	66.8%	67.8%
Indicated Deviation		9.7%	-3.2%	-1.7%
Average Indicated Deviation				1.6%

This translates to an average competitor premium that is 1.6% below the proposed premium for physical damage coverages.

Territory Definitions

Southern Farm territory assignments were used for the proposed new program.

Competitive Analysis

A description of the 20 rating example characteristics is in the following table. Results for the competitive analysis are provided in the actuarial support. These examples varied by number of vehicles, driver characteristics and types of car.

TABLE 5	
Rating Example	Rating Example Description
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse

Agricultural Workers Mutual Automobile Insurance Company
Arkansas Private Passenger Automobile
Expense Comparison

LIABILITY

Description	Proposed	Southern Farm Bureau	State Auto	Safeco
Commissions	19.0%	6.2%	14.2%	12.9%
Other Acquisition	1.0%	4.5%	3.8%	0.0%
General	2.5%	1.8%	7.5%	9.5%
Taxes, Licenses & Fees	3.5%	2.8%	2.7%	3.6%
Profit and Contingencies	5.0%	3.0%	3.8%	7.1%
Total	31.0%	18.3%	32.0%	33.1%
Permissible Loss & LAE	69.0%	81.7%	68.0%	66.9%
Indicated Deviation		18.4%	-1.4%	-3.0%
Average Indicated Deviation				4.7%

PHYSICAL DAMAGE

Description	Proposed	Southern Farm Bureau	State Auto	Safeco
Commissions	19.0%	9.2%	14.4%	12.9%
Other Acquisition	1.0%	4.5%	3.8%	0.0%
General	2.5%	1.8%	7.5%	9.5%
Taxes, Licenses & Fees	3.5%	2.8%	3.2%	3.6%
Profit and Contingencies	5.0%	6.0%	4.3%	6.2%
Total	31.0%	24.3%	33.2%	32.2%
Permissible Loss & LAE	69.0%	75.7%	66.8%	67.8%
Indicated Deviation		9.7%	-3.2%	-1.7%
Average Indicated Deviation				1.6%

Notes:

1. Southern Farm Bureau Expenses from filing effective December 1, 2009. Assumes 70/30 distribution between collision and comprehensive.
2. State Auto Expenses from filing effective May 31, 2010.
3. Safeco Expenses from filing effective August 6, 2009.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Index of Exhibits

- Exhibit R1: Projected After-Tax Rate of Return
- Exhibit R2: Estimated Investment Earnings on Policyholder Supplied Funds
- Exhibit R3: Premium to Surplus Ratio
- Exhibit R4: Derivation of After-Tax Target Rate of Return of Statutory Surplus
- Exhibit R5: Projected Expense Ratios

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Projected After-Tax Rate of Return

Operating Return

(1) Earned Premium	100.0%
(2) Expected Loss & Loss Adjustment Expenses	69.0%
(3) Commission & Brokerage Fees (Exhibit R5)	19.0%
(4) General & Other Acquisition Expenses (Exhibit R5)	3.5%
(5) Taxes, Licenses & Fees (Exhibit R5)	3.5%
(6) Underwriting Profit Before Federal Income Tax (1) - (2) - (3) - (4) - (5)	5.0%
(7) Federal Income Tax on Underwriting Profit = (6) x 35%	1.8%
(8) Underwriting Profit After Federal Income Tax = (6) - (7)	3.3%
(9) After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit R2.1)	2.0%
(10) After-Tax Return from Insurance Operations = (8) + (9)	5.3%

Total Rate of Return

(11) Premium to Surplus Ratio (Exhibit R3)	1.50:1
(12) After-Tax Investment Income on a Dollar of Surplus (Exhibit R2.3)	3.0%
(13) Total After-Tax Rate of Return on Statutory Surplus = (10)x(11)+(12)	10.9%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Estimated Investment Earnings on Policyholder Supplied Funds
(\$000)

(A) Unearned Premium Reserve		
(1) Projected Earned Premium for New Program		1,000
(2) Mean Unearned Premium Reserve		500
(3) Percentage Pre-Paid Expense		24.3%
(a) Commission and Brokerage Fees (Exhibit R5)	19.0%	
(b) 50% General & Other Acq. Expenses (Exhibit R5)	1.8%	
(c) Taxes, Licenses & Fees (Exhibit R5)	3.5%	
(4) Deduction for Federal Income Taxes Payable		7.0%
(5) Total Prepaid Expense = (A.2) x [(A.3) + (A.4)]		156
(6) Portion Subject to Investment Income = (A.2) - (A.5)		344
 (B) Delayed Remission of Premiums		
(1) Average Agents' Balance as % of Premium		18.7%
(2) Total Delayed Remission = (A.1) x (B.1)		187
 (C) Loss & LAE Reserve		
(1) Expected Loss & LAE Ratio (Exhibit R1)		69.0%
(2) Expected Loss & LAE = (A.1) x (C.1)		690
(3) Reserve to Incurred Ratio		74.4%
(4) Expected Loss & LAE Reserves = (C.2) x (C.3)		513
 (D) Policyholder Funds Subject to Investment Income = (A.6)-(B.2)+(C.4)		671
 (E) 2009 After Tax Rate of Return		3.0%
 (F) Investment Earnings on Policyholder Supplied Funds = (D) x (E)		20
 (G) After-Tax Investment Income on Policyholder Supplied Funds = (F)/(A.1)		2.0%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Source Notes for Exhibit R2.1
(\$000)

<u>Line</u>		
(A.1)	Projected Earned Premium for New Program	1,000
(A.2)	Mean Unearned Premium Reserve 50% of (A.1)	500
(A.4)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(B.1)	Selected Agents' Balances	18.7%
	Company - Calendar Year 2009 Private Passenger Auto Liability Agents' Balances	18.7%
	Company - Calendar Year 2008 Private Passenger Auto Liability Agents' Balances	18.6%
	2008, 2009 IEEs, Part III, Line(s) 19.1, 19.2, Column 22	
(C.3)	(1) CY 2009 Company Private Passenger Auto Liability Unpaid Loss & LAE	7,226
	2009 IEE, Part III, Line(s) 19.1, 19.2, Columns 13, 15, 17	
	(2) CY 2008 Company Private Passenger Auto Liability Unpaid Loss & LAE	7,199
	2008 IEE, Part III, Line(s) 19.1, 19.2, Columns 13, 15, 17	
	(3) Average Unpaid Loss & LAE = [(1)+(2)]/2	7,213
	(4) CY 2009 Company Private Passenger Auto Liability Incurred Loss & LAE	9,691
	2009 IEE, Part III, Line(s) 19.1, 19.2, Columns 7, 9, 11	
	(5) Reserve to Incurred Ratio = (3) / (4)	74.4%
	(6) Preliminary Selected Reserve to Incurred Ratio	74.4%
	(7) Adjustment for Claims Made Coverage	100.0%
	(8) Selected Reserve to Incurred Ratio	74.4%

Notes:

Figures are from Company 2009 Insurance Expense Exhibit.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Source Notes for Exhibit R2.1 (Continued)
(\$000)

Line E

Investment Category	2009 Investment Income Earned	Tax Rate	After-Tax Portion	2009 After-Tax Investment Income	
Taxable Bonds	1,367	35.00%	65.00%	889	
Non-Taxable Bonds		5.25%	94.75%	0	
Preferred Stocks	1	35.00%	65.00%	1	
Common Stocks	271	35.00%	65.00%	176	
Common Stocks in Affiliates	0	14.18%	85.83%	0	
Cash	6	35.00%	65.00%	4	
All Other Investments	82	35.00%	65.00%	53	
Total	1,727			1,123	
Total Investment Expense	343	35.00%	65.00%	223	
Net Investment Income Earned	1,384			900	
Invested Assets as of 12/31/2008 2009 Annual Statement, Page 2, Line 10, Column 4				47,297	
Invested Assets as of 12/31/2009 2009 Annual Statement, Page 2, Line 10, Column 3				45,937	
Average Invested Assets				46,617	
Calendar Year	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Net Realized Capital Gains	Net Realized Capital Gains Ratio
2007	54,101	54,325	54,213	1,153	2.1%
2008	54,325	47,297	50,811	-1,785	-3.5%
2009	47,297	45,937	46,617	-1,604	-3.4%
Total	155,723	147,560	151,641	-2,236	-1.5%
Selected					0.0%
Tax Rate on Realized Capital Gains					35.0%
After-Tax Realized Capital Gains					0.0%
After-Tax Rate of Return based on Company results					1.9%
Selected After-Tax Rate of Return					3.0%
After-Tax Total Rate of Return					3.0%

Notes:

Figures are from Company 2009, 2008 and 2007 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Premium to Surplus Ratio
(\$000)

	Calendar Year 2008	Calendar Year 2009
(1) Beginning Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 2	27,490	23,255
(2) Ending Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 1	23,255	26,237
(3) Average Surplus Level = [(1)+(2)]/2	25,372	24,746
(4) Net Written Premiums IEE, Part II, Line 35, Column 1	34,265	26,773
(5) Net Premium to Surplus Ratio = (4) / (3)	1.35	1.08
(6) Selected Premium to Surplus Ratio		1.50

Notes:

Premium and Surplus figures from Company 2009 and 2008 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Derivation of After-Tax Target Rate of Return of Statutory Surplus
(\$000)

After Tax Rate of Return on Net Worth

Year	(1) Property/ Casualty	(2) Industry Total	(3) =[(1)+(2)]/2 Average
1999	6.5%	15.2%	10.9%
2000	6.6%	14.6%	10.6%
2001	0.3%	10.4%	5.4%
2002	1.7%	10.2%	6.0%
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
1999-2008	6.4%	13.6%	10.0%
Avg x-2001/2	7.7%	14.4%	11.0%

(4)	Selected After-Tax Return on GAAP Equity	11.0%
(5)	2009 Statutory Surplus	26,237
(6)	2009 Net Unearned Premium Reserve	13,206
(7)	GAAP Equity in Unearned Premium Reserve	2
(8)	2009 GAAP Equity = (5) + (7)	26,239
(9)	GAAP to Statutory Adjustment Factor = (8) / (5)	1.00
(10)	Target After-Tax Return on Stat. Surplus = (4) x (9)	11.0%

Notes:

- (1), (2) from 2008 NAIC Profitability Analysis.
(4) excludes 2001 and 2002 because September 11th cause them to be an outliers.
(5) from Company 2009 Annual Statement, Page 3, Line 35, Column 1.
(6) from Company 2009 Insurance Expense Exhibit, Line 35, Column 19.
(7) = (6) x Company Average Commissions and Other Acquisition Costs.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Projected Expense Ratios

	Consolidated IEE						3 Year Wtd Average	Selected
	2007		2008		2009			
Direct Basis	(\$000)	%	(\$000)	%	(\$000)	%	%	%
Premiums Written	18,268		18,444		14,538			
Premiums Earned	18,329		18,368		16,487			
Commission	-	0.0%	-	0.0%	-	0.0%	0.0%	19.0%
Other Acquisition	2,403	13.1%	2,845	15.5%	2,571	15.6%	14.7%	1.0%
General Expenses	441	2.4%	557	3.0%	475	2.9%	2.8%	2.5%
Taxes, Licenses, Fees	421	2.3%	493	2.7%	474	3.3%	2.7%	3.5%
Total Expenses		17.8%		21.2%		21.7%	20.2%	26.0%
Profit Load								5.0%
Total Expenses & Profit								31.0%
Permissible Loss & LAE Ratio								69.0%
ULAE	885	4.8%	793	4.3%	1,359	8.2%	5.7%	5.7%
ALAE	782	4.3%	696	3.8%	727	4.4%	4.1%	4.1%
Total LAE		9.1%		8.1%		12.7%	9.8%	9.8%
Permissible Loss & ALAE Ratio								63.3%
Permissible Loss Ratio								59.2%

Notes:

Expense figures are from Company 2007, 2008 and 2009 Insurance Expense Exhibits, Line 19.1, 19.2 - Private Passenger Auto Liability.

Commissions and Taxes shown as a percent of written premium.

Other Acquisition & General Expense shown as a percent of earned premium.

Support for the selected profit provision is included in Exhibit R1.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Index of Exhibits

- Exhibit R1: Projected After-Tax Rate of Return
- Exhibit R2: Estimated Investment Earnings on Policyholder Supplied Funds
- Exhibit R3: Premium to Surplus Ratio
- Exhibit R4: Derivation of After-Tax Target Rate of Return of Statutory Surplus
- Exhibit R5: Projected Expense Ratios

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Projected After-Tax Rate of Return

Operating Return

(1) Earned Premium	100.0%
(2) Expected Loss & Loss Adjustment Expenses	69.0%
(3) Commission & Brokerage Fees (Exhibit R5)	19.0%
(4) General & Other Acquisition Expenses (Exhibit R5)	3.5%
(5) Taxes, Licenses & Fees (Exhibit R5)	3.5%
(6) Underwriting Profit Before Federal Income Tax (1) - (2) - (3) - (4) - (5)	5.0%
(7) Federal Income Tax on Underwriting Profit = (6) x 35%	1.8%
(8) Underwriting Profit After Federal Income Tax = (6) - (7)	3.3%
(9) After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit R2.1)	0.6%
(10) After-Tax Return from Insurance Operations = (8) + (9)	3.8%

Total Rate of Return

(11) Premium to Surplus Ratio (Exhibit R3)	2.00:1
(12) After-Tax Investment Income on a Dollar of Surplus (Exhibit R2.3)	3.0%
(13) Total After-Tax Rate of Return on Statutory Surplus = (10)x(11)+(12)	10.6%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Estimated Investment Earnings on Policyholder Supplied Funds
(\$000)

(A) Unearned Premium Reserve		
(1) Projected Earned Premium for New Program		1,000
(2) Mean Unearned Premium Reserve		500
(3) Percentage Pre-Paid Expense		24.3%
(a) Commission and Brokerage Fees (Exhibit R5)	19.0%	
(b) 50% General & Other Acq. Expenses (Exhibit R5)	1.8%	
(c) Taxes, Licenses & Fees (Exhibit R5)	3.5%	
(4) Deduction for Federal Income Taxes Payable		7.0%
(5) Total Prepaid Expense = (A.2) x [(A.3) + (A.4)]		156
(6) Portion Subject to Investment Income = (A.2) - (A.5)		344
 (B) Delayed Remission of Premiums		
(1) Average Agents' Balance as % of Premium		18.8%
(2) Total Delayed Remission = (A.1) x (B.1)		188
 (C) Loss & LAE Reserve		
(1) Expected Loss & LAE Ratio (Exhibit R1)		69.0%
(2) Expected Loss & LAE = (A.1) x (C.1)		690
(3) Reserve to Incurred Ratio		4.2%
(4) Expected Loss & LAE Reserves = (C.2) x (C.3)		29
 (D) Policyholder Funds Subject to Investment Income = (A.6)-(B.2)+(C.4)		185
 (E) 2009 After Tax Rate of Return		3.0%
 (F) Investment Earnings on Policyholder Supplied Funds = (D) x (E)		6
 (G) After-Tax Investment Income on Policyholder Supplied Funds = (F)/(A.1)		0.6%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Source Notes for Exhibit R2.1
(\$000)

<u>Line</u>		
(A.1)	Projected Earned Premium for New Program	1,000
(A.2)	Mean Unearned Premium Reserve 50% of (A.1)	500
(A.4)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(B.1)	Selected Agents' Balances	18.8%
	Company - Calendar Year 2009 Private Passenger Auto Physical Damage Agents' Balance	18.8%
	Company - Calendar Year 2008 Private Passenger Auto Physical Damage Agents' Balance	18.8%
	2008, 2009 IEEs, Part III, Line(s) 21.1, Column 22	
(C.3)	(1) CY 2009 Company Private Passenger Auto Physical Damage Unpaid Loss & LAE	291
	2009 IEE, Part III, Line(s) 21.1, Columns 13, 15, 17	
	(2) CY 2008 Company Private Passenger Auto Physical Damage Unpaid Loss & LAE	569
	2008 IEE, Part III, Line(s) 21.1, Columns 13, 15, 17	
	(3) Average Unpaid Loss & LAE = [(1)+(2)]/2	430
	(4) CY 2009 Company Private Passenger Auto Physical Damage Incurred Loss & LAE	10,212
	2009 IEE, Part III, Line(s) 21.1, Columns 7, 9, 11	
	(5) Reserve to Incurred Ratio = (3) / (4)	4.2%
	(6) Preliminary Selected Reserve to Incurred Ratio	4.2%
	(7) Adjustment for Claims Made Coverage	100.0%
	(8) Selected Reserve to Incurred Ratio	4.2%

Notes:

Figures are from Company 2009 Insurance Expense Exhibit.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Source Notes for Exhibit R2.1 (Continued)
(\$000)

Line E

Investment Category	2009 Investment Income Earned	Tax Rate	After-Tax Portion	2009 After-Tax Investment Income	
Taxable Bonds	1,367	35.00%	65.00%	889	
Non-Taxable Bonds		5.25%	94.75%	0	
Preferred Stocks	1	35.00%	65.00%	1	
Common Stocks	271	35.00%	65.00%	176	
Common Stocks in Affiliates	0	14.18%	85.83%	0	
Cash	6	35.00%	65.00%	4	
All Other Investments	82	35.00%	65.00%	53	
Total	1,727			1,123	
Total Investment Expense	343	35.00%	65.00%	223	
Net Investment Income Earned	1,384			900	
Invested Assets as of 12/31/2008 2009 Annual Statement, Page 2, Line 10, Column 4				47,297	
Invested Assets as of 12/31/2009 2009 Annual Statement, Page 2, Line 10, Column 3				45,937	
Average Invested Assets				46,617	
Calendar Year	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Net Realized Capital Gains	Net Realized Capital Gains Ratio
2007	54,101	54,325	54,213	1,153	2.1%
2008	54,325	47,297	50,811	-1,785	-3.5%
2009	47,297	45,937	46,617	-1,604	-3.4%
Total	155,723	147,560	151,641	-2,236	-1.5%
Selected					0.0%
Tax Rate on Realized Capital Gains					35.0%
After-Tax Realized Capital Gains					0.0%
After-Tax Rate of Return based on Company results					1.9%
Selected After-Tax Rate of Return					3.0%
After-Tax Total Rate of Return					3.0%

Notes:

Figures are from Company 2009, 2008 and 2007 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Premium to Surplus Ratio
(\$000)

	Calendar Year 2008	Calendar Year 2009
(1) Beginning Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 2	27,490	23,255
(2) Ending Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 1	23,255	26,237
(3) Average Surplus Level = [(1)+(2)]/2	25,372	24,746
(4) Net Written Premiums IEE, Part II, Line 35, Column 1	34,265	26,773
(5) Net Premium to Surplus Ratio = (4) / (3)	1.35	1.08
(6) Selected Premium to Surplus Ratio		2.00

Notes:

Premium and Surplus figures from Company 2009 and 2008 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Derivation of After-Tax Target Rate of Return of Statutory Surplus
(\$000)

After Tax Rate of Return on Net Worth

Year	(1) Property/ Casualty	(2) Industry Total	(3) =[(1)+(2)]/2 Average
1999	6.5%	15.2%	10.9%
2000	6.6%	14.6%	10.6%
2001	0.3%	10.4%	5.4%
2002	1.7%	10.2%	6.0%
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
1999-2008	6.4%	13.6%	10.0%
Avg x-2001/2	7.7%	14.4%	11.0%

(4)	Selected After-Tax Return on GAAP Equity	11.0%
(5)	2009 Statutory Surplus	26,237
(6)	2009 Net Unearned Premium Reserve	13,206
(7)	GAAP Equity in Unearned Premium Reserve	2
(8)	2009 GAAP Equity = (5) + (7)	26,239
(9)	GAAP to Statutory Adjustment Factor = (8) / (5)	1.00
(10)	Target After-Tax Return on Stat. Surplus = (4) x (9)	11.0%

Notes:

- (1), (2) from 2008 NAIC Profitability Analysis.
(4) excludes 2001 and 2002 because September 11th cause them to be an outliers.
(5) from Company 2009 Annual Statement, Page 3, Line 35, Column 1.
(6) from Company 2009 Insurance Expense Exhibit, Line 35, Column 19.
(7) = (6) x Company Average Commissions and Other Acquisition Costs.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Projected Expense Ratios

	Consolidated IEE						3 Year Wtd Average	Selected
	2007		2008		2009			
Direct Basis	(\$000)	%	(\$000)	%	(\$000)	%	%	%
Premiums Written	16,933		17,471		13,839			
Premiums Earned	16,691		17,253		15,630			
Commission	-	0.0%	-	0.0%	-	0.0%	0.0%	19.0%
Other Acquisition	2,227	13.3%	2,845	16.5%	2,448	15.7%	15.2%	1.0%
General Expenses	408	2.4%	526	3.0%	452	2.9%	2.8%	2.5%
Taxes, Licenses, Fees	391	2.3%	467	2.7%	452	3.3%	2.7%	3.5%
Total Expenses		18.1%		22.2%		21.8%	20.7%	26.0%
Profit Load								5.0%
Total Expenses & Profit								31.0%
Permissible Loss & LAE Ratio								69.0%
ULAE	766	4.6%	961	5.6%	951	6.1%	5.4%	5.4%
ALAE	356	2.1%	487	2.8%	398	2.5%	2.5%	2.5%
Total LAE		6.7%		8.4%		8.6%	7.9%	7.9%
Permissible Loss & ALAE Ratio								63.6%
Permissible Loss Ratio								61.1%

Notes:

Expense figures are from Company 2007, 2008 and 2009 Insurance Expense Exhibits, Line 21.1 - Private Passenger Auto Physical Damage

Commissions and Taxes shown as a percent of written premium.

Other Acquisition & General Expense shown as a percent of earned premium.

Support for the selected profit provision is included in Exhibit R1.

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Bodily Injury/Property Damage

Comparison of Premiums by Territory
Annual Premiums
Bodily Injury/Property Damage
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Bureau	State Auto	Average	Proposed	Safeco	Bureau	State Auto	Average
1	0.0%	268,561	12.8%	543	484	530	519	561	-3.2%	-13.7%	-5.5%	-7.5%
2	7.7%	37,146	1.8%	460	405	385	416	470	-2.1%	-13.8%	-18.1%	-11.5%
6	81.6%	42,554	2.0%	429	354	326	370	411	4.4%	-13.9%	-20.7%	-10.0%
7	0.0%	39,271	1.9%	464	373	368	401	433	7.2%	-13.9%	-15.0%	-7.4%
9	0.0%	216,411	10.3%	488	345	385	406	400	22.0%	-13.8%	-3.8%	1.5%
10	0.0%	106,012	5.0%	461	325	363	383	377	22.3%	-13.8%	-3.7%	1.6%
11	0.0%	31,725	1.5%	470	370	326	389	430	9.3%	-14.0%	-24.2%	-9.5%
12	14.1%	180,099	8.6%	441	288	326	352	333	32.4%	-13.5%	-2.1%	5.7%
13	92.0%	87,524	4.2%	482	362	326	390	421	14.5%	-14.0%	-22.6%	-7.4%
14	0.0%	137,364	6.5%	459	340	374	391	395	16.2%	-13.9%	-5.3%	-1.0%
15	1.4%	208,624	9.9%	503	364	369	412	421	19.5%	-13.5%	-12.4%	-2.1%
16	49.3%	45,840	2.2%	522	377	383	427	439	18.9%	-14.1%	-12.8%	-2.7%
17	15.1%	185,293	8.8%	466	362	347	391	420	11.0%	-13.8%	-17.4%	-6.9%
18	6.0%	255,700	12.2%	440	342	328	370	399	10.3%	-14.3%	-17.8%	-7.3%
19	0.0%	261,472	12.4%	419	289	326	345	335	25.1%	-13.7%	-2.7%	3.0%
xxx	Statewide Average		100.0%	471	356	373	400	413	14.0%	-13.8%	-9.7%	-3.1%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Bodily Injury

Comparison of Premiums by Territory
Annual Premiums
Bodily Injury
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	297	238	291	275	292	1.7%	-18.5%	-0.3%	-5.8%
2	7.7%	37,146	1.8%	261	210	194	221	257	1.6%	-18.3%	-24.5%	-14.0%
6	81.6%	42,554	2.0%	246	177	177	200	218	12.8%	-18.8%	-18.8%	-8.3%
7	0.0%	39,271	1.9%	255	188	194	212	231	10.4%	-18.6%	-16.0%	-8.2%
9	0.0%	216,411	10.3%	252	163	207	207	201	25.4%	-18.9%	3.0%	3.0%
10	0.0%	106,012	5.0%	253	160	192	202	196	29.1%	-18.4%	-2.0%	3.1%
11	0.0%	31,725	1.5%	263	190	177	210	233	12.9%	-18.5%	-24.0%	-9.9%
12	14.1%	180,099	8.6%	246	142	177	189	174	41.4%	-18.4%	1.7%	8.6%
13	92.0%	87,524	4.2%	282	192	177	217	235	20.0%	-18.3%	-24.7%	-7.7%
14	0.0%	137,364	6.5%	249	165	206	207	203	22.7%	-18.7%	1.5%	2.0%
15	1.4%	208,624	9.9%	279	174	206	220	213	31.0%	-18.3%	-3.3%	3.3%
16	49.3%	45,840	2.2%	286	208	216	237	255	12.2%	-18.4%	-15.3%	-7.1%
17	15.1%	185,293	8.8%	267	185	183	211	227	17.6%	-18.5%	-19.4%	-7.0%
18	6.0%	255,700	12.2%	246	177	178	200	218	12.8%	-18.8%	-18.3%	-8.3%
19	0.0%	261,472	12.4%	222	140	177	180	172	29.1%	-18.6%	2.9%	4.7%
xxx	Statewide Average		100.0%	259	177	202	213	217	19.4%	-18.4%	-6.9%	-1.8%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Property Damage

Comparison of Premiums by Territory
 Annual Premiums
 Property Damage
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	246	246	239	244	269	-8.6%	-8.6%	-11.2%	-9.3%
2	7.7%	37,146	1.8%	199	195	191	195	213	-6.6%	-8.5%	-10.3%	-8.5%
6	81.6%	42,554	2.0%	183	177	149	170	193	-5.2%	-8.3%	-22.8%	-11.9%
7	0.0%	39,271	1.9%	209	185	174	189	202	3.5%	-8.4%	-13.9%	-6.4%
9	0.0%	216,411	10.3%	236	182	178	199	199	18.6%	-8.5%	-10.6%	0.0%
10	0.0%	106,012	5.0%	208	165	171	181	181	14.9%	-8.8%	-5.5%	0.0%
11	0.0%	31,725	1.5%	207	180	149	179	197	5.1%	-8.6%	-24.4%	-9.1%
12	14.1%	180,099	8.6%	195	146	149	163	159	22.6%	-8.2%	-6.3%	2.5%
13	92.0%	87,524	4.2%	200	170	149	173	186	7.5%	-8.6%	-19.9%	-7.0%
14	0.0%	137,364	6.5%	210	175	168	184	192	9.4%	-8.9%	-12.5%	-4.2%
15	1.4%	208,624	9.9%	224	190	163	192	208	7.7%	-8.7%	-21.6%	-7.7%
16	49.3%	45,840	2.2%	236	169	167	190	184	28.3%	-8.2%	-9.2%	3.3%
17	15.1%	185,293	8.8%	199	177	164	180	193	3.1%	-8.3%	-15.0%	-6.7%
18	6.0%	255,700	12.2%	194	165	150	170	181	7.2%	-8.8%	-17.1%	-6.1%
19	0.0%	261,472	12.4%	197	149	149	165	163	20.9%	-8.6%	-8.6%	1.2%
xxx	Statewide Average		100.0%	212	179	170	187	196	8.2%	-8.7%	-13.3%	-4.6%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Medical Benefits

Comparison of Premiums by Territory
 Annual Premiums
 Medical Benefits
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	28	19	32	27	29	-3.4%	-34.5%	10.3%	-6.9%
2	7.7%	37,146	1.8%	29	18	39	29	28	3.6%	-35.7%	39.3%	3.6%
6	81.6%	42,554	2.0%	26	19	32	26	30	-13.3%	-36.7%	6.7%	-13.3%
7	0.0%	39,271	1.9%	26	21	39	29	33	-21.2%	-36.4%	18.2%	-12.1%
9	0.0%	216,411	10.3%	27	16	39	27	25	8.0%	-36.0%	56.0%	8.0%
10	0.0%	106,012	5.0%	26	16	38	27	25	4.0%	-36.0%	52.0%	8.0%
11	0.0%	31,725	1.5%	27	18	32	26	28	-3.6%	-35.7%	14.3%	-7.1%
12	14.1%	180,099	8.6%	27	19	32	26	29	-6.9%	-34.5%	10.3%	-10.3%
13	92.0%	87,524	4.2%	28	21	32	27	32	-12.5%	-34.4%	0.0%	-15.6%
14	0.0%	137,364	6.5%	28	18	34	27	28	0.0%	-35.7%	21.4%	-3.6%
15	1.4%	208,624	9.9%	27	18	38	28	28	-3.6%	-35.7%	35.7%	0.0%
16	49.3%	45,840	2.2%	27	17	39	27	27	0.0%	-37.0%	44.4%	0.0%
17	15.1%	185,293	8.8%	27	18	34	26	28	-3.6%	-35.7%	21.4%	-7.1%
18	6.0%	255,700	12.2%	26	17	32	25	27	-3.7%	-37.0%	18.5%	-7.4%
19	0.0%	261,472	12.4%	26	17	32	25	27	-3.7%	-37.0%	18.5%	-7.4%
xxx	Statewide Average		100.0%	27	18	34	26	28	-3.6%	-35.7%	21.4%	-7.1%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Accidental Death

Comparison of Premiums by Territory
Annual Premiums
Accidental Death
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	6	8	6	6	7	-14.3%	14.3%	-14.3%	-14.3%
2	7.7%	37,146	1.8%	6	8	6	7	7	-14.3%	14.3%	-14.3%	0.0%
6	81.6%	42,554	2.0%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
7	0.0%	39,271	1.9%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
9	0.0%	216,411	10.3%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
10	0.0%	106,012	5.0%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
11	0.0%	31,725	1.5%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
12	14.1%	180,099	8.6%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
13	92.0%	87,524	4.2%	6	8	6	6	7	-14.3%	14.3%	-14.3%	-14.3%
14	0.0%	137,364	6.5%	6	8	6	6	7	-14.3%	14.3%	-14.3%	-14.3%
15	1.4%	208,624	9.9%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
16	49.3%	45,840	2.2%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
17	15.1%	185,293	8.8%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
18	6.0%	255,700	12.2%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
19	0.0%	261,472	12.4%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%
xxx	Statewide Average		100.0%	5	8	6	6	7	-28.6%	14.3%	-14.3%	-14.3%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Work Loss

Comparison of Premiums by Territory
Annual Premiums
Work Loss
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
2	7.7%	37,146	1.8%	9	19	6	11	10	-10.0%	90.0%	-40.0%	10.0%
6	81.6%	42,554	2.0%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
7	0.0%	39,271	1.9%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
9	0.0%	216,411	10.3%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
10	0.0%	106,012	5.0%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
11	0.0%	31,725	1.5%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
12	14.1%	180,099	8.6%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
13	92.0%	87,524	4.2%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
14	0.0%	137,364	6.5%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
15	1.4%	208,624	9.9%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
16	49.3%	45,840	2.2%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
17	15.1%	185,293	8.8%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
18	6.0%	255,700	12.2%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
19	0.0%	261,472	12.4%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%
xxx	Statewide Average		100.0%	8	19	6	11	10	-20.0%	90.0%	-40.0%	10.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Uninsured Motorist - Bodily Injury

Comparison of Premiums by Territory
Annual Premiums
Uninsured Motorist - Bodily Injury
BEST Credit Score

Territory	Territory in Litigious	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	68	16	38	41	41	65.9%	-61.0%	-7.3%	0.0%
2	7.7%	37,146	1.8%	58	16	38	37	41	41.5%	-61.0%	-7.3%	-9.8%
6	81.6%	42,554	2.0%	55	14	38	36	37	48.6%	-62.2%	2.7%	-2.7%
7	0.0%	39,271	1.9%	52	16	38	35	41	26.8%	-61.0%	-7.3%	-14.6%
9	0.0%	216,411	10.3%	49	14	38	34	37	32.4%	-62.2%	2.7%	-8.1%
10	0.0%	106,012	5.0%	52	14	38	35	37	40.5%	-62.2%	2.7%	-5.4%
11	0.0%	31,725	1.5%	51	15	38	35	41	24.4%	-63.4%	-7.3%	-14.6%
12	14.1%	180,099	8.6%	54	13	38	35	34	58.8%	-61.8%	11.8%	2.9%
13	92.0%	87,524	4.2%	57	16	38	37	41	39.0%	-61.0%	-7.3%	-9.8%
14	0.0%	137,364	6.5%	55	15	38	36	37	48.6%	-59.5%	2.7%	-2.7%
15	1.4%	208,624	9.9%	59	16	38	38	41	43.9%	-61.0%	-7.3%	-7.3%
16	49.3%	45,840	2.2%	62	14	38	38	37	67.6%	-62.2%	2.7%	2.7%
17	15.1%	185,293	8.8%	57	15	38	37	37	54.1%	-59.5%	2.7%	0.0%
18	6.0%	255,700	12.2%	55	14	38	36	37	48.6%	-62.2%	2.7%	-2.7%
19	0.0%	261,472	12.4%	54	15	38	35	37	45.9%	-59.5%	2.7%	-5.4%
xxx	Statewide Average		100.0%	56	15	38	37	38	47.4%	-60.5%	0.0%	-2.6%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Uninsured Motorist - Property Damage

Comparison of Premiums by Territory
Annual Premiums
Uninsured Motorist - Property Damage
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	34	16	40	30	35	-2.9%	-54.3%	14.3%	-14.3%
2	7.7%	37,146	1.8%	32	14	40	29	32	0.0%	-56.3%	25.0%	-9.4%
6	81.6%	42,554	2.0%	31	13	40	28	29	6.9%	-55.2%	37.9%	-3.4%
7	0.0%	39,271	1.9%	29	15	40	28	35	-17.1%	-57.1%	14.3%	-20.0%
9	0.0%	216,411	10.3%	33	13	40	29	29	13.8%	-55.2%	37.9%	0.0%
10	0.0%	106,012	5.0%	29	13	40	27	29	0.0%	-55.2%	37.9%	-6.9%
11	0.0%	31,725	1.5%	32	14	40	29	32	0.0%	-56.3%	25.0%	-9.4%
12	14.1%	180,099	8.6%	31	13	40	28	29	6.9%	-55.2%	37.9%	-3.4%
13	92.0%	87,524	4.2%	31	13	40	28	29	6.9%	-55.2%	37.9%	-3.4%
14	0.0%	137,364	6.5%	31	14	40	28	32	-3.1%	-56.3%	25.0%	-12.5%
15	1.4%	208,624	9.9%	32	14	40	29	32	0.0%	-56.3%	25.0%	-9.4%
16	49.3%	45,840	2.2%	33	13	40	29	29	13.8%	-55.2%	37.9%	0.0%
17	15.1%	185,293	8.8%	30	13	40	28	29	3.4%	-55.2%	37.9%	-3.4%
18	6.0%	255,700	12.2%	30	13	40	28	29	3.4%	-55.2%	37.9%	-3.4%
19	0.0%	261,472	12.4%	30	13	40	28	29	3.4%	-55.2%	37.9%	-3.4%
xxx	Statewide Average		100.0%	31	14	40	28	30	3.3%	-53.3%	33.3%	-6.7%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Underinsured Motorist

Comparison of Premiums by Territory
Annual Premiums
Underinsured Motorist
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	19	24	37	27	30	-36.7%	-20.0%	23.3%	-10.0%
2	7.7%	37,146	1.8%	16	23	37	26	30	-46.7%	-23.3%	23.3%	-13.3%
6	81.6%	42,554	2.0%	15	21	37	25	26	-42.3%	-19.2%	42.3%	-3.8%
7	0.0%	39,271	1.9%	14	24	37	25	30	-53.3%	-20.0%	23.3%	-16.7%
9	0.0%	216,411	10.3%	14	21	37	24	26	-46.2%	-19.2%	42.3%	-7.7%
10	0.0%	106,012	5.0%	15	21	37	24	26	-42.3%	-19.2%	42.3%	-7.7%
11	0.0%	31,725	1.5%	14	23	37	25	30	-53.3%	-23.3%	23.3%	-16.7%
12	14.1%	180,099	8.6%	15	18	37	24	23	-34.8%	-21.7%	60.9%	4.3%
13	92.0%	87,524	4.2%	16	24	37	26	30	-46.7%	-20.0%	23.3%	-13.3%
14	0.0%	137,364	6.5%	16	21	37	25	26	-38.5%	-19.2%	42.3%	-3.8%
15	1.4%	208,624	9.9%	16	24	37	26	30	-46.7%	-20.0%	23.3%	-13.3%
16	49.3%	45,840	2.2%	17	20	37	25	26	-34.6%	-23.1%	42.3%	-3.8%
17	15.1%	185,293	8.8%	16	22	37	25	26	-38.5%	-15.4%	42.3%	-3.8%
18	6.0%	255,700	12.2%	15	21	37	25	26	-42.3%	-19.2%	42.3%	-3.8%
19	0.0%	261,472	12.4%	15	21	37	25	26	-42.3%	-19.2%	42.3%	-3.8%
xxx	Statewide Average		100.0%	16	22	37	25	27	-40.7%	-18.5%	37.0%	-7.4%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Comprehensive

Comparison of Premiums by Territory
 Annual Premiums
 Comprehensive
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	155	107	110	124	108	43.5%	-0.9%	1.9%	14.8%
2	7.7%	37,146	1.8%	166	169	196	177	171	-2.9%	-1.2%	14.6%	3.5%
6	81.6%	42,554	2.0%	213	209	166	196	211	0.9%	-0.9%	-21.3%	-7.1%
7	0.0%	39,271	1.9%	112	184	104	133	185	-39.5%	-0.5%	-43.8%	-28.1%
9	0.0%	216,411	10.3%	96	104	156	119	104	-7.7%	0.0%	50.0%	14.4%
10	0.0%	106,012	5.0%	115	157	112	128	157	-26.8%	0.0%	-28.7%	-18.5%
11	0.0%	31,725	1.5%	167	173	166	169	174	-4.0%	-0.6%	-4.6%	-2.9%
12	14.1%	180,099	8.6%	198	209	166	191	211	-6.2%	-0.9%	-21.3%	-9.5%
13	92.0%	87,524	4.2%	209	213	166	196	214	-2.3%	-0.5%	-22.4%	-8.4%
14	0.0%	137,364	6.5%	180	158	158	165	160	12.5%	-1.3%	-1.3%	3.1%
15	1.4%	208,624	9.9%	152	122	150	141	123	23.6%	-0.8%	22.0%	14.6%
16	49.3%	45,840	2.2%	142	137	143	141	137	3.6%	0.0%	4.4%	2.9%
17	15.1%	185,293	8.8%	147	182	171	167	183	-19.7%	-0.5%	-6.6%	-8.7%
18	6.0%	255,700	12.2%	172	182	167	173	183	-6.0%	-0.5%	-8.7%	-5.5%
19	0.0%	261,472	12.4%	147	140	166	151	141	4.3%	-0.7%	17.7%	7.1%
xxx	Statewide Average		100.0%	155	153	152	153	154	0.6%	-0.6%	-1.3%	-0.6%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Collision

Comparison of Premiums by Territory
 Annual Premiums
 Collision
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	452	418	366	412	395	14.4%	5.8%	-7.3%	4.3%
2	7.7%	37,146	1.8%	421	399	349	390	378	11.4%	5.6%	-7.7%	3.2%
6	81.6%	42,554	2.0%	415	396	376	396	374	11.0%	5.9%	0.5%	5.9%
7	0.0%	39,271	1.9%	414	415	304	378	392	5.6%	5.9%	-22.4%	-3.6%
9	0.0%	216,411	10.3%	394	365	334	365	345	14.2%	5.8%	-3.2%	5.8%
10	0.0%	106,012	5.0%	415	354	313	361	334	24.3%	6.0%	-6.3%	8.1%
11	0.0%	31,725	1.5%	469	392	376	412	370	26.8%	5.9%	1.6%	11.4%
12	14.1%	180,099	8.6%	436	377	376	396	356	22.5%	5.9%	5.6%	11.2%
13	92.0%	87,524	4.2%	442	418	376	412	395	11.9%	5.8%	-4.8%	4.3%
14	0.0%	137,364	6.5%	441	373	363	393	352	25.3%	6.0%	3.1%	11.6%
15	1.4%	208,624	9.9%	422	373	365	387	352	19.9%	6.0%	3.7%	9.9%
16	49.3%	45,840	2.2%	437	350	375	387	330	32.4%	6.1%	13.6%	17.3%
17	15.1%	185,293	8.8%	380	373	355	369	352	8.0%	6.0%	0.9%	4.8%
18	6.0%	255,700	12.2%	394	380	377	384	360	9.4%	5.6%	4.7%	6.7%
19	0.0%	261,472	12.4%	399	380	376	385	360	10.8%	5.6%	4.4%	6.9%
xxx	Statewide Average		100.0%	417	382	362	387	361	15.5%	5.8%	0.3%	7.2%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 4
 Summary

Comparison of Average Premiums by Credit Score
 All Coverages Combined
 Annual Premiums
 Average Premium for All Rating Examples

Credit Score	Average Premium for Examples					% Above(Below) Proposed				
	Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average	
	Premium Relativity to BEST Credit Score									
Worse	1.673	1.860	2.794	2.086	2.554					
30th percentile	1.529	1.507	1.823	1.617	1.992					
50th percentile	1.322	1.240	1.462	1.343	1.546					
70th percentile	1.176	1.197	1.268	1.212	1.287					
BEST	1.000	1.000	1.000	1.000	1.000					
No-Hit	1.702	1.437	1.414	1.532	1.546					
	Average Premium									
Worse	2,166	1,812	2,982	2,320	2,703	-19.9%	-33.0%	10.3%	-14.2%	
30th percentile	1,980	1,468	1,945	1,798	2,109	-6.1%	-30.4%	-7.8%	-14.7%	
50th percentile	1,712	1,208	1,560	1,493	1,637	4.6%	-26.2%	-4.7%	-8.8%	
70th percentile	1,523	1,166	1,354	1,348	1,362	11.8%	-14.4%	-0.6%	-1.1%	
BEST	1,295	974	1,067	1,112	1,058	22.4%	-8.0%	0.8%	5.1%	
No-Hit	2,203	1,400	1,509	1,704	1,637	34.6%	-14.5%	-7.8%	4.1%	

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Bodily Injury/Property Damage

Comparison of Premiums by Territory
Annual Premiums
Bodily Injury/Property Damage
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	1,151	747	849	1,242	-7.3%	-39.9%	-31.6%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	402	399	464	375	7.2%	6.4%	23.8%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	1,571	788	923	1,307	20.2%	-39.7%	-29.4%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	352	379	298	399	-11.7%	-4.9%	-25.2%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	375	395	317	410	-8.5%	-3.6%	-22.7%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	449	504	522	469	-4.2%	7.6%	11.4%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	822	757	656	721	14.0%	5.0%	-9.0%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	667	369	469	329	103.0%	12.3%	42.8%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	347	224	311	249	39.6%	-9.9%	25.1%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	259	190	220	236	9.7%	-19.5%	-6.8%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	306	190	220	236	29.6%	-19.5%	-6.8%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	214	172	169	199	7.7%	-13.4%	-14.9%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	271	172	169	199	36.4%	-13.4%	-14.9%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	245	175	190	209	17.1%	-16.4%	-9.2%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	361	175	199	209	72.5%	-16.4%	-4.9%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	405	448	445	427	-5.1%	5.0%	4.3%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	304	202	199	209	45.3%	-3.4%	-4.9%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	293	224	260	249	17.8%	-9.9%	4.6%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	375	404	349	371	1.1%	9.0%	-5.9%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	248	207	220	220	12.8%	-5.9%	0.0%
xxx	Straight Average of Examples 1 to 20	471	356	373	413	14.0%	-13.8%	-9.7%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Bodily Injury

Comparison of Premiums by Territory
Annual Premiums
Bodily Injury
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	605	380	465	483	689	-12.2%	-44.8%	-32.5%	-29.8%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	216	187	244	216	183	18.3%	2.4%	33.7%	18.1%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	1,013	437	538	663	777	30.4%	-43.8%	-30.8%	-14.7%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	213	210	174	199	232	-8.1%	-9.4%	-25.0%	-14.2%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	220	219	185	208	238	-7.7%	-8.1%	-22.4%	-12.7%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	229	236	275	247	214	6.8%	10.0%	28.2%	15.0%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	435	355	345	378	351	24.0%	1.2%	-1.7%	7.8%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	348	173	247	256	160	117.6%	8.2%	54.5%	60.1%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	192	105	164	154	121	58.7%	-13.2%	35.6%	27.0%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	146	89	116	117	115	27.1%	-22.5%	1.0%	1.8%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	143	89	116	116	115	24.5%	-22.5%	1.0%	1.0%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	115	81	89	95	97	18.9%	-16.2%	-8.0%	-1.8%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	125	81	89	98	97	29.3%	-16.2%	-8.0%	1.7%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	127	82	100	103	102	24.7%	-19.5%	-1.8%	1.1%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	146	82	105	111	102	43.3%	-19.5%	3.1%	9.0%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	238	228	244	237	225	5.9%	1.5%	8.6%	5.3%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	146	95	105	115	102	43.4%	-6.7%	3.1%	13.3%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	171	105	137	138	121	41.3%	-13.2%	13.2%	13.8%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	214	205	191	203	195	9.6%	4.9%	-2.2%	4.1%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	132	97	116	115	107	23.3%	-9.4%	8.4%	7.4%
xxx	Straight Average of Examples 1 to 20	259	177	202	213	217	19.4%	-18.4%	-6.9%	-1.8%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Property Damage

Comparison of Premiums by Territory
Annual Premiums
Property Damage
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	546	367	384	553	-1.3%	-33.7%	-30.6%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	186	212	220	192	-3.3%	10.2%	14.3%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	558	351	385	530	5.3%	-33.7%	-27.3%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	139	169	124	167	-16.6%	1.4%	-25.6%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	155	176	132	171	-9.6%	2.6%	-23.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	220	268	247	254	-13.4%	5.5%	-2.8%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	387	402	311	370	4.6%	8.7%	-15.9%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	319	196	222	169	89.2%	16.2%	31.7%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	155	119	147	128	21.4%	-6.8%	15.1%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	113	101	104	121	-6.8%	-16.7%	-14.2%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	163	101	104	121	34.4%	-16.7%	-14.2%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	99	91	80	102	-2.9%	-10.7%	-21.5%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	146	91	80	102	43.3%	-10.7%	-21.5%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	118	93	90	107	9.9%	-13.4%	-16.2%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	215	93	94	107	100.2%	-13.4%	-12.5%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	167	220	201	202	-17.4%	8.9%	-0.5%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	158	107	94	107	47.2%	-0.3%	-12.5%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	122	119	123	128	-4.4%	-6.8%	-3.7%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	161	199	158	175	-8.2%	13.4%	-10.0%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	116	110	104	113	2.8%	-2.5%	-7.9%
xxx	Straight Average of Examples 1 to 20	212	179	170	196	8.2%	-8.7%	-13.3%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Medical Benefits

Comparison of Premiums by Territory
Annual Premiums
Personal Injury Protection - Medical Benefits
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	49	36	71	63	-22.3%	-42.9%	12.6%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	31	21	45	29	7.8%	-27.0%	56.5%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	48	34	80	58	-16.7%	-41.0%	38.8%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	17	17	24	27	-37.2%	-37.2%	-11.3%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	18	17	27	21	-15.1%	-19.8%	27.3%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	39	27	55	36	7.6%	-25.5%	51.8%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	45	41	69	46	-2.9%	-11.5%	48.9%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	42	20	49	29	44.8%	-31.1%	68.9%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	20	12	32	22	-8.6%	-45.2%	46.3%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	24	10	19	21	15.1%	-52.1%	-8.9%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	17	10	19	21	-18.5%	-52.1%	-8.9%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	20	9	15	21	-4.1%	-56.9%	-28.1%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	16	9	15	21	-23.3%	-56.9%	-28.1%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	19	9	17	13	45.1%	-31.3%	29.8%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	16	9	17	13	22.2%	-31.3%	29.8%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	27	21	39	29	-6.1%	-27.0%	35.6%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	11	17	22	-17.7%	-49.7%	-22.3%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	27	12	23	22	23.4%	-45.2%	5.1%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	23	19	32	29	-20.0%	-33.9%	11.3%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	22	11	23	14	60.3%	-19.9%	67.6%
xxx	Straight Average of Examples 1 to 20	27	18	34	28	-3.6%	-35.7%	21.4%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Accidental Death

Comparison of Premiums by Territory
Annual Premiums
Personal Injury Protection - Accident Death
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	10	15	12	15	-33.3%	0.0%	-20.0%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	12	8	10	-40.0%	20.0%	-20.0%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	10	15	12	15	-33.3%	0.0%	-20.0%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	3	10	8	10	-70.0%	0.0%	-20.0%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	4	10	8	10	-60.0%	0.0%	-20.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	6	4	5	60.0%	20.0%	-20.0%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	6	4	5	80.0%	20.0%	-20.0%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	6	4	6	33.3%	0.0%	-33.3%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	6	4	5	-20.0%	20.0%	-20.0%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	5	4	5	0.0%	0.0%	-20.0%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	4	5	-40.0%	0.0%	-20.0%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	5	4	5	-20.0%	0.0%	-20.0%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	4	5	-40.0%	0.0%	-20.0%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	5	4	5	-20.0%	0.0%	-20.0%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	4	5	-40.0%	0.0%	-20.0%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	5	12	8	10	-50.0%	20.0%	-20.0%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	6	4	5	-20.0%	20.0%	-20.0%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	6	4	5	0.0%	20.0%	-20.0%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	4	12	8	10	-60.0%	20.0%	-20.0%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	6	4	5	-20.0%	20.0%	-20.0%
xxx	Straight Average of Examples 1 to 20	5	8	6	7	-28.6%	14.3%	-14.3%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Work Loss

Comparison of Premiums by Territory
Annual Premiums
Personal Injury Protection - Work Loss
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	15	36	12	21	-28.6%	71.4%	-42.9%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	28	8	14	-35.7%	100.0%	-42.9%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	15	36	12	21	-28.6%	71.4%	-42.9%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	5	24	8	14	-64.3%	71.4%	-42.9%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	5	24	8	14	-64.3%	71.4%	-42.9%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	12	14	4	7	71.4%	100.0%	-42.9%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	13	14	4	8	62.5%	75.0%	-50.0%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	13	14	4	10	30.0%	40.0%	-60.0%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	14	4	7	-14.3%	100.0%	-42.9%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	12	4	7	0.0%	71.4%	-42.9%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	12	4	7	-28.6%	71.4%	-42.9%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	12	4	7	-14.3%	71.4%	-42.9%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	12	4	7	-28.6%	71.4%	-42.9%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	12	4	7	-14.3%	71.4%	-42.9%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	12	4	7	-28.6%	71.4%	-42.9%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	8	28	8	14	-42.9%	100.0%	-42.9%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	14	4	7	-28.6%	100.0%	-42.9%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	14	4	7	14.3%	100.0%	-42.9%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	7	28	8	14	-50.0%	100.0%	-42.9%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	14	4	7	-14.3%	100.0%	-42.9%
xxx	Straight Average of Examples 1 to 20	8	19	6	10	-20.0%	90.0%	-40.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Uninsured Motorist - Bodily Injury

Comparison of Premiums by Territory
Annual Premiums
Uninsured Motorist - Bodily Injury
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	151	32	72	86	75.4%	-62.8%	-16.4%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	39	16	40	41	-4.7%	-60.9%	-2.3%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	280	42	94	111	152.1%	-62.2%	-15.4%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	55	28	60	74	-25.7%	-62.2%	-19.0%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	57	28	60	74	-23.0%	-62.2%	-19.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	41	8	30	20	100.3%	-60.9%	46.6%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	83	8	30	20	305.5%	-60.9%	46.6%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	66	11	30	20	222.4%	-46.3%	46.6%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	34	8	30	20	66.1%	-60.9%	46.6%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	25	8	20	20	22.1%	-60.9%	-2.3%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	24	8	20	20	17.3%	-60.9%	-2.3%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	19	8	20	20	-7.2%	-60.9%	-2.3%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	21	8	20	20	2.6%	-60.9%	-2.3%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	21	8	20	20	2.6%	-60.9%	-2.3%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	25	8	20	20	22.1%	-60.9%	-2.3%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	57	22	58	57	-0.7%	-61.7%	1.0%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	25	8	24	20	22.1%	-60.9%	17.3%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	31	8	24	20	51.5%	-60.9%	17.3%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	50	22	58	57	-12.9%	-61.7%	1.0%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	23	8	30	20	12.4%	-60.9%	46.6%
xxx	Straight Average of Examples 1 to 20	56	15	38	38	47.4%	-60.5%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Uninsured Motorist - Property Damage

Comparison of Premiums by Territory
Annual Premiums
Uninsured Motorist - Property Damage
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	89	31	78	69	29.1%	-55.0%	13.1%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	30	17	48	38	-21.0%	-55.2%	26.5%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	68	31	78	69	-1.4%	-55.0%	13.1%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	20	20	52	46	-56.5%	-56.5%	13.1%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	21	20	52	46	-54.3%	-56.5%	13.1%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	30	8	30	19	58.1%	-57.8%	58.1%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	74	8	30	19	289.9%	-57.8%	58.1%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	52	11	30	19	174.0%	-42.0%	58.1%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	24	8	30	19	26.5%	-57.8%	58.1%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	8	26	19	-5.2%	-57.8%	37.0%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	8	26	19	-5.2%	-57.8%	37.0%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	15	8	26	19	-21.0%	-57.8%	37.0%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	15	8	26	19	-21.0%	-57.8%	37.0%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	17	8	26	19	-10.4%	-57.8%	37.0%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	8	26	19	-5.2%	-57.8%	37.0%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	30	20	60	46	-34.7%	-56.5%	30.5%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	8	30	19	-5.2%	-57.8%	58.1%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	21	8	30	19	10.6%	-57.8%	58.1%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	27	20	60	46	-41.3%	-56.5%	30.5%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	8	30	19	-5.2%	-57.8%	58.1%
xxx	Straight Average of Examples 1 to 20	31	14	40	30	3.3%	-53.3%	33.3%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Uninsured Motorist

Comparison of Premiums by Territory
Annual Premiums
Underinsured Motorist
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	42	42	66	61	-31.3%	-31.3%	7.9%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	11	19	38	29	-62.0%	-34.3%	31.3%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	78	83	118	78	-0.1%	6.3%	51.2%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	15	56	76	52	-71.2%	7.6%	46.0%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	16	56	76	52	-69.3%	7.6%	46.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	12	9	26	14	-17.1%	-37.8%	79.7%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	23	9	26	14	59.0%	-37.8%	79.7%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	18	12	26	14	24.4%	-17.1%	79.7%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	9	26	14	-37.8%	-37.8%	79.7%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	9	16	14	-51.6%	-37.8%	10.6%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	9	16	14	-51.6%	-37.8%	10.6%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	9	16	14	-65.4%	-37.8%	10.6%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	9	16	14	-58.5%	-37.8%	10.6%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	9	16	14	-58.5%	-37.8%	10.6%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	9	16	14	-51.6%	-37.8%	10.6%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	16	28	54	41	-60.8%	-31.3%	32.5%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	9	20	14	-51.6%	-37.8%	38.2%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	9	20	14	-44.7%	-37.8%	38.2%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	14	28	54	41	-65.7%	-31.3%	32.5%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	9	26	14	-58.5%	-37.8%	79.7%
xxx	Straight Average of Examples 1 to 20	16	22	37	27	-40.7%	-18.5%	37.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Comprehensive

Comparison of Premiums by Territory
Annual Premiums
Comprehensive
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	296	242	261	272	8.9%	-11.0%	-4.0%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	246	171	179	201	22.2%	-15.1%	-11.1%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	230	221	232	266	-13.6%	-17.0%	-12.9%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	129	131	97	191	-32.5%	-31.5%	-49.2%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	114	137	103	191	-40.4%	-28.3%	-46.1%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	162	206	191	84	92.3%	144.6%	126.8%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	210	308	240	89	136.6%	247.0%	170.4%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	174	150	171	89	96.0%	69.0%	92.6%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	141	92	114	84	67.4%	9.2%	35.4%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	137	100	104	112	21.9%	-11.0%	-7.4%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	145	142	185	155	-6.4%	-8.3%	19.4%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	111	91	80	112	-1.2%	-19.0%	-28.8%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	122	128	143	155	-21.2%	-17.4%	-7.7%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	82	93	90	112	-27.0%	-17.2%	-19.9%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	100	131	168	155	-35.4%	-15.4%	8.4%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	165	171	158	201	-18.0%	-15.1%	-21.5%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	138	151	168	163	-15.4%	-7.4%	3.0%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	155	118	122	118	31.2%	-0.1%	3.3%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	149	154	124	201	-26.0%	-23.5%	-38.4%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	93	126	119	130	-28.5%	-3.2%	-8.6%
xxx	Straight Average of Examples 1 to 20	155	153	152	154	0.6%	-0.6%	-1.3%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Collision

Comparison of Premiums by Territory
Annual Premiums
Collision
BEST Credit Score

Rating Example	Rating Example Description	Premium for Zip Code(s)				% Above(Below) Proposed		
		Safeco	Farm Bureau	State Auto	Proposed	Safeco	Farm Bureau	State Auto
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	949	637	633	892	6.4%	-28.6%	-29.0%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	439	442	458	348	26.0%	26.9%	31.5%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	739	595	584	925	-20.1%	-35.7%	-36.8%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	256	339	252	307	-16.6%	10.5%	-17.9%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	263	354	268	307	-14.3%	15.4%	-12.6%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	406	520	446	404	0.6%	28.8%	10.5%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	954	780	560	667	42.9%	16.9%	-16.1%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	676	380	400	245	175.6%	54.9%	63.1%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	331	231	266	186	78.2%	24.3%	43.2%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	292	249	275	237	23.1%	4.9%	15.9%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	313	317	363	316	-0.9%	0.4%	15.0%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	241	225	212	205	17.7%	9.9%	3.6%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	262	286	279	272	-3.8%	5.1%	2.5%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	267	230	239	205	30.4%	12.4%	16.8%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	313	292	329	272	15.0%	7.3%	20.9%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	368	442	408	348	5.7%	26.9%	17.1%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	301	337	328	286	5.1%	17.7%	14.5%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	337	293	323	250	34.9%	17.3%	29.3%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	333	399	320	323	3.1%	23.5%	-1.0%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	294	299	295	233	26.0%	28.2%	26.4%
xxx	Straight Average of Examples 1 to 20	417	382	362	361	15.5%	5.8%	0.3%

AG WORKERS™
INSURANCE

May 27, 2010

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rate, rule, form filings on behalf of Agricultural Workers Mutual Auto Insurance Company. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed in be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Tel: (310) 230-9339
Fax: (310) 230-1061

Please contact me at (800) 772-7424 ext. 1657 if you have any questions regarding this authorization.

Sincerely,



Ron M. Livingston
VP/Officer
Agricultural Workers Mutual Auto Insurance Co.

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**AGRICULTURAL WORKERS MUTUAL
AUTOMOBILE INSURANCE COMPANY**

ARKANSAS

PRIVATE PASSENGER AUTOMOBILE MANUAL

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY

ARKANSAS - PRIVATE PASSENGER AUTO MANUAL

This Manual will provide the rules, rating procedures, classifications, and rates for vehicles eligible for Agricultural Workers Mutual Auto Insurance Company's ("Ag Workers") Private Passenger Auto Policy.

RULE 1. ELIGIBLE VEHICLES

The following vehicles are eligible:

1. A private passenger auto that is a four wheel motor vehicle, other than a truck type, owned or leased under a written contract for a continuous period of at least six months.
2. A motor vehicle that is a utility type vehicle will be considered a private passenger auto, if it is:
 - a. Owned or leased under a written contract for a continuous period of at least six months:
 - i. By an individual, or by two or more individuals who are residents of the same household; or
 - ii. By two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and
 - b. Not used for the delivery or transportation of goods, materials or supplies other than samples , unless:
 - i. The delivery of goods, materials or supplies is not the primary usage of the vehicle; or
 - ii. For farming or ranching.

Utility type means vehicles with a G.V.W. of 15,000 lbs. or less of the pickup body, sedan delivery, panel truck, van type and multi-use type which includes Jeeps, Blazers, Rancheros, Broncos, Tahoe's, and other similar vehicles.

3. A motor vehicle owned by a farm partnership or farm corporation will be rated as a private passenger auto if:
 - a. It is principally garaged on a farm or ranch and principally used in farm or ranch operations; and
 - b. It meets the requirements in 1. and 2, above.
4. Miscellaneous type vehicles include golf mobiles, and pickup trucks used solely to transport camper bodies (with living facilities), Trailers include the following types:
 - a. Utility type trailers designed to be pulled by a private passenger auto or utility type vehicle not used for business or commercial purposes other than farming or ranching. This does not include mobile home, recreational, store, display or passenger trailers.

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY ARKANSAS - PRIVATE PASSENGER AUTO MANUAL

- b. Mobile home and recreational type trailers. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. Recreational trailer type mobile home must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

RULE 2. PRIVATE PASSENGER AUTO POLICY

The Ag Workers Private Passenger Auto Policy will be used to afford coverage to an eligible vehicle. The Ag Workers Private Passenger Auto Policy will also be used to afford coverage to a named individual who does not own an auto. The applicable Named Non-Owner Endorsement is to be attached to the policy.

RULE 3. POLICY TERM AND RENEWAL CERTIFICATES

The Ag Workers Private Passenger Auto Policy may be written for a specific term of one year. Policies will be rated on an annual basis using then current rules and rates. If policy coverage has changed during a policy term, a new Private Passenger Auto will be issued. Otherwise the policy may be renewed by renewal certificates

RULE 4. PREMIUM CALCULATION

Calculate the premium for each coverage for which a separate premium is shown on the policy as follows:

- a. For new policies issued for a term of one year, use the factors and rates in effect on the policy inception date.
- b. For renewal policies issued for a term of one year, use the factors and rates in effect on the policy renewal date.
- c. For interim premium adjustments or calculations, refer to Rule 5. Changes.
- d. Apply factors or multipliers consecutively. Do not add factors together except where the Rules in this Manual specifically require their addition.
- e. Apply factors or multipliers to all intermediate calculations and round the result to three decimal places.
- f. Round the resulting final premium for each coverage to the nearest whole dollar. (Example, \$100.50 = \$101.00.)

RULE 5. CHANGES

- a. All changes requiring adjustment of premiums will be computed pro rata. The rules and rates in effect at policy inception will be used for all changes.

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- b. For newly approved rating factors, for example, including but not limited to, classifications and territories, use the rules and rates in effect at policy inception.
- c. The following changes will not require adjustments of premiums when no other change is made:
 - a. Change, addition or deletion of a lien holder;
 - b. Change of address not requiring a territory change; or
 - c. Change of an editorial or corrective nature.

RULE 6. PREMIUM DEVELOPMENT

1. Premiums will be determined as follows:
 - a. Refer to the territory definitions to determine the schedule number of the territory in which the auto will be principally garaged.
 - b. Determine the premium for the limits of insurance afforded by applying the appropriate increased limits factors to the base premiums
 - c. Refer to the physical damage symbol and identification section for the appropriate model year/age and symbol.
 - d. For liability and collision, refer to Rule 9. Classifications for the appropriate classification and to Rule 10. Credits for any applicable credits.
 - e. Refer to the rates and premiums by territory, model year, symbol and classification when applicable.
 - f. Refer to any applicable credits under Rule 10. Credits.
 - g. Refer to any applicable surcharges under Rule 11. Driver Insurance Plan
 - h. Refer to any applicable surcharges or credits under Rule 12. InsuranceTier.
 - i. Add any additional premium as determined in remaining rules.
2. Medical payments insurance may be afforded with respect to an auto insured for liability.

RULE 7. CANCELLATION OR NON-RENEWAL

1. Cancellation or Non-renewal Provisions. A cancellation or non-renewal may be effected only for the reasons stated in the Private Passenger Auto Policy. Notice must be provided as stated in the Private Passenger Auto Policy. In either event, the notice of cancellation or of non-renewal must be mailed or delivered to the named insured at the last mailing

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address known by the company. Premium is earned for the number of days the policy is in effect.

2. Return premium will be calculated on a pro rata basis. See the PRT Page for the Pro Rata Table.
3. If a policy is cancelled by the company for non-payment of premium, at the option of the company the policy may be reinstated or renewed without a lapse of coverage. If the company elects to continue coverage after the payment of premium but not to reinstate or renew the policy to eliminate a lapse in coverage a short term policy may be issued to complete the original policy term in accordance with the pro rata premium rule shown above.

RULE 8. INSTALLMENT PAYMENTS

1. The company may make an installment payment plan available to an applicant or policyholder. The installment plan for an annual policy will be subject to the following:
 - a. An initial payment of at least 16.67% of the annual premium may be required to be paid before the effective date of the policy period;
 - b. The remaining balance must be payable in no more than 10 equal monthly payments;
 - c. For a renewal policy, the premium invoice for the initial payment of at least 16.67% of the annual premium will be sent to the insured prior to the renewal date and will be payable by the renewal date.
 - d. Premium adjustments resulting from changes to a policy will be added to or subtracted from the remaining balance and all unbilled payments remaining after the date of adjustment or change will be adjusted to reflect the remaining balance.
 - e. The company may charge an installment charge of up to \$10 per installment to reflect expenses.
2. Whatever payment options the company offers, it shall not offer or refuse to offer a particular payment option on any basis, including whether the customer did or did not have previous automobile insurance. However, the company will not be required to make available an installment plan:
 - a. To those insureds who, within the last two years, have defaulted in the payment of premiums to an insurer and caused a lapse of coverage, or
 - b. When the method of payment of the policy premium is controlled by other rule or by statute.

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3. Nothing in this Rule shall prohibit the company from offering other payment options to an applicant in addition to those specified in this Rule. Nothing in this rule shall affect the company's rights concerning cancellation or nonrenewal.

RULE 9. CLASSIFICATIONS

Applicable to Liability, Comprehensive and Collision Insurance

(This rule does not apply to risks in accordance with the miscellaneous types rule.)

1. Private passenger autos owned by an individual, or jointly owned by two or more individuals who are residents of the same household, or owned jointly by two or more individuals who are not residents of the same household but who are related by blood, marriage, or adoption, including a ward or foster child; and written on a specified car basis are classified as follows:
 - a. When the auto is not used for business and operators are 25-29 years of age:
 - i. Class 1A-1 – the auto is used for pleasure use only
 - ii. Class 1B-1 – the auto is driven to and from work
 - b. When the auto is not used for business and operators are 30-54 years of age:
 - i. Class 1A-3 – the auto is used for pleasure use only
 - ii. Class 1B-3 – the auto is driven to and from work
 - c. When the auto is not used for business and operators are 55-64 years of age:
 - i. Class 1A-2 – the auto is used for pleasure use only
 - ii. Class 1B-2 – the auto is driven to and from work
 - d. When the auto is not used for business and operators are 65-74 years of age:
 - i. Class 6A-1 – the auto is used for pleasure use only
 - ii. Class 6B-1 – the auto is driven to and from work
 - e. When the auto is not used for business and the operators are 75 years of age or older:
 - i. Class 6A-2 – the auto is for pleasure use only
 - ii. Class 6B-2 – the auto is driven to and from work

Comment [MSOffice1]: Added this section

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- f. When the auto is used for business and there are no operators under 25 years of age, or 65 years of age or over:
 - i. Class 3 – the auto is a private passenger auto
 - ii. Class 3A – the auto is a pick-up, van or utility type
- g. When the auto is used for business and the operator is 65 years of age or older:
 - i. Class 8 – the auto is private passenger auto
 - ii. Class 8A – the auto is a pick-up, van or utility type
- h. When the auto is operated by an unmarried female operator 15-18 years of age assign Class 2D-4
- i. When the auto is operated by an unmarried male operator 15-18 years of age assign class 2C-4
- j. When the auto is operated by an unmarried female operator 19-20 years of age assign class 2D-5
- k. When the auto is operated by an unmarried male operator 19-20 years of age assign class 2C-5
- l. When the auto is operated by an unmarried female operator 21-24 years of age assign class 2D-2
- m. When the auto is operated by an unmarried male operator 21-24 years of age assign class 2C-2
- n. When the auto is operated by a married female operator 15-20 years of age assign class 2D-1
- o. When the auto is operated by a married male operator 15-20 years of age assign class 2A-1
- p. When the auto is operated by a married female operator 21-24 years of age assign class 2D-3
- q. When the auto is operated by a married male operator 21-24 years of age assign class 2A-2
- r. A private passenger auto used in the business of the U.S. Government, by an employee of the government who is 25 years of age or older (class 3, 3A, 8 or 8A), may be classified and rated for liability only with the age appropriate class (1B-1, 1B-2, 6B-1 and 6B-2). Physical damage coverage, for these

Deleted: <#>A private passenger auto owned by a member of the clergy and used principally in church related duties will be rated on the age of the operators and will not be considered as used for business or driven to and from work.¶

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vehicles, will receive the business use class. For rating purposes use class codes 1B-13, 1B-23, 1B-13A, 1B-23A, 6B-18, 6B-18A, 6B-28, 6B-28A.

Attach endorsement 313 to the policy.

2. Classification Definitions:

- a. "Youthful operator" means an applicant or any other operator, resident in the same household as the applicant, who customarily operates the auto, and is under the age of 25.
- b. "Married" means a married person living with a spouse and includes a person widowed, divorced, or legally separated only if such person has custody of a child resident of the same household.
- c. "Resident" means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.
- d. "Used for business" means that the use of the auto is required by or customarily involved in duties of the applicant or any other person customarily operating the auto in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession, or business.
- e. "Driven to or from work" means that the auto is customarily used in the course of driving to or from work. The term "customarily" includes the use of autos in a carpool or other share the ride arrangements. An auto used for driving to or from school will be considered as used from driving to or from work.
- f. Assignment of Operators – If there are two or more vehicles in the same household as the applicant:
 - i. If there are more vehicles than operators, or an equal number of vehicles and operators, assign operators to vehicles as follows:
 1. Each youthful operator to the vehicle principally operated. If the youthful operator is the sole operator of more than one vehicle, the youthful classification will be assigned to the vehicle with the highest total premium;

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2. Remaining youthful operators to remaining vehicles in the order of highest rated youthful operator to the vehicle with the highest total premium without regard to the vehicles operated;
 3. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.
- ii. If there are more operators than vehicles, assign operators to vehicles as follows:
1. Select the youthful operators with the highest rate equal to the number of vehicles;
 2. Of the youthful operators selected, assign operators to the vehicles they principally operate.
 3. Of the remaining youthful operators, assign operators to vehicles in the order of the highest rated youthful operator to the vehicle with the highest total premium.
 4. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.

RULE 10. CREDITS

1. Driver Training – A vehicle rate with a “youthful operator” classification will have a driver training credit of 10% applied to liability and collision coverage where satisfactory evidence is presented that the applicant, or operator of the vehicle, has successfully completed an approved driver education course.
 - a. If the policy insures two or more autos the credit will apply to the vehicle principally operated by the person awarded the certificate of course completion, and rated with a youthful operator classification.
 - b. The credit will apply until the rating classification for the qualifying applicant/operator is no longer a youthful operator classification.
2. Multi-Vehicle Discount
 - a. When the company affords liability (which includes medical benefits) coverage for two or more vehicles the rate will be reduced 20%.
 - b. When the company affords collision insurance for two or more vehicles the rate will be reduced by 15%.
 - c. To be eligible for the Multi-Vehicle Discount the vehicles must be:

Deleted: classified as 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2, 6B-2, 3, 3A, 8 and 8A;

Deleted: otherwise applicable to the vehicles with Class 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2 and 6B-2

Deleted: classified as 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2, 6B-2, 3, 3A, 8 AND 8A;

Deleted: otherwise applicable to the vehicles with Class 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2 and 6B-2

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- i. Owned by an individual or owned jointly by two or more individuals who are residents of the same household; or
 - ii. Owned jointly by two or more individuals who are not residents of the same household address shown in the policy, but are related by blood, marriage or adoption, including ward or foster child.
3. Passive Restraint Discount – When a policy affords medical benefits coverage for a private passenger auto equipped with a factory installed passive restraint system which meets the published Federal Safety Standards the following discounts will be applied to the medical benefits premiums:

Restraint System Description:	Credit
Air inflatable passive restraint system (air bags)	
All front seat occupants protected	30%
Driver only protected	15%
Belt passive restraint system	
All front seat occupants protected	30%
Driver only protected	15%

A Passive Restraint System is essentially defined as a system that (1) is continually operative the moment an individual enters the auto and the auto begins movement, (2) restrains the occupants from movement in the event of a collision, and (3) automatically deploys without any manual operation being performed by the occupants of the auto.

The credits will not be cumulative on any one auto, but application of one of these credits to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

4. Driver Safety Course – A vehicle with a classification assigned other than one which qualifies for a Driver Training Course Discount as stated in 1. above, will have a driver safety course credit of 10% applied to its liability, medical benefits, and collision premiums if the principal operator assigned to the vehicle provides satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed a driver safety course described and approved by the insurance company pursuant to 36.O.S, 924.1 and met its standard.
 - a. If the policy insured two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.

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- b. The credit shall apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of completion. Following such 36 month period, in order to again qualify for the driver safety course credit, the course must be again successfully completed and evidence again presented to the company of completion.
5. Drug and Alcohol Driving Awareness Credit – A vehicle will have a drug and alcohol driving awareness credit of 5% applied to its liability, medical benefits, and collision premiums if the principal operator assigned to the vehicle provided satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed a drug and alcohol driving awareness program that has been approved by a state education agency, including the state board of education or the Commissioner of education.
- a. The credit will apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of successful completion. Following such 36 month period, in order to again qualify for the Drug and Alcohol Driving Awareness Credit, the course must be again successfully completed and evidence again presented to the company of completion.
 - b. If the policy insures two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.
 - c. The credit does not apply to a policy if any customary operator covered under the policy has, within the seven years immediately preceding the date in which the person was enrolled in a drug and alcohol driving awareness program, been convicted of an alcohol or drug related driving offense under any state law, rule, or regulation.
6. Anti-Theft Discount – Comprehensive Physical Damage Coverage
- a. Statewide
 - i. Active – 5%
 - ii. Passive – 10%
7. Farm Use Discount
- a. Applicable when a vehicle is principally garaged on a farm or ranch and not customarily used in going to or from school or going to or from work other than farming or ranching and not used in any occupation other than farming or ranching.
 - b. When the company afford liability (which may include medical benefits) coverage the rate otherwise applicable will be reduced by 15%.
 - c. When the company affords collision coverage the rate otherwise applicable will be reduced by 10%.

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8. Home Owner Discount – Applicable when names insured/spouse own and occupy a single family home, duplex, condo or prefabricated home permanently attached to a fixed masonry foundation. Homeownership must be identified during quote or application. Verification of homeownership must be provided --- documentation required. A 5% credit will be applied to BI, PD, MB, Comprehensive and Collision
9. Ag Professional Discount The following insureds will receive a 5% credit to BI, PD, MB, Comprehensive and Collision premiums

Primary insured employed as an Agricultural professional in the following occupations:

1. Ag Science & Technology Teachers & State Staff
 - Vocational Ag Teachers Association of Arkansas
 - High School and Junior High Ag Science Teachers
 - Area Supervisors and State Staff
2. Arkansas Cooperative Extension Personnel – Support Staff
 - Support Staff***
3. Arkansas Cooperative Extension – Agriculture and Other Agents
 - Arkansas County Agriculture Agents Association
 - Arkansas Agricultural Extension 4-H Agents
 - Agriculture
 - Marine
 - Weed Control
 - 4-H
 - Horticulture
 - Natural Resources
 - Entomology and Pest Management
 - District Agents
4. Arkansas Cooperative Extension – Family and Consumer Science Agents
 - Arkansas Association of Family and Consumer Science
 - Family Development and Resource Management
 - Food and Nutrition
5. Family and Consumer Science Teachers Association of Arkansas
 - Family and Consumer Science Teachers Association of Arkansas
 - High School and Junior High Teachers
 - Personal and Family Development
 - Apparel and Textiles
 - Nutrition and Food Science Technology
 - Interior Design
 - Individual and Family Life
 - Parenting
 - Hospitality
6. Arkansas Agricultural Experiment Station Personnel
 - Support and Research Staff***
7. Natural Resource Conservation Service, Soil and Water Conservation Society
 - Support Staff***
8. Retirees of the agriculture industry – must be retired from the industry with at least 20 years of service

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9. Farm Service Agency
 - Support Staff***
10. Rural Economic Development Council
 - Support Staff ***
11. Registered Veterinary Technicians, Support Staff
 - Arkansas Association of Registered Veterinary Technicians
 - Support Staff***
12. Veterinarians
 - Arkansas Veterinary Medical Association
13. College Faculty and Support Staff Personell
 - Agriculture and Natural Resources
 - Family and Consumer Science
 - Biomedical Science
 - Veterinary Medicine/Diagnostic Lab
 - Support Staff***
14. Agricultural Associations and Agencies – Executive Officials, Members of the Board of Directors, Support Staff Personnel – See Farm and Ranch Association Directory for current year
 - Support Staff***
15. Employees of Commercial Agriculture Firms
 - Ag Services – Company must handle raw product or commodity – see list
 - Ag Chemicals
 - Animal Pharmaceuticals
 - Feed/Seed
 - Ag Equipment – Manufacturing, Sales, Service
 - Support Staff***
16. Arkansas Forest Service
 - Support Staff***
17. Other USDA Agencies
 - Agriculture Marketing Service
 - Agriculture Research Service
 - Animal and Plant Health Inspection Service
 - Center for Nutrition Policy and Promotion
 - Economic Research Service
 - Food and Nutrition Service
 - Food Safety and Inspection Service
 - Foreign Agricultural Service
 - US Forest Service
 - Grain Inspection, Packers and Stockyards Administration
 - Support Staff***
18. Arkansas Department of Agriculture
 - Support Staff***
19. Agriculture Lending
 - Farm Credit System
 - Commercial Bank Ag Loan Officers
 - Support Staff***
20. Green Industry

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- Horticulture
 - Floriculture
 - Landscape Technology
 - Golf Course Superintendents
 - City Park Superintendents
 - Arkansas Nursery and Landscape Association
 - Arkansas Turfgrass Association
 - Support Staff***
21. Agricultural Communications
- Farm Radio
 - Farm Editors – Newspaper, Magazine
 - Farm Television
 - Support Staff***
22. Cooperative Personnel and Support Staff
- Cotton Gins
 - Grain Elevators
 - Telephone
 - Electric
 - Arkansas Electric Cooperatives, Inc.
 - Arkansas Agriculture Cooperative Council
 - Support Staff***
23. Active Young Farmers
24. Current College Students (Bachelor, Master or Doctoral Candidates)
- Enrolled and pursuing a degree from the College of Agriculture, Family and Consumer Science, Biomedical Science or Veterinary Medicine
 - Must have at least 60 hours and be 21 years of age
25. Independent Cattleman's Association – Executive Officials, Members of the Board of Directors, Support Staff Personnel
- General Membership – must meet Agriculture Producer requirement
 - Support Staff***
26. Arkansas Parks and Wildlife
- Support Staff***

 - General Agriculture

PLEASE NOTE All support Staff (without Degrees in Agriculture or Related Fields) must be employed Full-Time with benefits.

10. Companion Policy Discount – Named Insured/Spouse must qualify for the homeowners discount and must insure the home with an Ag Workers designated insurance carrier. User must identify the presence of the companion policy during the quote or application. User must provide verification of companion policy – documentation proof required. Discount applies to all owned, motorized vehicles on the policy.

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RULE 11. DRIVER INSURANCE PLAN

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1. The Driver Insurance Plan applies to Bodily Injury Liability, Property Damage Liability, Medical Benefits and Collision coverage for owned private passenger and utility type autos.
2. Definitions – As used in this Rule, the terms in quotes have the stated meaning for the application of this Rule:
 - a. “Applicant” means each person shown as a named insured on the Declarations Page of the policy, unless such person becomes expressly excluded from the policy.
 - b. “Operator” means any operator of an auto who is a resident of the same household as the applicant.
3. Driving record points – Points are assigned as follows:
 - a. Accidents – One point shall be assigned to each auto accident occurring within the experience period involving the applicant, or any operator of the auto, while operating any private passenger type auto in the United States of America, its territories or possessions, or Canada, resulting in property damage in excess of \$1,000. The property damage amount will be based on claims paid in regard to the accident. Claims paid are determined according to the losses reported by the company under its statistical plan.
 - i. Exceptions: No points will be assigned for accidents under the following circumstances:
 1. Medical Benefits – Accidents involving medical benefits only;
 2. Legally parked, standing or stopped – a motor vehicle of the applicant or any operator of the auto is damaged while legally parked, standing or stopped;
 3. Unattended auto – accidents involving an auto of the applicant or any operator of the auto currently resident of the same household while the auto is unattended;
 4. Reimbursement – the applicant or any operator of the auto is fully reimbursed for the amount of the loss by or on the behalf of the person responsible for the accident or has judgment against that person;
 5. Governmental immunity – accidents involving government owned property or vehicles when governmental immunity solely prevents recovery from the government;
 6. Rear-end collision – auto driver by the applicant or any operator of the auto struck in rear by another vehicle approaching from the

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- rear, and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
7. Other party charged – operator of any other auto involved in the accident charged with a moving traffic violation and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
 8. Hit-and-run – the auto operated by the applicant or any other operator was damaged by a “hit-and-run” driver, if the applicant or other resident operator reports the accident to proper authorities within 24 hours of the accident;
 9. Animals or fowl – accidents involving damage by contact with animals or fowl;
 10. Flying gravel and falling missiles – accidents involving physical damage limited to and caused by flying gravel, missiles, or falling objects;
 11. Accident on premises – accidents on premises owned, rented to, or leased by the applicant or any other operator of the auto;
 12. No-fault – any other accident in which the applicant or operator was not at fault. This applies if the accident was of the type required to be reported to law enforcement authorities under any traffic law or traffic ordinance, was investigated by a law enforcement authority, and the applicant or operator will be presumed not at fault for the accident.
- b. Convictions – The term “conviction” includes a final conviction in any court in the United States of America, forfeiture of bond, or payment of any fine or any amount accepted by the court, whether paid or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of a motor vehicle has been committed.
- i. Points will be assigned in accordance with the following for motor vehicle violations occurring within the experience period for which the applicant or operator of the vehicle has been convicted:
 1. Three points for conviction of:
 - a. Driving under the influence of alcohol, a controlled substance, drugs, or a combination of two or more of these substances;
 - b. Involuntary manslaughter; or
 - c. Criminally negligent operation of a motor vehicle.

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- 2. Two points will be assigned for conviction of driving while license is suspended or driving without a valid driver's license in force and effect.
- 3. One point will be assigned for a minor violation
- 4. Experience Period – The experience period will be the 36 months ending 3 months prior to the effective date of the policy or its renewal.
- 5. Driving Record sub-classifications – The number of “driving record points” accumulated during the experience period will determine the sub-classification to be applied in accordance with the following table:

Number of Driving Record Points	Driving Record Sub-classification
0	0
1	1
2	2
3	3
4 or more	4

- a. Two or more autos – When two or more autos under the applicant or any operator are insured under this Plan in the same policy or in separate policies issued by the same company, points which are incurred by the applicant or any other operator will be assigned in the rating of the auto principally used by the operator who incurred the points.
- b. When points cannot be assigned in accordance with the preceding paragraph, the points will be assigned to the auto with the highest base rate, and all other autos will be assigned to sub classification 0.
- 6. Surcharges – The surcharges under the Rule will be determined by applying the percentages listed below for applicable driving record sub-classification to the premiums for applicable private passenger auto classification. The surcharge for medical benefits will be determined by using rates in table A:

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Driving Record Sub-Classification	Surcharge
0	0
1	15%
2	35%
3	60%
4 or more	90%

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RULE 12. INSURANCE TIER

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision coverage for owned private passenger and utility type autos. Premiums based on the insurance score of the first (primary) named insured. The insurance score determines the rating tier.

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The rating tier for new business will be based on the insurance score of the first (primary) named insured at the time of application. The rating tier for renewal business will be ordered every 36 months after the time of application and will be based on the insurance score of the first (primary) named insured at the time of renewal. If requested by the first (primary) named insured the company will update the score and tier within the 36 months, but only once at the beginning of each policy term.

If score is equal to or greater than:	But no more than:	Insurance Score Factor
0	555	1.70
556	582	1.55
583	618	1.45
619	638	1.31
639	664	1.18
665	680	1.05
681	707	1.00
708	730	0.95

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731	758	0.90
759	793	0.82
794	831	0.74
832	868	0.68
869	997	0.62
998 (No hit)		1.00
999 (No Score)		1.00

RULE 12. PREMIUM DETERMINATION – See the Rating Section for the applicable charge.

RULE 14. MEDICAL BENEFITS

Medical benefits coverage is available if Liability Coverage is provided by the policy.

Rates – Refer to the state rate pages.

RULE 15. RENTAL REIMBURSEMENT

This coverage may be written on owned, private passenger and utility type autos only if comprehensive and collision coverage is provided.

Rates – Refer to the state rate pages.

Attach applicable endorsement to the policy

RULE 16. SOUND RECEIVING AND TRANSMITTING EQUIPMENT

Coverage is available:

1. For a loss which exceeds \$1,500 for stereos, radios, and other sound reproducing equipment that is permanently installed in an owned vehicle; or
2. For any loss, regardless of amount, for stereos, radios, and other sound reproducing equipment that is not permanently installed in the owned auto provided that that equipment is specifically described in an endorsement attached to the policy.

Attach applicable endorsement to the policy

Rates – Refer to the state rate pages.

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RULE 17. TAPES, RECORDS, CDs, and DVDs COVERAGE

Full comprehensive coverage is available for tapes, records, CDs, and DVDs used with permanently installed equipment in an owned vehicle. See the rate pages for premiums.

Attach applicable endorsement to the policy.

RULE 18. FOREIGN COVERAGE

For an extension of coverage outside the United States of America, its territories and possessions, Puerto Rico, or Canada, other than the Republic of Mexico, apply to the company.

For the Republic of Mexico:

1. Limited Form – A policy may be extended without additional charge to provide coverage during infrequent trips into the Republic of Mexico that do not exceed:
 - a. 25 miles from the boundary of the United States of America, and
 - b. Do not exceed 10 days at any one time.

Attached endorsement 351 to the policy.

2. Limited Tourist Coverage – Mexico. This coverage may be extended without additional premium charge at the option of the company.

Attach applicable endorsement to the policy.

It is required that the insured have valid and collectible bodily injury and property damage liability coverage in force at the time of an accident, occurrence or loss, purchased from a licensed Mexican insurance company for such coverage as is afforded by the endorsement to apply.

RULE 19. MISCELLANEOUS COVERAGES

A. Supplemental Death Benefit (Seat Belt and Airbag user)

A policy which affords medical payment may be amended to provide supplementary death benefits to passengers wearing seat belts and riding in a vehicle equipped with front driver and passenger airbags.

Limit: The supplementary benefit will be equal to the limit of insurance for medical payments coverage but not exceeding \$10,000 per policy.

Rates – refer to state rate pages for premiums.

Attach applicable endorsement to the policy.

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B. Fire and Theft

These coverages consist of the perils of fire, lightning or explosion and theft.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

C. Limited Specified Causes of Loss

These coverages consist of the miscellaneous perils of fire, lightning or explosion and theft, windstorm, hail, earthquake, flood and sinking, burning, collision or derailment of any conveyance transporting the insured auto.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

D. Towing and Labor Costs

This coverage is available for owned private passenger and utility type autos and consists of coverage for towing and labor on a disabled vehicle.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

RULE 20. EXTENDED NON-OWNED COVERAGE

A. Extended Non-Owned Coverage may be provided to:

- a. The individual named in the Declarations, and his or her spouse if a resident of the same household; and
- b. A relative of the individual named in the Declarations if a resident of the same household.

B. Bodily Injury, Property Damage and Medical Payments Coverage

- a. Refer to the Rates Section for rates for a private passenger automobile furnished for the regular use of the individual named in the Declarations, his or her spouse if a resident of the same household, or a relative of the individual named in the Declarations:
 - i. If no insurance is afforded for the protection of the individual to whom the automobile is furnished; and

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- ii. If insurance at least at the minimum financial responsibility limit is afforded for the protection of the individual to whom the automobile is furnished.
 - b. Medical payments coverage may be afforded only if bodily injury and property damage coverage is purchased.
- C. Attach applicable endorsement to the policy.

RULE 21. NAMED NON-OWNER COVERAGE

A. Named Non-Owner Coverage.

A policy may be endorsed to provide coverage for a named individual and spouse, if resident of the same household, for the operation be either, or on behalf of either, a non-owned private passenger automobile. Bodily injury and property damage liability and medical payments coverage are available. Medical payments coverage may be provided only if bodily injury and property damage liability coverage is also afforded.

- a. The bodily injury, property damage, and medical payments rates are shown on the state rate pages. Rates are shown for the following classes:
 - 1. N6 – The private passenger automobile is not used in business and there is no male operator under 25 years of age.
 - 2. N4 – The private passenger automobile is used in business and there is no male operator under 25 years of age.
 - 3. N5 - The private passenger automobile is not used in business and there is a male operator under 25 years of age.
 - 4. N3 – The private passenger automobile is used in business and there is a male operator under 25 years of age.
- b. As used in this rule:
 - 1. “Male operator under 25 years of age” means a male named insured under 25 years of age or the spouse of a female named insured who is under 25 years of age if a resident of the same household.
 - 2. “Used in business” means that the use of a private passenger automobile is required by or customarily involved in the duties of the named insured or spouse, if a resident of the same household, in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession or business.

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Attach applicable endorsement to the policy.

B. Named Operator Coverage for Government Employees

A policy may be endorsed to cover an employee of the government or any governmental subdivision for the employee's interest in accidents or occurrences while operating or riding in an auto if:

- A. The auto is owned by the government or a government subdivision
- B. If not owned by the government or government subdivision, such auto is in the care, custody and control of the government and is not owned by the employee or another member of his household.
- C. The use of the auto is for pleasure or business

RATE: To rate Named Operator Coverage For Government Employees use the applicable class from Rule 9 and charge .50 of the rate for the applicable class.

Attach applicable endorsement to the policy.

RULE 22. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE VEHICLES

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A. Liability – A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto and utility type vehicle without additional premium charge and without specific description of the trailer.

- a. Exceptions: Coverage is not provided for a trailer used for business purposes with other than a private passenger auto or utility type vehicle.

B. Physical Damage – Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

a. Mobile homes and recreational trailers

- i. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. (Class Code 7963)
- ii. Recreational trailers must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping. (Class Code 9582)

1. Rates – Refer to Rate Section IV

2. A modified \$250 deductible optional hail deductible may be afforded when full coverage comprehensive, \$50 or \$100

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deductible comprehensive, specified causes of loss or limited specified loss causes of loss coverage are written. Refer to Rate Section IV.

3. Contents coverage – may be afforded for fire, and specified causes of loss (excluding theft) and limited specified causes of loss (excluding theft). Refer to Rate Section IV.
 4. Trip collision on a stated amount basis may be afforded for a period of thirty consecutive days. Refer to Rate Section IV.
- ii. All other trailers – Refer to the trailer physical damages coverages rule.

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ANNUAL BASE RATES

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Territory	BI	PD	Medical Benefits	Comp	Collision	UMBI	UMPD	UIM
1	121.58	138.63	12.29	72.84	162.03	11.00	11.00	8.00
2	107.06	109.78	11.40	114.83	154.66	11.00	10.00	8.00
6	90.72	99.55	12.52	141.98	153.18	10.00	9.00	7.00
7	96.18	104.20	13.64	124.70	160.54	11.00	11.00	8.00
9	83.47	102.35	10.29	70.37	141.40	10.00	9.00	7.00
10	81.65	93.04	10.40	106.19	136.98	10.00	9.00	7.00
11	97.08	101.41	11.85	117.29	151.71	11.00	10.00	8.00
12	72.58	81.88	12.29	141.98	145.82	9.00	9.00	6.00
13	97.99	95.83	13.19	144.45	162.03	11.00	9.00	8.00
14	84.38	98.62	11.85	107.41	144.34	10.00	10.00	7.00
15	88.91	106.99	11.74	82.72	144.34	11.00	10.00	8.00
16	106.15	94.90	10.95	92.60	135.51	10.00	9.00	7.00
17	94.35	99.55	11.40	123.47	144.34	10.00	9.00	7.00
18	90.72	93.04	11.18	123.47	147.29	10.00	9.00	7.00
19	71.67	83.73	10.95	95.07	147.29	10.00	9.00	7.00

Rental Rates by Limit:

20/600	25/750	30/900	35/1050
10	13	15	17

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Towing and Labor Rates by Limit:

\$50 per disablement	\$ 5.00
\$75 per disablement	\$ 7.00
\$100 per disablement	\$10.00

Work Loss	Accidental Death
\$ 6.12	\$ 4.11

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Computed Tier Discount =			
Homeowner Disc	x		
Companion Policy	x	Round 3	
Ag Professional	x	Round 3	

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Policy Discount	BI	PD	Med Benefits	UMBI	UMPD	UIM	Comp	Coll
Homeowner	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Companion Policy	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Ag Professional	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

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Points	Surcharge
0	0.00
1	0.15
2	0.35
3	0.60
4	0.90

Points: Based on coverage level premium of the appropriate class code for the vehicle. The percentage is added to the rate after discounts are applied.

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 ARKANSAS RATE SECTION
 Physical Damage

COMPREHENSIVE* SYMBOL FACTORS			COLLISION SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 -2010. MODEL YEARS	SYMBOL	1989 & PRIOR MODEL YEARS	1990 -2010 MODEL YEARS
1	0.316	0.450	1	0.30	0.60
2	0.394	0.550	2	0.42	0.75
3	0.482	0.625	3	0.51	0.80
4	0.600	0.750	4	0.60	0.83
5	0.641	0.740	5	0.65	0.86
6	0.692	0.780	6	0.71	0.88
7	0.750	0.820	7	0.75	0.91
8	0.769	0.880	8	0.79	0.94
10	0.869	0.940	10	0.87	0.97
11	0.922	1.000	11	0.92	1.00
12	0.983	1.040	12	0.98	1.04
13	1.063	1.080	13	1.06	1.08
14	1.221	1.120	14	1.25	1.12
15	1.135	1.160	15	1.13	1.16
16	1.224	1.200	16	1.22	1.20
17	1.370	1.250	17	1.36	1.25
18	1.508	1.310	18	1.52	1.32
19	1.660	1.380	19	1.66	1.40
20	1.799	1.470	20	1.80	1.48
21	1.872	1.580	21	1.87	1.56
22	2.156	1.700	22	2.02	1.66
23	N/A	1.840	23	N/A	1.77
24	N/A	2.000	24	N/A	1.85
25	N/A	2.300	25	N/A	1.90
26	N/A	2.650	26		1.95
27					

- Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

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ARKANSAS RATE SECTION

COMPREHENSIVE* SYMBOL FACTORS					
SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS
1	0.25	27	1.50	52	2.77
2	0.31	28	1.54	53	2.83
3	0.39	29	1.57	54	2.93
4	0.48	30	1.61	55	3.05
5	0.54	31	1.66	56	3.18
6	0.60	32	1.69	57	3.31
7	0.66	33	1.72	58	3.52
8	0.71	34	1.76	59	3.79
10	0.77	35	1.80	60	4.07
11	0.82	36	1.84	61	4.35
12	0.87	37	1.90	62	4.65
13	0.91	38	1.96	63	4.95
14	0.95	39	2.01	64	5.25
15	1.00	40	2.07	65	5.55
16	1.04	41	2.11	66	6.00
17	1.09	42	2.17	67	6.61
18	1.14	43	2.22	68	7.20
19	1.18	44	2.28	69	7.80
20	1.22	45	2.33	70	8.41
21	1.26	46	2.39	71	9.02
22	1.30	47	2.45	72	9.63
23	1.34	48	2.52	73	10.24
24	1.39	49	2.58	74	10.85
25	1.43	50	2.64	75	11.46
26	1.46	51	2.70	98	(b)

(b) Add 0.61 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

* Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

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ARKANSAS RATE SECTION

COLLISION SYMBOL FACTORS					
SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS
1	0.40	27	1.28	52	1.85
2	0.50	28	1.31	53	1.87
3	0.60	29	1.32	54	1.91
4	0.69	30	1.35	55	1.95
5	0.74	31	1.37	56	2.01
6	0.77	32	1.39	57	2.06
7	0.79	33	1.41	58	2.15
8	0.83	34	1.43	59	2.26
10	0.86	35	1.45	60	2.37
11	0.90	36	1.48	61	2.50
12	0.93	37	1.50	62	2.67
13	0.95	38	1.53	63	2.82
14	0.97	39	1.55	64	2.98
15	1.00	40	1.58	65	3.14
16	1.02	41	1.59	66	3.37
17	1.05	42	1.62	67	3.68
18	1.07	43	1.64	68	4.00
19	1.10	44	1.66	69	4.32
20	1.12	45	1.68	70	4.62
21	1.14	46	1.70	71	4.94
22	1.17	47	1.73	72	5.26
23	1.20	48	1.75	73	5.58
24	1.22	49	1.77	74	5.90
25	1.24	50	1.80	75	6.22
26	1.26	51	1.83	98	(c)

(c) Add 0.32 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

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AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

MODEL YEAR FACTORS				
MODEL YEAR	COMP FACTOR	COLL FACTOR	SCL factor	fire theft factor
1990+prior	0.76	0.60	0.76	0.76
1991	0.79	0.65	0.79	0.79
1992	0.82	0.70	0.82	0.82
1993	0.85	0.75	0.85	0.85
1994	0.88	0.80	0.88	0.88
1995	0.91	0.85	0.91	0.91
1996	0.94	0.90	0.94	0.94
1997	0.97	0.95	0.97	0.97
1998	1.00	1.00	1.00	1.00
1999	1.03	1.05	1.03	1.03
2000	1.06	1.10	1.06	1.06
2001	1.09	1.15	1.09	1.09
2002	1.12	1.20	1.12	1.12
2003	1.15	1.25	1.15	1.15
2004	1.18	1.30	1.18	1.18
2005	1.21	1.35	1.21	1.21
2006	1.27	1.42	1.27	1.27
2007	1.33	1.49	1.33	1.33
2008	1.40	1.57	1.40	1.40
2009	1.47	1.65	1.47	1.47
2010	1.54	1.73	1.54	1.54
2011	1.62	1.82	1.62	1.62
2012	1.70	1.91	1.70	1.70
2013	1.79	2.01	1.79	1.79
2014	1.88	2.11	1.88	1.88
2015	1.97	2.22	1.97	1.97

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AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

Other Discounts and Surcharges

ANTI-THEFT DEVICE	
None	0%
Alarm or Active Disable	5%
Passive Disable	10%

1. Multicar: **20%** discount applies to BI, PD, Med Benefits, Comp. **15%** discount to Collision
2. Defensive Driver: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
3. Defensive Training: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
4. Alcohol and Drug (no DUI, nor DWI): **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
5. Passive Restraint Driver: **15%** discount applies to Med Benefits
6. Passive Restraint Both: **30%** discount applies to Med Benefits
7. AntiLock Brakes: **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
8. Daytime Lamps: **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
9. Good Student: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
10. VEHICLE USE FACTOR: FARM: **15%** discount applies to BI, PD, Med Benefits, **10%** discount to Collision

See **RULES** for details.

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

Annual Base Rates Government Employees

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Territory	BI	PD	Medical Benefits	Comp	Coll	UMBI	UMPD	UIM
1	148.33	166.36	15.36	58.27	220.36	14.19	13.64	10.32
2	130.61	131.74	14.25	91.86	210.34	14.19	12.40	10.32
6	110.68	119.46	15.65	113.58	208.32	12.90	11.16	9.03
7	117.34	125.04	17.05	99.76	218.33	14.19	13.64	10.32
9	101.83	122.82	12.86	56.30	192.30	12.90	11.16	9.03
10	99.61	111.65	13.00	84.95	186.29	12.90	11.16	9.03
11	118.44	121.69	14.81	93.83	206.33	14.19	12.40	10.32
12	88.55	98.26	15.36	113.58	198.32	11.61	11.16	7.74
13	119.55	115.00	16.49	115.56	220.36	14.19	11.16	10.32
14	102.94	118.34	14.81	85.93	196.30	12.90	12.40	9.03
15	108.47	128.39	14.68	66.18	196.30	14.19	12.40	10.32
16	129.50	113.88	13.69	74.08	184.29	12.90	11.16	9.03
17	115.11	119.46	14.25	98.78	196.30	12.90	11.16	9.03
18	110.68	111.65	13.98	98.78	200.31	12.90	11.16	9.03
19	87.44	100.48	13.69	76.06	200.31	12.90	11.16	9.03
Work Loss	Accidental Death							
\$7.65	\$5.14							

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Annual Base Rate Stock Trailer

Territory	Comp	Collision	SCL	Fire/Theft
1	37.88	93.98	2.09	2.09
2	59.71	89.7	2.09	1.9
6	73.83	88.84	1.9	1.71
7	64.84	93.11	2.09	2.09
9	36.59	82.01	1.9	1.71
10	55.22	79.45	1.9	1.71
11	60.99	87.99	2.09	1.9
12	73.83	84.58	1.71	1.71
13	75.11	93.98	2.09	1.71
14	55.85	83.72	1.9	1.9
15	43.01	83.72	2.09	1.9
16	48.15	78.6	1.9	1.71
17	64.2	83.72	1.9	1.71
18	64.2	85.43	1.9	1.71
19	49.44	85.43	1.9	1.71

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 PRIVATE PASSENGER AUTO MANUAL
 ARKANSAS RATE SECTION

DeductibleRelativites-StockTrailers

Deductibles	Comp Relativities
\$0	1.00
\$50	0.70
\$100	0.65
\$200	0.62
\$250	0.60
\$500	0.50
\$1000	0.45

DeductibleRelativites-RecTrailers

Rec Trailer	
Deductible	Value
200	0.620
250	0.600
500	0.500
1000	0.450

Rec Trailer Comp Territory Factors

Territory	DED-\$50	Ded-\$100	Full Coverage
1	0.661	0.595	0.970
2	1.042	0.938	1.529
6	1.288	1.159	1.889
7	1.131	1.018	1.659
9	0.638	0.574	0.936
10	0.963	0.867	1.413
11	1.064	0.958	1.562
12	1.288	1.159	1.889
13	1.31	1.179	1.922
14	0.974	0.877	1.430
15	0.75	0.675	1.100
16	0.84	0.756	1.232
17	1.12	1.008	1.643
18	1.12	1.008	1.643
19	0.862	0.776	1.265

***Full Coverage factor is only used for deductibles other than \$50 and \$100

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AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

Stock Trailer Age Relativities

Age Group	COMP, SCL, FIRE & THEFT	Collision
1	1.00	1.00
2	0.75	0.90
3	0.55	0.80
4,5,6	0.40	0.70

Age Group	Definition
1	current model yr
2	current model yr -1
3	current model yr -2
4	current model yr -3
5	current model yr -4
6	all other

Stock Trailer Class Code		
Class Code	Comp	Collision
681-99 (1)	1.03	1.03
681-69 (2)	1.03	1.03
682-99 (3)	1.44	1.44
682-69 (4)	1.44	1.44
684-99 (5)	1.03	1.03
684-69 (6)	1.03	1.03
685-99 (7)	1.44	1.44
685-69 (8)	1.44	1.44

Special Class Code Assignment Rating Rules

Extended Non Owned - uses applicable class code for Sex-Married-Use.

Named Operator Government Employee - is 50% of rates for applicable class code for Sex-Married-Use (factors applicable to BI, PD, Medical Benefits); only coverage offered is BI, PD, Medical Benefits, UMBI.

Named Non Owner - N2 is 1.25 of class 3 private passenger rate; N3 is 1.05 of class 3 private passenger rate; N4 is 1.00 of class 3 private passenger rate; N5 is .50 of class 3 private passenger rate; N6 is .40 of class 3 private passenger rate (factors applicable to BI, PD, Medical Benefit); only coverage offered is BI, PD, Med Benefit, UMBI and UMPD.

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ClassCode Assignments

Sex-Marital	Age	Pleasure	Com
Unmarried Female	0-17	2D-4	2C
Married Female	0-17	2D-1	2C
Unmarried Male	0-17	2C-4	2C
Married Male	0-17	2A-1	2A
Unmarried Female	18	2D-4	2C
Married Female	18	2D-1	2C
Unmarried Male	18	2C-4	2C
Married Male	18	2A-1	2A
Unmarried Female	19	2D-5	2C
Married Female	19	2D-1	2C
Unmarried Male	19	2C-5	2C
Married Male	19	2A-1	2A
Unmarried Female	20	2D-5	2C
Married Female	20	2D-1	2C
Unmarried Male	20	2C-5	2C
Married Male	20	2A-1	2A
Unmarried Female	21	2D-2	2C
Married Female	21	2D-3	2C
Unmarried Male	21	2C-2	2C
Married Male	21	2A-2	2A
Unmarried Female	22	2D-2	2C
Married Female	22	2D-3	2C
Unmarried Male	22	2C-2	2C
Married Male	22	2A-2	2A
Unmarried Female	23	2D-2	2C
Married Female	23	2D-3	2C
Unmarried Male	23	2C-2	2C
Married Male	23	2A-2	2A
Unmarried Female	24	2D-2	2C
Married Female	24	2D-3	2C
Unmarried Male	24	2C-2	2C
Married Male	24	2A-2	2A
Unmarried Female	25	1A-1	1B
Married Female	25	1A-1	1B
Unmarried Male	25	1A-1	1B
Married Male	25	1A-1	1B
Unmarried Female	26	1A-1	1B
Married Female	26	1A-1	1B
Unmarried Male	26	1A-1	1B
Married Male	26	1A-1	1B
Unmarried Female	27	1A-1	1B
Married Female	27	1A-1	1B
Unmarried Male	27	1A-1	1B
Married Male	27	1A-1	1B
Unmarried Female	28	1A-1	1B
Married Female	28	1A-1	1B
Unmarried Male	28	1A-1	1B
Married Male	28	1A-1	1B
Unmarried Female	29	1A-1	1B
Married Female	29	1A-1	1B
Unmarried Male	29	1A-1	1B
Married Male	29	1A-1	1B
Unmarried Female	30-54	1A-3	1B
Married Female	30-54	1A-3	1B

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

ClassCode Assignments							Named Non Owner		
Sex-Marital	Age	Pleasure	Commute	Business PPA	Business Utility	Government Employee	No Business	Business Use	Business Use
							PPA	PPA	Comm
Unmarried Female	0-17	2D-4	2D-4	2D-4	2D-4	2D-4	N6	N4	N2
Married Female	0-17	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	0-17	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3	N2
Married Male	0-17	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3	N2
Unmarried Female	18	2D-4	2D-4	2D-4	2D-4	2D-4	N6	N4	N2
Married Female	18	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	18	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3	N2
Married Male	18	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3	N2
Unmarried Female	19	2D-5	2D-5	2D-5	2D-5	2D-5	N6	N4	N2
Married Female	19	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	19	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N3	N2
Married Male	19	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3	N2
Unmarried Female	20	2D-5	2D-5	2D-5	2D-5	2D-5	N6	N4	N2
Married Female	20	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	20	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N4	N2
Married Male	20	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N4	N2
Unmarried Female	21	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	21	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	21	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	21	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	22	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	22	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	22	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	22	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	23	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	23	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	23	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	23	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	24	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	24	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	24	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	24	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Married Female	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Unmarried Male	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Married Male	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Unmarried Female	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Married Female	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Unmarried Male	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Married Male	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Unmarried Female	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Married Female	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Unmarried Male	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Married Male	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Unmarried Female	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2
Married Female	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2
Unmarried Male	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2
Married Male	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2

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Work Loss	Accidental Death	Towing
\$7.65	\$5.14	\$30.00

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Agricultural Workers Mutual Auto Insurance Company
Arkansas Personal Auto New Program Filing
SERFF Tracking Number PERR-126669065
Credit Model Support

Thank you for your review of the Agricultural Workers Mutual Auto Insurance Company PPA filing. In accordance with Arkansas Code Ann. 23-67-409, we are submitting support for the credit scoring model under separate confidential cover.

Please see the attached support which details the model development along with the specifics of the scoring algorithm.

Attract One Score

Table of Contents

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Attract One

The Attract One score uses information in credit reports to produce a score that indicates the relative rank ordering of applicants and policyholders by claim frequency and/or loss ratio. Attract One was developed using statistical regression modeling techniques. This method finds the most predictive combination of credit characteristics. The characteristics are weighted based on their significance in predicting loss ratio propensity. The weights assigned are tallied resulting in a final score. Scores delivered on an individual range from 200 to 997 with higher scores indicating better risks.

Credit Characteristic Groups

The credit characteristics evaluated in the development of the Attract One model cover three main areas of the credit report:

Adverse Public Records: These include Bankruptcy, Lien, Garnishment and Judgement. Also included in this group are items reported by Collection Agencies. Collections that can be identified as medical related are excluded.

Account Information: This group includes the number of accounts (often referred to as trades), payment history, financial information such as amount of leverage, and how long accounts have been established. Characteristics that are specific to certain industry types such as bank revolving accounts, bank installment, department store, auto finance, personal finance, credit union, savings & loan, mortgage and oil company card accounts.

Inquiries: These are inquiries initiated by the consumer when the consumer is actively seeking to obtain credit. Inquiries made as a result of an auto loan or mortgage loan are only counted as one when reported within a 30 day timeframe. Inquiries made by insurance companies are excluded. This does not include inquiries that are a result of a promotional credit solicitation, account review or account monitoring or when the consumer request his or her own credit report.

Types of Credit Characteristics Analyzed in Development

- Payment History
 - Has a bankruptcy been filed?
 - Are there any adverse public records?
 - Are there any collections?
 - Were payments made on time?

- Financial Information
 - Balances on accounts
 - High credit/credit limits on accounts
 - Degree of utilization (balance/credit limit)

- Types of Credit
 - Bank Revolving Primarily Visa, MasterCard, Discover type credit cards
 - Bank Installment Installment loans made by banks (fixed # of months to pay back)
 - Department Stores Primarily major department stores such as Penney's, Sears, etc.
 - Consumer Finance Sales finance such as large ticket items (furniture, stereos, TVs, etc.)
 - Personal Finance Primarily creditors that are a more expensive source to obtain credit such as Household Finance, Beneficial, etc.
 - Retail Clothing stores (Limited, Structure, etc.), jewelers, home furnishings, mail order and variety stores
 - Automotive Tires, parts, service stations, new and used car lots, truck and farm equipment dealers
 - Auto Finance Finance or lease of a car primarily through a major car manufacturer such as GMAC, Ford Motor Credit, etc.
 - Credit Union Account established with a credit union. This category also includes savings and loan and mortgage company accounts
 - Oil Company Gas cards such as Amoco, BP, etc.

- Age of Credit File
 - Age of oldest account
 - Age of youngest account
 - Average number of months since account opened

- Inquiry Activity
 - Number of inquiries in the last 6 months
 - Number of inquiries with finance companies in the last 24 months
 - Number of months since most recent inquiry

The Attract models do not consider race, gender, ethnicity, age, religion, income, marital status or residency.

Extraordinary Life Events

It is not systematically possible for the Attract model to identify items contained in a credit report that may be affected due to extraordinary life events such as natural catastrophes, catastrophic illness, loss of employment or divorce. Since the score cannot account for such circumstances, each carrier will need to develop standards and procedures for addressing same. **Items identified as being in a dispute status will be excluded from scoring as required.**

No Hits and No Scores

There are some transactions where a score cannot be calculated either because a credit file could not be found (no-hit) or the credit information is too limited to produce a score (no-score). Attract will not calculate a score unless the credit file contains at least one consumer initiated inquiry or one account that has been reported to the credit bureau in the last 24 months. In addition a file that contains only consumer initiated inquiries will not be scored.

A study performed by the Bureau for Business Research indicates that no-hits and no-scores perform 7% worse than the average. Another study performed by EPIC Actuaries found similar results.

Score Reason Codes and Meanings

In addition to generating the score value, the model also returns up to four “reason codes” which show the credit characteristics that had the most impact in reducing someone’s score. A list of these reason codes can be found in the following section . Additional explanations of these messages are provided in a separate document.

Attract One Score Reason Codes and Corresponding Meanings

<u>Code</u>	<u>Meaning</u>
0101	Number of Derogatory Public Record Items
0102	# of Inquiries for Transactions Initiated by Consumer in Last 6 Months
0103	Length of Time Accounts Have Been Established
0104	Length of Time Since Newest Account was Established
0108	Number of Open Installment Bank Accounts
0110	Number of Open Retail Accounts
0126	Percent of Accounts Reported in Last 24 Months to Total Accounts on File
0133	Length of Time Bank Revolving Accounts have been Established
0141	Number of Collection Agency Filings
0161	Number of Accounts that have been Established
0170	Percent of Balance to Credit Limit on Open Accounts
0176	Number of Auto Finance Accounts Established
0177	Number of Accounts Currently or in the Past w/30+ Day Late Payments
0231	Ratio of Total Amount of Past Due Balances to Total Balances on Accounts
0232	# of Bank Installment Accounts with Current or Previous Late Payments
0233	# of Open Bank Revolving Accts w/ Balance to Credit Limit 75% or More
0234	# of Bank Revolving Accts Paid as Agreed in the Last 24 Months
0235	# of Credit Union, S&L, Mortgage Accts w/ Current or Previous Late Pays
0236	# of Retail Accounts with Currently or Previous 60 Day Late Payments
0237	Number of Accounts Always Paid as Agreed

Attract One was developed for both auto and property policies. The development database was comprised of hundreds of thousands of policy records pooled from many insurers, including premium and claims data. Historical credit characteristics were matched to the policy records, and scores were developed to rank- order the loss ratio risk of policy groups.

Model Validation

The table below demonstrates the degree to which the Attract One model is able to separate loss ratio performance on auto policies and on homeowner policies.

<u>Score Group</u>	<u>Auto Policies</u>	<u>Homeowner Policies</u>
1	136	183
2	127	135
3	114	115
4	112	106
5	101	95
6	95	86
7	90	87
8	82	75
9	78	69
10	67	59

All credit factors included in the algorithms had P-Values less than .05 indicating high individual statistical significance, and many factors had P-Values less than .0001.

The Attract scores were developed using credit data obtained through Equifax. The models were also validated on Experian data.

Attract One

Description	Interval	Interval Points
Constant		0.41938275
# OF ACCOUNTS EVER 30 DAYS LATE OR WORSE	0 1 2 or more bypass no accts	0.00000000 0.03710475 0.05445702 0.00000000 0.05445702
AVERAGE # OF/MONTHS ACCTS HAVE BEEN OPEN	0 - 17 18 - 26 27 - 38 39 - 77 78 - 118 119 - 129 130 - 146 147 or more	0.00000000 -0.01853491 -0.06557460 -0.08455045 -0.08939881 -0.09419093 -0.09992764 -0.10608044
# OF DEROGATORY PUBLIC RECORD ITEMS LESS MEDICAL COLLECTIONS	1 2 or more no public recs	0.05758274 0.10445912 0.00000000
# OF ACCOUNTS ON FILE	1 - 6 7 - 14 15 - 17 18 - 22 23 - 30 31 or more collection accts only	0.00000000 0.02530460 0.02550220 0.05115582 0.06718021 0.07807018 0.06718021
# OF BANK REVOLVING ACCOUNTS PAID SATISFACTORY IN THE LAST 24 MONTHS	0 1 - 4 5 or more	0.00000000 -0.00694762 -0.03286667
# OF CONSUMER INITIATED INQUIRIES IN THE LAST 6 MONTHS EXCLUDING INSURANCE INQUIRIES AUTO & MORTGAGE ARE DE-DUPED WITHIN 30 DAYS	0 1 2 3 - 4 5 - 6 7 or more	0.00000000 0.00624916 0.02263173 0.02450539 0.05516139 0.07783899
TOTAL AVERAGE DEBT BURDEN (TOTAL BALANCE/TOTAL HIGH CREDIT)	0.0000 - 0.0116 0.0117 - 0.0480 0.0481 - 0.4046 0.4047 - 0.7254 0.7255 or more bypass/no accts	0.00000000 -0.00668316 0.01124870 0.02229914 0.02712739 0.02712739
# OF ACCOUNTS ALWAYS PAID SATISFACTORY	0 - 1 2 3 4 5 - 8 9 - 14 15 or more	0.00000000 -0.00616366 -0.02320315 -0.02736071 -0.03674721 -0.01718164 0.00000000
AMOUNT OF PAST DUE BALANCES / TOTAL BALANCES	0 0.0001 - 0.0258 0.0259 or more	0.00000000 0.00587737 0.03218474
# OF OPEN BANK INSTALLMENT ACCOUNTS	0 - 1 2 or more bypass/no bank install	0.00000000 0.02979519 -0.00919318
# OF OPEN RETAIL ACCOUNTS	0 1 2 3 or more	0.00000000 0.01518899 0.02551045 0.02867840
NO AUTO FINANCE ACCOUNTS ESTABLISHED	auto finance accts no auto finance	0.00000000 -0.02217035

Attract One

Description	Interval	Interval Points
% OF ACCOUNTS PAID SATISFACTORY TO TOTAL ACCOUNTS ON FILE	0.0000 - 0.7143 0.7144 or more	0.00000000 -0.01724891
AGE OF OLDEST BANK REVOLVING ACCOUNT (IN MONTHS)	0 1 - 23 24 - 56 57 - 98 99 - 140 141 or more	0.00000000 -0.00497433 -0.02070378 -0.02129159 -0.03797212 -0.04634066
# OF BANK REVOLVING ACCOUNTS WITH BALANCE TO HIGH CREDIT 75% OR MORE	0 1 2 3 or more	0.00000000 0.00822224 0.00883561 0.02432363
# OF RETAIL ACCOUNTS EVER 60 DAYS LATE	0 1 or more	0.00000000 0.03896582
AGE OF YOUNGEST ACCOUNT (IN MONTHS)	0 - 12 13 or more	0.00000000 -0.01990612
FILE CONTAINS CREDIT UNION, S&L, MORTGAGE ACCOUNTS PAID SATISFACTORY, 30 DAYS, 60 DAYS, 90-120 DAYS LATE AND BAD DEBT	NO YES	0.00000000 0.49406772
FILE CONTAINS BANK INSTALLMENT ACCOUNTS PAID SATISFACTORY, 30 DAYS AND 60 DAYS LATE	NO YES	0.00000000 0.06031028

Attract One

Raw Score = Intercept + Sum of points assigned for all variables

Final Score * = -1433.53633565 * (Raw Score - 0.12222861) + 997	if (Raw Score) <= 0.24011889
= -1418.90777099 * (Raw Score - 0.24011890) + 827	else if (Raw Score) <= 0.27042390
= -1158.20609568 * (Raw Score - 0.27042391) + 783	else if (Raw Score) <= 0.29718944
= -1007.35094984 * (Raw Score - 0.29718945) + 751	else if (Raw Score) <= 0.32299972
= -928.12772275 * (Raw Score - 0.32299973) + 724	else if (Raw Score) <= 0.34885824
= -915.72366207 * (Raw Score - 0.34885825) + 699	else if (Raw Score) <= 0.37506703
= -915.69254003 * (Raw Score - 0.37506704) + 674	else if (Raw Score) <= 0.40346085
= -895.18767321 * (Raw Score - 0.40346086) + 647	else if (Raw Score) <= 0.43809047
= -836.62910072 * (Raw Score - 0.43809048) + 615	else if (Raw Score) <= 0.48948721
= -507.13943325 * (Raw Score - 0.48948722) + 571	else if (Raw Score) >= 0.48948722

* (1) Round off Final Score to the nearest integer value

(2) Set (Final Score) = 200 if (Final Score) < 200

(3) Set (Final Score) = 997 if (Final Score) > 997

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Agricultural Workers Mutual Auto Insurance Company

Credit Support for new PPA Program in Arkansas

Loss Ratio Data by Credit Level

source: Premium and Loss experience is for Ag Workers Mutual Ins Co and Worth Casualty Company for all TX PP Auto policies through 9/30/2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	
Level	WP ile	%- From	To	WP	EP	ECY Liab	ECY Phy Dam	Policy count	claim count	Inc loss	LR	Freq	Sev	Pure Premium	Fitted PP	LR Rel	Cred	LR Rel Weighted	PP Rel	Fitted Rel	Proposed Factor	
1	5%	0	555	1,163,998	434,063	575	449	1,547	119	427,062	0.98	0.207	3,589	743	663	1.92	0.33	1.63	2.12	1.89	1.70	
2	10%	556	582	1,189,939	411,342	530	435	1,509	110	369,566	0.9	0.208	3,360	697	596	1.76	0.32	1.55	1.99	1.70	1.52	
3	18%	583	618	1,968,537	730,709	955	790	2,548	144	322,994	0.44	0.151	2,243	338	536	0.86	0.36	1.19	0.96	1.53	1.37	
4	25%	619	638	1,464,885	518,259	767	628	2,124	142	561,587	1.08	0.185	3,955	732	482	2.12	0.36	1.54	2.09	1.37	1.24	
5	35%	639	664	2,373,101	873,274	1,294	1,090	3,449	219	531,562	0.61	0.169	2,427	411	434	1.19	0.45	1.19	1.17	1.24	1.13	
6	41%	665	680	1,587,623	566,995	848	705	2,298	111	256,794	0.45	0.131	2,313	303	390	0.88	0.32	1.06	0.86	1.11	1.04	
7	54%	681	707	3,014,723	1,087,428	1,786	1,470	4,845	239	523,978	0.48	0.134	2,192	293	351	0.94	0.47	0.97	0.84	1.00	1.00	
8	64%	708	730	2,332,525	860,357	1,442	1,179	3,819	194	505,091	0.59	0.135	2,604	350	316	1.15	0.42	1.06	1.00	0.90	0.96	
9	74%	731	758	2,324,177	833,081	1,554	1,228	4,222	179	483,013	0.58	0.115	2,698	311	284	1.13	0.41	0.95	0.89	0.81	0.91	
10	83%	759	793	2,164,704	779,081	1,476	1,167	4,007	155	370,272	0.48	0.105	2,389	251	255	0.93	0.38	0.88	0.71	0.73	0.84	
11	89%	794	831	1,423,938	536,986	1,175	894	3,072	107	345,484	0.64	0.091	3,229	294	230	1.26	0.31	0.86	0.84	0.65	0.77	
12	94%	832	868	1,147,508	409,456	927	712	2,551	94	175,874	0.43	0.101	1,871	190	206	0.84	0.29	0.76	0.54	0.59	0.70	
13	99%	869	997	1,188,431	429,073	1,007	755	2,757	80	176,979	0.41	0.079	2,212	176	186	0.81	0.27	0.76	0.50	0.53	0.65	
no hit	99%	998		100,180	33,949	68	46	199	7	12,605	0.37	0.102	1,801	184							1.00	
no score	100%	999		142,170	52,554	110	68	288	3	5,892	0.11	0.027	1,964	53							1.00	
Total Scored				23,586,439	8,556,607	14,514	11,616	39,235	1,903	5,068,753	0.59	0.131	2,664	349								

Notes:

(13) Frequency = (10) / (7)

(14) Severity = (11) / (10)

(15) Pure Premium (aka Loss Cost) = (11) / (7) or = (13) * (14)

(16) Fitted PP - exponential regression on PP col (15)

(17) Loss ratio relative to statewide = (12) / ALL (12)

(18) Credibility = (claim count / 1084) ^ 0.5

(19) Credibility Weighted indicated relativity

(20) Pure Premium relative to statewide = (15) / ALL (15)

(21) Fitted Pure Premium relative to statewide = (16) / ALL (16)

SERFF Tracking Number: PERR-126669065 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: AWMA-PPA-AR-10-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/12/2010	Rate and Rule	ARKANSAS - PRIVATE PASSENGER AUTO MANUAL	09/16/2010	Ag Workers - Manual AR_amend07122010.pdf (Superseded)
07/02/2010	Rate and Rule	ARKANSAS - PRIVATE PASSENGER AUTO MANUAL	07/12/2010	Ag Workers - Manual AR.pdf (Superseded)
07/12/2010	Rate and Rule	PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION	09/16/2010	RatesManual 2010-07-12 clean.pdf (Superseded)
07/02/2010	Rate and Rule	PRIVATE PASSENGER AUTO MANUAL ARKANSAS RATE SECTION	07/12/2010	RatesManual.pdf (Superseded)
09/20/2010	Supporting Document	APCS-Auto Premium Comparison Survey	10/14/2010	PPA Survey FORM APCS_AGWrks10102010.pdf (Superseded) PPA Survey FORM APCS_AGWrks10102010.xls (Superseded)
06/10/2010	Supporting Document	APCS-Auto Premium Comparison Survey	09/20/2010	PPA Survey FORM APCS.pdf (Superseded) PPA Survey FORM APCS.xls (Superseded)

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07/02/2010	Supporting Filing Memorandum & Supporting Document Exhibits	09/16/2010	FilingMemo_AR.pdf Filing Support.pdf (Superceded)
09/16/2010	Supporting Credit Model Support Document	10/12/2010	AgWorkers_CreditModelFiling_PPA.pdf

**AGRICULTURAL WORKERS MUTUAL
AUTOMOBILE INSURANCE COMPANY**

ARKANSAS

PRIVATE PASSENGER AUTOMOBILE MANUAL

AGRICULTURAL WORKERS MUTUAL AUTO INSURANCE COMPANY

ARKANSAS - PRIVATE PASSENGER AUTO MANUAL

This Manual will provide the rules, rating procedures, classifications, and rates for vehicles eligible for Agricultural Workers Mutual Auto Insurance Company's ("Ag Workers") Private Passenger Auto Policy.

RULE 1. ELIGIBLE VEHICLES

The following vehicles are eligible:

1. A private passenger auto that is a four wheel motor vehicle, other than a truck type, owned or leased under a written contract for a continuous period of at least six months.
2. A motor vehicle that is a utility type vehicle will be considered a private passenger auto, if it is:
 - a. Owned or leased under a written contract for a continuous period of at least six months:
 - i. By an individual, or by two or more individuals who are residents of the same household; or
 - ii. By two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and
 - b. Not used for the delivery or transportation of goods, materials or supplies other than samples , unless:
 - i. The delivery of goods, materials or supplies is not the primary usage of the vehicle; or
 - ii. For farming or ranching.

Utility type means vehicles with a G.V.W. of 15,000 lbs. or less of the pickup body, sedan delivery, panel truck, van type and multi-use type which includes Jeeps, Blazers, Rancheros, Broncos, Tahoe's, and other similar vehicles.

3. A motor vehicle owned by a farm partnership or farm corporation will be rated as a private passenger auto if:
 - a. It is principally garaged on a farm or ranch and principally used in farm or ranch operations; and
 - b. It meets the requirements in 1. and 2, above.
4. Miscellaneous type vehicles include golf mobiles, and pickup trucks used solely to transport camper bodies (with living facilities), Trailers include the following types:
 - a. Utility type trailers designed to be pulled by a private passenger auto or utility type vehicle not used for business or commercial purposes other than farming or ranching. This does not include mobile home, recreational, store, display or passenger trailers.

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- b. Mobile home and recreational type trailers. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. Recreational trailer type mobile home must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

RULE 2. PRIVATE PASSENGER AUTO POLICY

The Ag Workers Private Passenger Auto Policy will be used to afford coverage to an eligible vehicle. The Ag Workers Private Passenger Auto Policy will also be used to afford coverage to a named individual who does not own an auto. The applicable Named Non-Owner Endorsement is to be attached to the policy.

RULE 3. POLICY TERM AND RENEWAL CERTIFICATES

The Ag Workers Private Passenger Auto Policy may be written for a specific term of one year. Policies will be rated on an annual basis using then current rules and rates. If policy coverage has changed during a policy term, a new Private Passenger Auto will be issued. Otherwise the policy may be renewed by renewal certificates

RULE 4. PREMIUM CALCULATION

Calculate the premium for each coverage for which a separate premium is shown on the policy as follows:

- a. For new policies issued for a term of one year, use the factors and rates in effect on the policy inception date.
- b. For renewal policies issued for a term of one year, use the factors and rates in effect on the policy renewal date.
- c. For interim premium adjustments or calculations, refer to Rule 5. Changes.
- d. Apply factors or multipliers consecutively. Do not add factors together except where the Rules in this Manual specifically require their addition.
- e. Apply factors or multipliers to all intermediate calculations and round the result to three decimal places.
- f. Round the resulting final premium for each coverage to the nearest whole dollar.
(Example, \$100.50 = \$101.00.)

RULE 5. CHANGES

- a. All changes requiring adjustment of premiums will be computed pro rata. The rules and rates in effect at policy inception will be used for all changes.

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- b. For newly approved rating factors, for example, including but not limited to, classifications and territories, use the rules and rates in effect at policy inception.
- c. The following changes will not require adjustments of premiums when no other change is made:
 - a. Change, addition or deletion of a lien holder;
 - b. Change of address not requiring a territory change; or
 - c. Change of an editorial or corrective nature.

RULE 6. PREMIUM DEVELOPMENT

1. Premiums will be determined as follows:

- a. Refer to the territory definitions to determine the schedule number of the territory in which the auto will be principally garaged.
- b. Determine the premium for the limits of insurance afforded by applying the appropriate increased limits factors to the base premiums
- c. Refer to the physical damage symbol and identification section for the appropriate model year/age and symbol.
- d. For liability and collision, refer to Rule 9. Classifications for the appropriate classification and to Rule 10. Credits for any applicable credits.
- e. Refer to the rates and premiums by territory, model year, symbol and classification when applicable.
- f. Refer to any applicable credits under Rule 10. Credits.
- g. Refer to any applicable surcharges under Rule 11. Driver Insurance Plan
- h. Refer to any applicable surcharges or credits under Rule 12. InsuranceTier.
- i. Add any additional premium as determined in remaining rules.

2. Medical payments insurance may be afforded with respect to an auto insured for liability.

RULE 7. CANCELLATION OR NON-RENEWAL

- 1. Cancellation or Non-renewal Provisions. A cancellation or non-renewal may be effected only for the reasons stated in the Private Passenger Auto Policy. Notice must be provided as stated in the Private Passenger Auto Policy. In either event, the notice of cancellation or of non-renewal must be mailed or delivered to the named insured at the last mailing

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address known by the company. Premium is earned for the number of days the policy is in effect.

2. Return premium will be calculated on a pro rata basis. See the PRT Page for the Pro Rata Table.
3. If a policy is cancelled by the company for non-payment of premium, at the option of the company the policy may be reinstated or renewed without a lapse of coverage. If the company elects to continue coverage after the payment of premium but not to reinstate or renew the policy to eliminate a lapse in coverage a short term policy may be issued to complete the original policy term in accordance with the pro rata premium rule shown above.

RULE 8. INSTALLMENT PAYMENTS

1. The company may make an installment payment plan available to an applicant or policyholder. The installment plan for an annual policy will be subject to the following:
 - a. An initial payment of at least 16.67% of the annual premium may be required to be paid before the effective date of the policy period;
 - b. The remaining balance must be payable in no more than 10 equal monthly payments;
 - c. For a renewal policy, the premium invoice for the initial payment of at least 16.67% of the annual premium will be sent to the insured prior to the renewal date and will be payable by the renewal date.
 - d. Premium adjustments resulting from changes to a policy will be added to or subtracted from the remaining balance and all unbilled payments remaining after the date of adjustment or change will be adjusted to reflect the remaining balance.
 - e. The company may charge an installment charge of up to \$10 per installment to reflect expenses.
2. Whatever payment options the company offers, it shall not offer or refuse to offer a particular payment option on any basis, including whether the customer did or did not have previous automobile insurance. However, the company will not be required to make available an installment plan:
 - a. To those insureds who, within the last two years, have defaulted in the payment of premiums to an insurer and caused a lapse of coverage, or
 - b. When the method of payment of the policy premium is controlled by other rule or by statute.

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3. Nothing in this Rule shall prohibit the company from offering other payment options to an applicant in addition to those specified in this Rule. Nothing in this rule shall affect the company's rights concerning cancellation or nonrenewal.

RULE 9. CLASSIFICATIONS

Applicable to Liability, Comprehensive and Collision Insurance

(This rule does not apply to risks in accordance with the miscellaneous types rule.)

1. Private passenger autos owned by an individual, or jointly owned by two or more individuals who are residents of the same household, or owned jointly by two or more individuals who are not residents of the same household but who are related by blood, marriage, or adoption, including a ward or foster child; and written on a specified car basis are classified as follows:
 - a. When the auto is not used for business and operators are 25-29 years of age:
 - i. Class 1A-1 – the auto is used for pleasure use only
 - ii. Class 1B-1 – the auto is driven to and from work
 - b. When the auto is not used for business and operators are 30-54 years of age:
 - i. Class 1A-3 – the auto is used for pleasure use only
 - ii. Class 1B-3 – the auto is driven to and from work
 - c. When the auto is not used for business and operators are 55-64 years of age:
 - i. Class 1A-2 – the auto is used for pleasure use only
 - ii. Class 1B-2 – the auto is driven to and from work
 - d. When the auto is not used for business and operators are 65-74 years of age:
 - i. Class 6A-1 – the auto is used for pleasure use only
 - ii. Class 6B-1 – the auto is driven to and from work
 - e. When the auto is not used for business and the operators are 75 years of age or older:
 - i. Class 6A-2 – the auto is for pleasure use only
 - ii. Class 6B-2 – the auto is driven to and from work

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- f. When the auto is used for business and there are no operators under 25 years of age, or 65 years of age or over:
 - i. Class 3 – the auto is a private passenger auto
 - ii. Class 3A – the auto is a pick-up, van or utility type
- g. When the auto is used for business and the operator is 65 years of age or older:
 - i. Class 8 – the auto is private passenger auto
 - ii. Class 8A – the auto is a pick-up, van or utility type
- h. When the auto is operated by an unmarried female operator 15-18 years of age assign Class 2D-4
- i. When the auto is operated by an unmarried male operator 15-18 years of age assign class 2C-4
- j. When the auto is operated by an unmarried female operator 19-20 years of age assign class 2D-5
- k. When the auto is operated by an unmarried male operator 19-20 years of age assign class 2C-5
- l. When the auto is operated by an unmarried female operator 21-24 years of age assign class 2D-2
- m. When the auto is operated by an unmarried male operator 21-24 years of age assign class 2C-2
- n. When the auto is operated by a married female operator 15-20 years of age assign class 2D-1
- o. When the auto is operated by a married male operator 15-20 years of age assign class 2A-1
- p. When the auto is operated by a married female operator 21-24 years of age assign class 2D-3
- q. When the auto is operated by a married male operator 21-24 years of age assign class 2A-2
- r. A private passenger auto used in the business of the U.S. Government, by an employee of the government who is 25 years of age or older (class 3, 3A, 8 or 8A), may be classified and rated for liability only with the age appropriate class (1B-1, 1B-2, 6B-1 and 6B-2). Physical damage coverage, for these

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vehicles, will receive the business use class. For rating purposes use class codes 1B-13, 1B-23, 1B-13A, 1B-23A, 6B-18, 6B-18A, 6B-28, 6B-28A.

Attach endorsement 313 to the policy.

2. Classification Definitions:

- a. "Youthful operator" means an applicant or any other operator, resident in the same household as the applicant, who customarily operates the auto, and is under the age of 25.
- b. "Married" means a married person living with a spouse and includes a person widowed, divorced, or legally separated only if such person has custody of a child resident of the same household.
- c. "Resident" means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.
- d. "Used for business" means that the use of the auto is required by or customarily involved in duties of the applicant or any other person customarily operating the auto in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession, or business.
- e. "Driven to or from work" means that the auto is customarily used in the course of driving to or from work. The term "customarily" includes the use of autos in a carpool or other share the ride arrangements. An auto used for driving to or from school will be considered as used from driving to or from work.
- f. Assignment of Operators – If there are two or more vehicles in the same household as the applicant:
 - i. If there are more vehicles than operators, or an equal number of vehicles and operators, assign operators to vehicles as follows:
 1. Each youthful operator to the vehicle principally operated. If the youthful operator is the sole operator of more than one vehicle, the youthful classification will be assigned to the vehicle with the highest total premium;

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2. Remaining youthful operators to remaining vehicles in the order of highest rated youthful operator to the vehicle with the highest total premium without regard to the vehicles operated;
 3. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.
- ii. If there are more operators than vehicles, assign operators to vehicles as follows:
1. Select the youthful operators with the highest rate equal to the number of vehicles;
 2. Of the youthful operators selected, assign operators to the vehicles they principally operate.
 3. Of the remaining youthful operators, assign operators to vehicles in the order of the highest rated youthful operator to the vehicle with the highest total premium.
 4. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.

RULE 10. CREDITS

1. Driver Training – A vehicle rate with a “youthful operator” classification will have a driver training credit of 10% applied to liability and collision coverage where satisfactory evidence is presented that the applicant, or operator of the vehicle, has successfully completed an approved driver education course.
 - a. If the policy insures two or more autos the credit will apply to the vehicle principally operated by the person awarded the certificate of course completion, and rated with a youthful operator classification.
 - b. The credit will apply until the rating classification for the qualifying applicant/operator is no longer a youthful operator classification.
2. Multi-Vehicle Discount
 - a. When the company affords liability (which includes medical benefits) coverage for two or more vehicles the rate will be reduced 20%.
 - b. When the company affords collision insurance for two or more vehicles the rate will be reduced by 15%.
 - c. To be eligible for the Multi-Vehicle Discount the vehicles must be:

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- i. Owned by an individual or owned jointly by two or more individuals who are residents of the same household; or
 - ii. Owned jointly by two or more individuals who are not residents of the same household address shown in the policy, but are related by blood, marriage or adoption, including ward or foster child.
3. Passive Restraint Discount – When a policy affords medical benefits coverage for a private passenger auto equipped with a factory installed passive restraint system which meets the published Federal Safety Standards the following discounts will be applied to the medical benefits premiums:

Restraint System Description:	Credit
Air inflatable passive restraint system (air bags)	
All front seat occupants protected	30%
Driver only protected	15%
Belt passive restraint system	
All front seat occupants protected	30%
Driver only protected	15%

A Passive Restraint System is essentially defined as a system that (1) is continually operative the moment an individual enters the auto and the auto begins movement, (2) restrains the occupants from movement in the event of a collision , and (3) automatically deploys without any manual operation being performed by the occupants of the auto.

The credits will not be cumulative on any one auto, but application of one of these credits to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

4. Driver Safety Course – A vehicle with a classification assigned other than one which qualifies for a Driver Training Course Discount as stated in 1. above, will have a driver safety course credit of 10% applied to its liability, medical benefits, and collision premiums if the principal operator assigned to the vehicle provides satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed a driver safety course described and approved by the insurance company pursuant to 36.O.S, 924.1 and met is standard.
- a. If the policy insured two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.

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- b. The credit shall apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of completion. Following such 36 month period, in order to again qualify for the driver safety course credit, the course must be again successfully completed and evidence again presented to the company of completion.
5. Drug and Alcohol Driving Awareness Credit – A vehicle will have a drug and alcohol driving awareness credit of 5% applied to its liability, medical benefits, and collision premiums if the principal operator assigned to the vehicle provided satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed a drug and alcohol driving awareness program that has been approved by a state education agency, including the state board of education or the Commissioner of education.
 - a. The credit will apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of successful completion. Following such 36 month period, in order to again qualify for the Drug and Alcohol Driving Awareness Credit, the course must be again successfully completed and evidence again presented to the company of completion.
 - b. If the policy insures two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.
 - c. The credit does not apply to a policy if any customary operator covered under the policy has, within the seven years immediately preceding the date in which the person was enrolled in a drug and alcohol driving awareness program, been convicted of an alcohol or drug related driving offense under any state law, rule, or regulation.
6. Anti-Theft Discount – Comprehensive Physical Damage Coverage
 - a. Statewide
 - i. Active – 5%
 - ii. Passive – 10%
7. Farm Use Discount
 - a. Applicable when a vehicle is principally garaged on a farm or ranch and not customarily used in going to or from school or going to or from work other than farming or ranching and not used in any occupation other than farming or ranching.
 - b. When the company afford liability (which may include medical benefits) coverage the rate otherwise applicable will be reduced by 15%.
 - c. When the company affords collision coverage the rate otherwise applicable will be reduced by 10%.

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8. Home Owner Discount – Applicable when names insured/spouse own and occupy a single family home, duplex, condo or prefabricated home permanently attached to a fixed masonry foundation. Homeownership must be identified during quote or application. Verification of homeownership must be provided --- documentation required. A 5% credit will be applied to BI, PD, MB, Comprehensive and Collision
9. Ag Professional Discount The following insureds will receive a 5% credit to BI, PD, MB, Comprehensive and Collision premiums

Primary insured employed as an Agricultural professional in the following occupations:

1. Ag Science & Technology Teachers & State Staff
 - Vocational Ag Teachers Association of Arkansas
 - High School and Junior High Ag Science Teachers
 - Area Supervisors and State Staff
2. Arkansas Cooperative Extension Personnel – Support Staff
 - Support Staff***
3. Arkansas Cooperative Extension – Agriculture and Other Agents
 - Arkansas County Agriculture Agents Association
 - Arkansas Agricultural Extension 4-H Agents
 - Agriculture
 - Marine
 - Weed Control
 - 4-H
 - Horticulture
 - Natural Resources
 - Entomology and Pest Management
 - District Agents
4. Arkansas Cooperative Extension – Family and Consumer Science Agents
 - Arkansas Association of Family and Consumer Science
 - Family Development and Resource Management
 - Food and Nutrition
5. Family and Consumer Science Teachers Association of Arkansas
 - Family and Consumer Science Teachers Association of Arkansas
 - High School and Junior High Teachers
 - Personal and Family Development
 - Apparel and Textiles
 - Nutrition and Food Science Technology
 - Interior Design
 - Individual and Family Life
 - Parenting
 - Hospitality
6. Arkansas Agricultural Experiment Station Personnel
 - Support and Research Staff***
7. Natural Resource Conservation Service, Soil and Water Conservation Society
 - Support Staff***
8. Retirees of the agriculture industry – must be retired from the industry with at least 20 years of service

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9. Farm Service Agency
 - Support Staff***
10. Rural Economic Development Council
 - Support Staff ***
11. Registered Veterinary Technicians, Support Staff
 - Arkansas Association of Registered Veterinary Technicians
 - Support Staff***
12. Veterinarians
 - Arkansas Veterinary Medical Association
13. College Faculty and Support Staff Personell
 - Agriculture and Natural Resources
 - Family and Consumer Science
 - Biomedical Science
 - Veterinary Medicine/Diagnostic Lab
 - Support Staff***
14. Agricultural Associations and Agencies – Executive Officials, Members of the Board of Directors, Support Staff Personnel – See Farm and Ranch Association Directory for current year
 - Support Staff***
15. Employees of Commercial Agriculture Firms
 - Ag Services – Company must handle raw product or commodity – see list
 - Ag Chemicals
 - Animal Pharmaceuticals
 - Feed/Seed
 - Ag Equipment – Manufacturing, Sales, Service
 - Support Staff***
16. Arkansas Forest Service
 - Support Staff***
17. Other USDA Agencies
 - Agriculture Marketing Service
 - Agriculture Research Service
 - Animal and Plant Health Inspection Service
 - Center for Nutrition Policy and Promotion
 - Economic Research Service
 - Food and Nutrition Service
 - Food Safety and Inspection Service
 - Foreign Agricultural Service
 - US Forest Service
 - Grain Inspection, Packers and Stockyards Administration
 - Support Staff***
18. Arkansas Department of Agriculture
 - Support Staff***
19. Agriculture Lending
 - Farm Credit System
 - Commercial Bank Ag Loan Officers
 - Support Staff***
20. Green Industry

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- Horticulture
 - Floriculture
 - Landscape Technology
 - Golf Course Superintendents
 - City Park Superintendents
 - Arkansas Nursery and Landscape Association
 - Arkansas Turfgrass Association
 - Support Staff***
21. Agricultural Communications
- Farm Radio
 - Farm Editors – Newspaper, Magazine
 - Farm Television
 - Support Staff***
22. Cooperative Personnel and Support Staff
- Cotton Gins
 - Grain Elevators
 - Telephone
 - Electric
 - Arkansas Electric Cooperatives, Inc.
 - Arkansas Agriculture Cooperative Council
 - Support Staff***
23. Active Young Farmers
24. Current College Students (Bachelor, Master or Doctoral Candidates)
- Enrolled and pursuing a degree from the College of Agriculture, Family and Consumer Science, Biomedical Science or Veterinary Medicine
 - Must have at least 60 hours and be 21 years of age
25. Independent Cattleman's Association – Executive Officials, Members of the Board of Directors, Support Staff Personnel
- General Membership – must meet Agriculture Producer requirement
 - Support Staff***
26. Arkansas Parks and Wildlife
- Support Staff***

 - General Agriculture

PLEASE NOTE All support Staff (without Degrees in Agriculture or Related Fields) must be employed Full-Time with benefits.

10. Companion Policy Discount – Named Insured/Spouse must qualify for the homeowners discount and must insure the home with an Ag Workers designated insurance carrier. User must identify the presence of the companion policy during the quote or application. User must provide verification of companion policy – documentation proof required. Discount applies to all owned, motorized vehicles on the policy.

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RULE 11. DRIVER INSURANCE PLAN

1. The Driver Insurance Plan applies to Bodily Injury Liability, Property Damage Liability, Medical Benefits and Collision coverage for owned private passenger and utility type autos.
2. Definitions – As used in this Rule, the terms in quotes have the stated meaning for the application of this Rule:
 - a. “Applicant” means each person shown as a named insured on the Declarations Page of the policy, unless such person becomes expressly excluded from the policy.
 - b. “Operator” means any operator of an auto who is a resident of the same household as the applicant.
3. Driving record points – Points are assigned as follows:
 - a. Accidents – One point shall be assigned to each auto accident occurring within the experience period involving the applicant, or any operator of the auto, while operating any private passenger type auto in the United States of America, its territories or possessions, or Canada, resulting in property damage in excess of \$1,000. The property damage amount will be based on claims paid in regard to the accident. Claims paid are determined according to the losses reported by the company under its statistical plan.
 - i. Exceptions: No points will be assigned for accidents under the following circumstances:
 1. Medical Benefits – Accidents involving medical benefits only;
 2. Legally parked, standing or stopped – a motor vehicle of the applicant or any operator of the auto is damaged while legally parked, standing or stopped;
 3. Unattended auto – accidents involving an auto of the applicant or any operator of the auto currently resident of the same household while the auto is unattended;
 4. Reimbursement – the applicant or any operator of the auto is fully reimbursed for the amount of the loss by or on the behalf of the person responsible for the accident or has judgment against that person;
 5. Governmental immunity – accidents involving government owned property or vehicles when governmental immunity solely prevents recovery from the government;
 6. Rear-end collision – auto driver by the applicant or any operator of the auto struck in rear by another vehicle approaching from the

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rear, and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;

7. Other party charged – operator of any other auto involved in the accident charged with a moving traffic violation and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
 8. Hit-and-run – the auto operated by the applicant or any other operator was damaged by a “hit-and-run” driver, if the applicant or other resident operator reports the accident to proper authorities within 24 hours of the accident;
 9. Animals or fowl – accidents involving damage by contact with animals or fowl;
 10. Flying gravel and falling missiles – accidents involving physical damage limited to and caused by flying gravel, missiles, or falling objects;
 11. Accident on premises – accidents on premises owned, rented to, or leased by the applicant or any other operator of the auto;
 12. No-fault – any other accident in which the applicant or operator was not at fault. This applies if the accident was of the type required to be reported to law enforcement authorities under any traffic law or traffic ordinance, was investigated by a law enforcement authority, and the applicant or operator will be presumed not at fault for the accident.
- b. Convictions – The term “conviction” includes a final conviction in any court in the United States of America, forfeiture of bond, or payment of any fine or any amount accepted by the court, whether paid or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of a motor vehicle has been committed.
- i. Points will be assigned in accordance with the following for motor vehicle violations occurring within the experience period for which the applicant or operator of the vehicle has been convicted:
 1. Three points for conviction of:
 - a. Driving under the influence of alcohol, a controlled substance, drugs, or a combination of two or more of these substances;
 - b. Involuntary manslaughter; or
 - c. Criminally negligent operation of a motor vehicle.

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2. Two points will be assigned for conviction of driving while license is suspended or driving without a valid driver's license in force and effect.
3. One point will be assigned for a minor violation
4. Experience Period – The experience period will be the 36 months ending 3 months prior to the effective date of the policy or its renewal.
5. Driving Record sub-classifications – The number of “driving record points” accumulated during the experience period will determine the sub-classification to be applied in accordance with the following table:

Number of Driving Record Points	Driving Record Sub-classification
0	0
1	1
2	2
3	3
4 or more	4

- a. Two or more autos – When two or more autos under the applicant or any operator are insured under this Plan in the same policy or in separate policies issued by the same company, points which are incurred by the applicant or any other operator will be assigned in the rating of the auto principally used by the operator who incurred the points.
- b. When points cannot be assigned in accordance with the preceding paragraph, the points will be assigned to the auto with the highest base rate, and all other autos will be assigned to sub classification 0.
6. Surcharges – The surcharges under the Rule will be determined by applying the percentages listed below for applicable driving record sub-classification to the premiums for applicable private passenger auto classification. The surcharge for medical benefits will be determined by using rates in table A:

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Driving Record Sub-Classification	Surcharge
0	0
1	15%
2	35%
3	60%
4 or more	90%

RULE 12. INSURANCE TIER

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision coverage for owned private passenger and utility type autos. Premiums based on the insurance score of the first (primary) named insured. The insurance score determines the rating tier.

The rating tier for new business will be based on the insurance score of the first (primary) named insured at the time of application. The rating tier for renewal business will be ordered every 36 months after the time of application and will be based on the insurance score of the first (primary) named insured at the time of renewal. If requested by the first (primary) named insured the company will update the score and tier within the 36 months, but only once at the beginning of each policy term.

If score is equal to or greater than:	But no more than:	Insurance Score Factor
0	555	1.70
556	582	1.55
583	618	1.45
619	638	1.31
639	664	1.18
665	680	1.05
681	707	1.00
708	730	0.95

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731	758	0.90
759	793	0.82
794	831	0.74
832	868	0.68
869	997	0.62
998 (No hit)		1.00
999 (No Score)		1.00

RULE 12. PREMIUM DETERMINATION – See the Rating Section for the applicable charge.

RULE 14. MEDICAL BENEFITS

Medical benefits coverage is available if Liability Coverage is provided by the policy.

Rates – Refer to the state rate pages.

RULE 15. RENTAL REIMBURSEMENT

This coverage may be written on owned, private passenger and utility type autos only if comprehensive and collision coverage is provided.

Rates – Refer to the state rate pages.

Attach applicable endorsement to the policy

RULE 16. SOUND RECEIVING AND TRANSMITTING EQUIPMENT

Coverage is available:

1. For a loss which exceeds \$1,500 for stereos, radios, and other sound reproducing equipment that is permanently installed in an owned vehicle; or
2. For any loss, regardless of amount, for stereos, radios, and other sound reproducing equipment that is not permanently installed in the owned auto provided that that equipment is specifically described in an endorsement attached to the policy.

Attach applicable endorsement to the policy

Rates – Refer to the state rate pages.

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RULE 17. TAPES, RECORDS, CDs, and DVDs COVERAGE

Full comprehensive coverage is available for tapes, records, CDs, and DVDs used with permanently installed equipment in an owned vehicle. See the rate pages for premiums.

Attach applicable endorsement to the policy.

RULE 18. FOREIGN COVERAGE

For an extension of coverage outside the United States of America, its territories and possessions, Puerto Rico, or Canada, other than the Republic of Mexico, apply to the company.

For the Republic of Mexico:

1. Limited Form – A policy may be extended without additional charge to provide coverage during infrequent trips into the Republic of Mexico that do not exceed:
 - a. 25 miles from the boundary of the United States of America, and
 - b. Do not exceed 10 days at any one time.

Attached endorsement 351 to the policy.

2. Limited Tourist Coverage – Mexico. This coverage may be extended without additional premium charge at the option of the company.

Attach applicable endorsement to the policy.

It is required that the insured have valid and collectible bodily injury and property damage liability coverage in force at the time of an accident, occurrence or loss, purchased from a licensed Mexican insurance company for such coverage as is afforded by the endorsement to apply.

RULE 19. MISCELLANEOUS COVERAGES

A. Supplemental Death Benefit (Seat Belt and Airbag user)

A policy which affords medical payment may be amended to provide supplementary death benefits to passengers wearing seat belts and riding in a vehicle equipped with front driver and passenger airbags.

Limit: The supplementary benefit will be equal to the limit of insurance for medical payments coverage but not exceeding \$10,000 per policy.

Rates – refer to state rate pages for premiums.

Attach applicable endorsement to the policy.

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B. Fire and Theft

These coverages consist of the perils of fire, lightning or explosion and theft.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

C. Limited Specified Causes of Loss

These coverages consist of the miscellaneous perils of fire, lightning or explosion and theft, windstorm, hail, earthquake, flood and sinking, burning, collision or derailment of any conveyance transporting the insured auto.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

D. Towing and Labor Costs

This coverage is available for owned private passenger and utility type autos and consists of coverage for towing and labor on a disabled vehicle.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

RULE 20. EXTENDED NON-OWNED COVERAGE

A. Extended Non-Owned Coverage may be provided to:

- a. The individual named in the Declarations, and his or her spouse if a resident of the same household; and
- b. A relative of the individual named in the Declarations if a resident of the same household.

B. Bodily Injury, Property Damage and Medical Payments Coverage

- a. Refer to the Rates Section for rates for a private passenger automobile furnished for the regular use of the individual named in the Declarations, his or her spouse if a resident of the same household, or a relative of the individual named in the Declarations:
 - i. If no insurance is afforded for the protection of the individual to whom the automobile is furnished; and

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- ii. If insurance at least at the minimum financial responsibility limit is afforded for the protection of the individual to whom the automobile is furnished.
 - b. Medical payments coverage may be afforded only if bodily injury and property damage coverage is purchased.
- C. Attach applicable endorsement to the policy.

RULE 21. NAMED NON-OWNER COVERAGE

A. Named Non-Owner Coverage.

A policy may be endorsed to provide coverage for a named individual and spouse, if resident of the same household, for the operation be either, or on behalf of either, a non-owned private passenger automobile. Bodily injury and property damage liability and medical payments coverage are available. Medical payments coverage may be provided only if bodily injury and property damage liability coverage is also afforded.

- a. The bodily injury, property damage, and medical payments rates are shown on the state rate pages. Rates are shown for the following classes:
 - 1. N6 – The private passenger automobile is not used in business and there is no male operator under 25 years of age.
 - 2. N4 – The private passenger automobile is used in business and there is no male operator under 25 years of age.
 - 3. N5 - The private passenger automobile is not used in business and there is a male operator under 25 years of age.
 - 4. N3 – The private passenger automobile is used in business and there is a male operator under 25 years of age.
- b. As used in this rule:
 - 1. “Male operator under 25 years of age” means a male named insured under 25 years of age or the spouse of a female named insured who is under 25 years of age if a resident of the same household.
 - 2. “Used in business” means that the use of a private passenger automobile is required by or customarily involved in the duties of the named insured or spouse, if a resident of the same household, in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession or business.

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Attach applicable endorsement to the policy.

B. Named Operator Coverage for Government Employees

A policy may be endorsed to cover an employee of the government or any governmental subdivision for the employee's interest in accidents or occurrences while operating or riding in an auto if:

- A. The auto is owned by the government or a government subdivision
- B. If not owned by the government or government subdivision, such auto is in the care, custody and control of the government and is not owned by the employee or another member of his household.
- C. The use of the auto is for pleasure or business

RATE: To rate Named Operator Coverage For Government Employees use the applicable class from Rule 9 and charge .50 of the rate for the applicable class.

Attach applicable endorsement to the policy.

RULE 22. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE VEHICLES

A. Liability – A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto and utility type vehicle without additional premium charge and without specific description of the trailer.

- a. Exceptions: Coverage is not provided for a trailer used for business purposes with other than a private passenger auto or utility type vehicle.

B. Physical Damage – Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

a. Mobile homes and recreational trailers

- i. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. (Class Code 7963)
- ii. Recreational trailers must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping. (Class Code 9582)

1. Rates – Refer to Rate Section IV

2. A modified \$250 deductible optional hail deductible may be afforded when full coverage comprehensive, \$50 or \$100

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deductible comprehensive, specified causes of loss or limited specified loss causes of loss coverage are written. Refer to Rate Section IV.

3. Contents coverage – may be afforded for fire, and specified causes of loss (excluding theft) and limited specified causes of loss (excluding theft). Refer to Rate Section IV.
 4. Trip collision on a stated amount basis may be afforded for a period of thirty consecutive days. Refer to Rate Section IV.
- ii. All other trailers – Refer to the trailer physical damages coverages rule.

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This Manual will provide the rules, rating procedures, classifications, and rates for vehicles eligible for Agricultural Workers Mutual Auto Insurance Company's ("Ag Workers") Private Passenger Auto Policy.

RULE 1. ELIGIBLE VEHICLES

The following vehicles are eligible:

1. A private passenger auto that is a four wheel motor vehicle, other than a truck type, owned or leased under a written contract for a continuous period of at least six months.
2. A motor vehicle that is a utility type vehicle will be considered a private passenger auto, if it is:
 - a. Owned or leased under a written contract for a continuous period of at least six months:
 - i. By an individual, or by two or more individuals who are residents of the same household; or
 - ii. By two or more individuals who are not residents of the same household, but are related by blood, marriage or adoption, including a ward or foster child; and
 - b. Not used for the delivery or transportation of goods, materials or supplies other than samples , unless:
 - i. The delivery of goods, materials or supplies is not the primary usage of the vehicle; or
 - ii. For farming or ranching.

Utility type means vehicles with a G.V.W. of 15,000 lbs. or less of the pickup body, sedan delivery, panel truck, van type and multi-use type which includes Jeeps, Blazers, Rancheros, Broncos, Tahoe's, and other similar vehicles.

3. A motor vehicle owned by a farm partnership or farm corporation will be rated as a private passenger auto if:
 - a. It is principally garaged on a farm or ranch and principally used in farm or ranch operations; and
 - b. It meets the requirements in 1. and 2, above.
4. Miscellaneous type vehicles include golf mobiles, and pickup trucks used solely to transport camper bodies (with living facilities), Trailers include the following types:
 - a. Utility type trailers designed to be pulled by a private passenger auto or utility type vehicle not used for business or commercial purposes other than farming or ranching. This does not include mobile home, recreational, store, display or passenger trailers.

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- b. Mobile home and recreational type trailers. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. Recreational trailer type mobile home must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping.

RULE 2. PRIVATE PASSENGER AUTO POLICY

The Ag Workers Private Passenger Auto Policy will be used to afford coverage to an eligible vehicle. The Ag Workers Private Passenger Auto Policy will also be used to afford coverage to a named individual who does not own an auto. The applicable Named Non-Owner Endorsement is to be attached to the policy.

RULE 3. POLICY TERM AND RENEWAL CERTIFICATES

The Ag Workers Private Passenger Auto Policy may be written for a specific term of one year. Policies will be rated on an annual basis using then current rules and rates. If policy coverage has changed during a policy term, a new Private Passenger Auto will be issued. Otherwise the policy may be renewed by renewal certificates

RULE 4. PREMIUM CALCULATION

Calculate the premium for each coverage for which a separate premium is shown on the policy as follows:

- a. For new policies issued for a term of one year, use the factors and rates in effect on the policy inception date.
- b. For renewal policies issued for a term of one year, use the factors and rates in effect on the policy renewal date.
- c. For interim premium adjustments or calculations, refer to Rule 5. Changes.
- d. Apply factors or multipliers consecutively. Do not add factors together except where the Rules in this Manual specifically require their addition.
- e. Apply factors or multipliers to all intermediate calculations and round the result to three decimal places.
- f. Round the resulting final premium for each coverage to the nearest whole dollar.
(Example, \$100.50 = \$101.00.)

RULE 5. CHANGES

- a. All changes requiring adjustment of premiums will be computed pro rata. The rules and rates in effect at policy inception will be used for all changes.

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- b. For newly approved rating factors, for example, including but not limited to, classifications and territories, use the rules and rates in effect at policy inception.
- c. The following changes will not require adjustments of premiums when no other change is made:
 - a. Change, addition or deletion of a lien holder;
 - b. Change of address not requiring a territory change; or
 - c. Change of an editorial or corrective nature.

RULE 6. PREMIUM DEVELOPMENT

1. Premiums will be determined as follows:

- a. Refer to the territory definitions to determine the schedule number of the territory in which the auto will be principally garaged.
- b. Determine the premium for the limits of insurance afforded by applying the appropriate increased limits factors to the base premiums
- c. Refer to the physical damage symbol and identification section for the appropriate model year/age and symbol.
- d. For liability and collision, refer to Rule 9. Classifications for the appropriate classification and to Rule 10. Credits for any applicable credits.
- e. Refer to the rates and premiums by territory, model year, symbol and classification when applicable.
- f. Refer to any applicable credits under Rule 10. Credits.
- g. Refer to any applicable surcharges under Rule 11. Driver Insurance Plan
- h. Refer to any applicable surcharges or credits under Rule 12. InsuranceTier.
- i. Add any additional premium as determined in remaining rules.

2. Medical payments insurance may be afforded with respect to an auto insured for liability.

RULE 7. CANCELLATION OR NON-RENEWAL

- 1. Cancellation or Non-renewal Provisions. A cancellation or non-renewal may be effected only for the reasons stated in the Private Passenger Auto Policy. Notice must be provided as stated in the Private Passenger Auto Policy. In either event, the notice of cancellation or of non-renewal must be mailed or delivered to the named insured at the last mailing

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address known by the company. Premium is earned for the number of days the policy is in effect.

2. Return premium will be calculated on a pro rata basis. See the PRT Page for the Pro Rata Table.
3. If a policy is cancelled by the company for non-payment of premium, at the option of the company the policy may be reinstated or renewed without a lapse of coverage. If the company elects to continue coverage after the payment of premium but not to reinstate or renew the policy to eliminate a lapse in coverage a short term policy may be issued to complete the original policy term in accordance with the pro rata premium rule shown above.

RULE 8. INSTALLMENT PAYMENTS

1. The company may make an installment payment plan available to an applicant or policyholder. The installment plan for an annual policy will be subject to the following:
 - a. An initial payment of at least 16.67% of the annual premium may be required to be paid before the effective date of the policy period;
 - b. The remaining balance must be payable in no more than 10 equal monthly payments;
 - c. For a renewal policy, the premium invoice for the initial payment of at least 16.67% of the annual premium will be sent to the insured prior to the renewal date and will be payable by the renewal date.
 - d. Premium adjustments resulting from changes to a policy will be added to or subtracted from the remaining balance and all unbilled payments remaining after the date of adjustment or change will be adjusted to reflect the remaining balance.
 - e. The company may charge an installment charge of up to \$10 per installment to reflect expenses.
2. Whatever payment options the company offers, it shall not offer or refuse to offer a particular payment option on any basis, including whether the customer did or did not have previous automobile insurance. However, the company will not be required to make available an installment plan:
 - a. To those insureds who, within the last two years, have defaulted in the payment of premiums to an insurer and caused a lapse of coverage, or
 - b. When the method of payment of the policy premium is controlled by other rule or by statute.

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3. Nothing in this Rule shall prohibit the company from offering other payment options to an applicant in addition to those specified in this Rule. Nothing in this rule shall affect the company's rights concerning cancellation or nonrenewal.

RULE 9. CLASSIFICATIONS

Applicable to Liability, Comprehensive and Collision Insurance

(This rule does not apply to risks in accordance with the miscellaneous types rule.)

1. Private passenger autos owned by an individual, or jointly owned by two or more individuals who are residents of the same household, or owned jointly by two or more individuals who are not residents of the same household but who are related by blood, marriage, or adoption, including a ward or foster child; and written on a specified car basis are classified as follows:
 - a. When the auto is not used for business and operators are 25-29 years of age:
 - i. Class 1A-1 – the auto is used for pleasure use only
 - ii. Class 1B-1 – the auto is driven to and from work
 - b. When the auto is not used for business and operators are 30-54 years of age:
 - i. Class 1A-3 – the auto is used for pleasure use only
 - ii. Class 1B-3 – the auto is driven to and from work
 - c. When the auto is not used for business and operators are 55-64 years of age:
 - i. Class 1A-2 – the auto is used for pleasure use only
 - ii. Class 1B-2 – the auto is driven to and from work
 - d. When the auto is not used for business and operators are 65-74 years of age:
 - i. Class 6A-1 – the auto is used for pleasure use only
 - ii. Class 6B-1 – the auto is driven to and from work
 - e. When the auto is not used for business and the operators are 75 years of age or older:
 - i. Class 6A-2 – the auto is for pleasure use only
 - ii. Class 6B-2 – the auto is driven to and from work
 - f. When the auto is used for business and there are no operators under 25 years of age, or 65 years of age or over:

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- i. Class 3 – the auto is a private passenger auto
 - ii. Class 3A – the auto is a pick-up, van or utility type
- g. When the auto is used for business and the operator is 65 years of age or older:
 - i. Class 8 – the auto is private passenger auto
 - ii. Class 8A – the auto is a pick-up, van or utility type
- h. When the auto is operated by an unmarried female operator 15-18 years of age assign Class 2D-4
- i. When the auto is operated by an unmarried male operator 15-18 years of age assign class 2C-4
- j. When the auto is operated by an unmarried female operator 19-20 years of age assign class 2D-5
- k. When the auto is operated by an unmarried male operator 19-20 years of age assign class 2C-5
- l. When the auto is operated by an unmarried female operator 21-24 years of age assign class 2D-2
- m. When the auto is operated by an unmarried male operator 21-24 years of age assign class 2C-2
- n. When the auto is operated by a married female operator 15-20 years of age assign class 2D-1
- o. When the auto is operated by a married male operator 15-20 years of age assign class 2A-1
- p. When the auto is operated by a married female operator 21-24 years of age assign class 2D-3
- q. When the auto is operated by a married male operator 21-24 years of age assign class 2A-2
- r. A private passenger auto owned by a member of the clergy and used principally in church related duties will be rated on the age of the operators and will not be considered as used for business or driven to and from work.
- s. A private passenger auto used in the business of the U.S. Government, by an employee of the government who is 25 years of age or older (class 3, 3A, 8 or 8A), may be classified and rated for liability only with the age appropriate

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class (1B-1, 1B-2, 6B-1 and 6B-2). Physical damage coverage, for these vehicles, will receive the business use class. For rating purposes use class codes 1B-13, 1B-23, 1B-13A, 1B-23A, 6B-18, 6B-18A, 6B-28, 6B-28A.

Attach endorsement 313 to the policy

2. Classification Definitions:

- a. "Youthful operator" means an applicant or any other operator, resident in the same household as the applicant, who customarily operates the auto, and is under the age of 25.
- b. "Married" means a married person living with a spouse and includes a person widowed, divorced, or legally separated only if such person has custody of a child resident of the same household.
- c. "Resident" means anyone residing in the same household and an individual absent from the household while attending school; however, it shall not include an individual in active military service with the armed forces of the United States of America unless such individual customarily operates the auto.
- d. "Used for business" means that the use of the auto is required by or customarily involved in duties of the applicant or any other person customarily operating the auto in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession, or business.
- e. "Driven to or from work" means that the auto is customarily used in the course of driving to or from work. The term "customarily" includes the use of autos in a carpool or other share the ride arrangements. An auto used for driving to or from school will be considered as used from driving to or from work.
- f. Assignment of Operators – If there are two or more vehicles in the same household as the applicant:
 - i. If there are more vehicles than operators, or an equal number of vehicles and operators, assign operators to vehicles as follows:
 1. Each youthful operator to the vehicle principally operated. If the youthful operator is the sole operator of more than one vehicle, the youthful classification will be assigned to the vehicle with the highest total premium;

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2. Remaining youthful operators to remaining vehicles in the order of highest rated youthful operator to the vehicle with the highest total premium without regard to the vehicles operated;
 3. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.
- ii. If there are more operators than vehicles, assign operators to vehicles as follows:
1. Select the youthful operators with the highest rate equal to the number of vehicles;
 2. Of the youthful operators selected, assign operators to the vehicles they principally operate.
 3. Of the remaining youthful operators, assign operators to vehicles in the order of the highest rated youthful operator to the vehicle with the highest total premium.
 4. Any remaining vehicles at the appropriate age and use classification without regard to youthful operators.

RULE 10. CREDITS

1. Driver Training – A vehicle rate with a “youthful operator” classification will have a driver training credit of 10% applied to liability and collision coverage where satisfactory evidence is presented that the applicant, or operator of the vehicle, has successfully completed an approved driver education course.
 - a. If the policy insures two or more autos the credit will apply to the vehicle principally operated by the person awarded the certificate of course completion, and rated with a youthful operator classification.
 - b. The credit will apply until the rating classification for the qualifying applicant/operator is no longer a youthful operator classification.
2. Multi-Vehicle Discount
 - a. Then the company affords liability (which includes medical benefits) coverage for two or more vehicles classified as 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2, 6B-2, 3, 3A, 8 and 8A; the rate otherwise applicable to the vehicles with Class 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2 and 6B-2 will be reduced 20%.
 - b. When the company affords collision insurance for two or more vehicles classified as 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2, 6B-2, 3, 3A, 8 AND 8A;

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the rate otherwise applicable to the vehicles with Class 1A-1, 1B-1, 1A-2, 1B-2, 1A-3, 1B-3, 6A-1, 6B-1, 6A-2 and 6B-2 will be reduced by 15%.

- c. To be eligible for the Multi-Vehicle Discount the vehicles must be:
 - i. Owned by an individual or owned jointly by two or more individuals who are residents of the same household; or
 - ii. Owned jointly by two or more individuals who are not residents of the same household address shown in the policy, but are related by blood, marriage or adoption, including ward or foster child.
3. Passive Restraint Discount – When a policy affords medical benefits coverage for a private passenger auto equipped with a factory installed passive restraint system which meets the published Federal Safety Standards the following discounts will be applied to the medical benefits premiums:

Restraint System Description:	Credit
Air inflatable passive restraint system (air bags)	
All front seat occupants protected	30%
Driver only protected	15%
Belt passive restraint system	
All front seat occupants protected	30%
Driver only protected	15%

A Passive Restraint System is essentially defined as a system that (1) is continually operative the moment an individual enters the auto and the auto begins movement, (2) restrains the occupants from movement in the event of a collision, and (3) automatically deploys without any manual operation being performed by the occupants of the auto.

The credits will not be cumulative on any one auto, but application of one of these credits to one auto on a policy will not preclude application of other credits to the other autos on the policy provided the necessary qualifications are met.

- 4. Driver Safety Course – A vehicle with a classification assigned other than one which qualifies for a Driver Training Course Discount as stated in 1. above, will have a driver safety course credit of 10% applied to its liability, medical benefits, and collision premiums if the principal operator assigned to the vehicle provides satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed

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a driver safety course described and approved by the insurance company pursuant to 36.O.S, 924.1 and met is standard.

- a. If the policy insured two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.
 - b. The credit shall apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of completion. Following such 36 month period, in order to again qualify for the driver safety course credit, the course must be again successfully completed and evidence again presented to the company of completion.
5. Drug and Alcohol Driving Awareness Credit – A vehicle will have a drug and alcohol driving awareness credit of 5% applied to its liability, medical benefits, and collision premiums if the principal operator assigned to the vehicle provided satisfactory evidence (a certificate or a photocopy of a certificate) that the operator has successfully completed a drug and alcohol driving awareness program that has been approved by a state education agency, including the state board of education or the Commissioner of education.
- a. The credit will apply for a period of 36 months, beginning the next renewal period, subsequent to the date of issuance of the certificate of successful completion. Following such 36 month period, in order to again qualify for the Drug and Alcohol Driving Awareness Credit, the course must be again successfully completed and evidence again presented to the company of completion.
 - b. If the policy insures two or more autos the credit shall be applied to each auto principally operated by the person awarded the certificate of course completion.
 - c. The credit does not apply to a policy if any customary operator covered under the policy has, within the seven years immediately preceding the date in which the person was enrolled in a drug and alcohol driving awareness program, been convicted of an alcohol or drug related driving offense under any state law, rule, or regulation.
6. Anti-Theft Discount – Comprehensive Physical Damage Coverage
- a. Statewide
 - i. Active – 5%
 - ii. Passive – 10%
7. Farm Use Discount
- a. Applicable when a vehicle is principally garaged on a farm or ranch and not customarily used in going to or from school or going to or from work other than farming or ranching and not used in any occupation other than farming or ranching.

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- b. When the company afford liability (which may include medical benefits) coverage the rate otherwise applicable will be reduced by 15%.
 - c. When the company affords collision coverage the rate otherwise applicable will be reduced by 10%.
8. Home Owner Discount – Applicable when names insured/spouse own and occupy a single family home, duplex, condo or prefabricated home permanently attached to a fixed masonry foundation. Homeownership must be identified during quote or application. Verification of homeownership must be provided --- documentation required. A 5% credit will be applied to BI, PD, MB, Comprehensive and Collision
9. Ag Professional Discount The following insureds will receive a 5% credit to BI, PD, MB, Comprehensive and Collision premiums

Primary insured employed as an Agricultural professional in the following occupations:

1. Ag Science & Technology Teachers & State Staff
 - Vocational Ag Teachers Association of Arkansas
 - High School and Junior High Ag Science Teachers
 - Area Supervisors and State Staff
2. Arkansas Cooperative Extension Personnel – Support Staff
 - Support Staff***
3. Arkansas Cooperative Extension – Agriculture and Other Agents
 - Arkansas County Agriculture Agents Association
 - Arkansas Agricultural Extension 4-H Agents
 - Agriculture
 - Marine
 - Weed Control
 - 4-H
 - Horticulture
 - Natural Resources
 - Entomology and Pest Management
 - District Agents
4. Arkansas Cooperative Extension – Family and Consumer Science Agents
 - Arkansas Association of Family and Consumer Science
 - Family Development and Resource Management
 - Food and Nutrition
5. Family and Consumer Science Teachers Association of Arkansas
 - Family and Consumer Science Teachers Association of Arkansas
 - High School and Junior High Teachers
 - Personal and Family Development
 - Apparel and Textiles
 - Nutrition and Food Science Technology
 - Interior Design
 - Individual and Family Life
 - Parenting
 - Hospitality

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6. Arkansas Agricultural Experiment Station Personnel
 - Support and Research Staff***
7. Natural Resource Conservation Service, Soil and Water Conservation Society
 - Support Staff***
8. Retirees of the agriculture industry – must be retired from the industry with at least 20 years of service
9. Farm Service Agency
 - Support Staff***
10. Rural Economic Development Council
 - Support Staff ***
11. Registered Veterinary Technicians, Support Staff
 - Arkansas Association of Registered Veterinary Technicians
 - Support Staff***
12. Veterinarians
 - Arkansas Veterinary Medical Association
13. College Faculty and Support Staff Personell
 - Agriculture and Natural Resources
 - Family and Consumer Science
 - Biomedical Science
 - Veterinary Medicine/Diagnostic Lab
 - Support Staff***
14. Agricultural Associations and Agencies – Executive Officials, Members of the Board of Directors, Support Staff Personnel – See Farm and Ranch Association Directory for current year
 - Support Staff***
15. Employees of Commercial Agriculture Firms
 - Ag Services – Company must handle raw product or commodity – see list
 - Ag Chemicals
 - Animal Pharmaceuticals
 - Feed/Seed
 - Ag Equipment – Manufacturing, Sales, Service
 - Support Staff***
16. Arkansas Forest Service
 - Support Staff***
17. Other USDA Agencies
 - Agriculture Marketing Service
 - Agriculture Research Service
 - Animal and Plant Health Inspection Service
 - Center for Nutrition Policy and Promotion
 - Economic Research Service
 - Food and Nutrition Service
 - Food Safety and Inspection Service
 - Foreign Agricultural Service
 - US Forest Service
 - Grain Inspection, Packers and Stockyards Administration
 - Support Staff***
18. Arkansas Department of Agriculture

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- Support Staff***
- 19. Agriculture Lending
 - Farm Credit System
 - Commercial Bank Ag Loan Officers
 - Support Staff***
- 20. Green Industry
 - Horticulture
 - Floriculture
 - Landscape Technology
 - Golf Course Superintendents
 - City Park Superintendents
 - Arkansas Nursery and Landscape Association
 - Arkansas Turfgrass Association
 - Support Staff***
- 21. Agricultural Communications
 - Farm Radio
 - Farm Editors – Newspaper, Magazine
 - Farm Television
 - Support Staff***
- 22. Cooperative Personnel and Support Staff
 - Cotton Gins
 - Grain Elevators
 - Telephone
 - Electric
 - Arkansas Electric Cooperatives, Inc.
 - Arkansas Agriculture Cooperative Council
 - Support Staff***
- 23. Active Young Farmers
- 24. Current College Students (Bachelor, Master or Doctoral Candidates)
 - Enrolled and pursuing a degree from the College of Agriculture, Family and Consumer Science, Biomedical Science or Veterinary Medicine
 - Must have at least 60 hours and be 21 years of age
- 25. Independent Cattleman's Association – Executive Officials, Members of the Board of Directors, Support Staff Personnel
 - General Membership – must meet Agriculture Producer requirement
 - Support Staff***
- 26. Arkansas Parks and Wildlife
 - Support Staff***

 - General Agriculture

PLEASE NOTE All support Staff (without Degrees in Agriculture or Related Fields) must be employed Full-Time with benefits.

- 10. Companion Policy Discount – Named Insured/Spouse must qualify for the homeowners discount and must insure the home with an Ag Workers designated insurance carrier.

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User must identify the presence of the companion policy during the quote or application.
User must provide verification of companion policy – documentation proof required.
Discount applies to all owned, motorized vehicles on the policy.

RULE 11. DRIVER INSURANCE PLAN

1. The Driver Insurance Plan applies to Bodily Injury Liability, Property Damage Liability, Medical Benefits and Collision coverage for owned private passenger and utility type autos.
2. Definitions – As used in this Rule, the terms in quotes have the stated meaning for the application of this Rule:
 - a. “Applicant” means each person shown as a named insured on the Declarations Page of the policy, unless such person becomes expressly excluded from the policy.
 - b. “Operator” means any operator of an auto who is a resident of the same household as the applicant.
3. Driving record points – Points are assigned as follows:
 - a. Accidents – One point shall be assigned to each auto accident occurring within the experience period involving the applicant, or any operator of the auto, while operating any private passenger type auto in the United States of America, its territories or possessions, or Canada, resulting in property damage in excess of \$1,000. The property damage amount will be based on claims paid in regard to the accident. Claims paid are determined according to the losses reported by the company under its statistical plan.
 - i. Exceptions: No points will be assigned for accidents under the following circumstances:
 1. Medical Benefits – Accidents involving medical benefits only;
 2. Legally parked, standing or stopped – a motor vehicle of the applicant or any operator of the auto is damaged while legally parked, standing or stopped;
 3. Unattended auto – accidents involving an auto of the applicant or any operator of the auto currently resident of the same household while the auto is unattended;
 4. Reimbursement – the applicant or any operator of the auto is fully reimbursed for the amount of the loss by or on the behalf of the person responsible for the accident or has judgment against that person;

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5. Governmental immunity – accidents involving government owned property or vehicles when governmental immunity solely prevents recovery from the government;
 6. Rear-end collision – auto driver by the applicant or any operator of the auto struck in rear by another vehicle approaching from the rear, and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
 7. Other party charged – operator of any other auto involved in the accident charged with a moving traffic violation and the applicant or any operator of the auto was not convicted of a moving traffic violation in connection with the accident;
 8. Hit-and-run – the auto operated by the applicant or any other operator was damaged by a “hit-and-run” driver, if the applicant or other resident operator reports the accident to proper authorities within 24 hours of the accident;
 9. Animals or fowl – accidents involving damage by contact with animals or fowl;
 10. Flying gravel and falling missiles – accidents involving physical damage limited to and caused by flying gravel, missiles, or falling objects;
 11. Accident on premises – accidents on premises owned, rented to, or leased by the applicant or any other operator of the auto;
 12. No-fault – any other accident in which the applicant or operator was not at fault. This applies if the accident was of the type required to be reported to law enforcement authorities under any traffic law or traffic ordinance, was investigated by a law enforcement authority, and the applicant or operator will be presumed not at fault for the accident.
- b. Convictions – The term “conviction” includes a final conviction in any court in the United States of America, forfeiture of bond, or payment of any fine or any amount accepted by the court, whether paid or on behalf of the applicant or operator, as a result of an allegation that a violation of a law regulating the operation of a motor vehicle has been committed.
- i. Points will be assigned in accordance with the following for motor vehicle violations occurring within the experience period for which the applicant or operator of the vehicle has been convicted:
 1. Three points for conviction of:

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- a. Driving under the influence of alcohol, a controlled substance, drugs, or a combination of two or more of these substances;
 - b. Involuntary manslaughter; or
 - c. Criminally negligent operation of a motor vehicle.
2. Two points will be assigned for conviction of driving while license is suspended or driving without a valid driver's license in force and effect.
 3. One point will be assigned for a minor violation
4. Experience Period – The experience period will be the 36 months ending 3 months prior to the effective date of the policy or its renewal.
 5. Driving Record sub-classifications – The number of “driving record points” accumulated during the experience period will determine the sub-classification to be applied in accordance with the following table:

Number of Driving Record Points	Driving Record Sub-classification
0	0
1	1
2	2
3	3
4 or more	4

- a. Two or more autos – When two or more autos under the applicant or any operator are insured under this Plan in the same policy or in separate policies issued by the same company, points which are incurred by the applicant or any other operator will be assigned in the rating of the auto principally used by the operator who incurred the points.
 - b. When points cannot be assigned in accordance with the preceding paragraph, the points will be assigned to the auto with the highest base rate, and all other autos will be assigned to sub classification 0.
6. Surcharges – The surcharges under the Rule will be determined by applying the percentages listed below for applicable driving record sub-classification to the premiums

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for applicable private passenger auto classification. The surcharge for medical benefits will be determined by using rates in table A:

Driving Record Sub-Classification	Surcharge
0	0
1	15%
2	35%
3	60%
4 or more	90%

RULE 12. INSURANCE TIER

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision coverage for owned private passenger and utility type autos. Premiums based on the insurance score of the first (primary) named insured. The insurance score determines the rating tier.

The rating tier for new business will be based on the insurance score of the first (primary) named insured at the time of application. The rating tier for renewal business will be ordered every 36 months after the time of application and will be based on the insurance score of the first (primary) named insured at the time of renewal. If requested by the first (primary) named insured the company will update the score and tier within the 36 months, but only once at the beginning of each policy term.

If score is equal to or greater than:	But no more than:	Insurance Score Factor
0	555	1.70
556	582	1.55
583	618	1.45
619	638	1.31
639	664	1.18

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665	680	1.05
681	707	1.00
708	730	0.95
731	758	0.90
759	793	0.82
794	831	0.74
832	868	0.68
869	997	0.62
998 (No hit)		1.00
999 (No Score)		1.00

RULE 12. PREMIUM DETERMINATION – See the Rating Section for the applicable charge.

RULE 14. MEDICAL BENEFITS

Medical benefits coverage is available if Liability Coverage is provided by the policy.

Rates – Refer to the state rate pages.

RULE 15. RENTAL REIMBURSEMENT

This coverage may be written on owned, private passenger and utility type autos only if comprehensive and collision coverage is provided.

Rates – Refer to the state rate pages.

Attach applicable endorsement to the policy

RULE 16. SOUND RECEIVING AND TRANSMITTING EQUIPMENT

Coverage is available:

1. For a loss which exceeds \$1,500 for stereos, radios, and other sound reproducing equipment that is permanently installed in an owned vehicle; or
2. For any loss, regardless of amount, for stereos, radios, and other sound reproducing equipment that is not permanently installed in the owned auto provided that that equipment is specifically described in an endorsement attached to the policy.

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Attach applicable endorsement to the policy

Rates – Refer to the state rate pages.

RULE 17. TAPES, RECORDS, CDs, and DVDs COVERAGE

Full comprehensive coverage is available for tapes, records, CDs, and DVDs used with permanently installed equipment in an owned vehicle. See the rate pages for premiums.

Attach applicable endorsement to the policy

RULE 18. FOREIGN COVERAGE

For an extension of coverage outside the United States of America, its territories and possessions, Puerto Rico, or Canada, other than the Republic of Mexico, apply to the company.

For the Republic of Mexico:

1. Limited Form – A policy may be extended without additional charge to provide coverage during infrequent trips into the Republic of Mexico that do not exceed:
 - a. 25 miles from the boundary of the United States of America, and
 - b. Do not exceed 10 days at any one time.

Attached endorsement 351 to the policy.

2. Limited Tourist Coverage – Mexico. This coverage may be extended without additional premium charge at the option of the company.

Attach applicable endorsement to the policy.

It is required that the insured have valid and collectible bodily injury and property damage liability coverage in force at the time of an accident, occurrence or loss, purchased from a licensed Mexican insurance company for such coverage as is afforded by the endorsement to apply.

RULE 19. MISCELLANEOUS COVERAGES

- A. Supplemental Death Benefit (Seat Belt and Airbag user)

A policy which affords medical payment may be amended to provide supplementary death benefits to passengers wearing seat belts and riding in a vehicle equipped with front driver and passenger airbags.

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Limit: The supplementary benefit will be equal to the limit of insurance for medical payments coverage but not exceeding \$10,000 per policy.

Rates – refer to state rate pages for premiums.

Attach applicable endorsement to the policy.

B. Fire and Theft

These coverages consist of the perils of fire, lightning or explosion and theft.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

C. Limited Specified Causes of Loss

These coverages consist of the miscellaneous perils of fire, lightning or explosion and theft, windstorm, hail, earthquake, flood and sinking, burning, collision or derailment of any conveyance transporting the insured auto.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

D. Towing and Labor Costs

This coverage is available for owned private passenger and utility type autos and consists of coverage for towing and labor on a disabled vehicle.

Rates – Refer to state rate pages.

Attach applicable endorsement to the policy.

RULE 20. EXTENDED NON-OWNED COVERAGE

A. Extended Non-Owned Coverage may be provided to:

- a. The individual named in the Declarations, and his or her spouse if a resident of the same household; and
- b. A relative of the individual named in the Declarations if a resident of the same household.

B. Bodily Injury, Property Damage and Medical Payments Coverage

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- a. Refer to the Rates Section for rates for a private passenger automobile furnished for the regular use of the individual named in the Declarations, his or her spouse if a resident of the same household, or a relative of the individual named in the Declarations:
 - i. If no insurance is afforded for the protection of the individual to whom the automobile is furnished; and
 - ii. If insurance at least at the minimum financial responsibility limit is afforded for the protection of the individual to whom the automobile is furnished.
 - b. Medical payments coverage may be afforded only if bodily injury and property damage coverage is purchased.
- C. Attach applicable endorsement to the policy.

RULE 21. NAMED NON-OWNER COVERAGE

A. Named Non-Owner Coverage.

A policy may be endorsed to provide coverage for a named individual and spouse, if resident of the same household, for the operation be either, or on behalf of either, a non-owned private passenger automobile. Bodily injury and property damage liability and medical payments coverage are available. Medical payments coverage may be provided only if bodily injury and property damage liability coverage is also afforded.

- a. The bodily injury, property damage, and medical payments rates are shown on the state rate pages. Rates are shown for the following classes:
 - 1. N6 – The private passenger automobile is not used in business and there is no male operator under 25 years of age.
 - 2. N4 – The private passenger automobile is used in business and there is no male operator under 25 years of age.
 - 3. N5 - The private passenger automobile is not used in business and there is a male operator under 25 years of age.
 - 4. N3 – The private passenger automobile is used in business and there is a male operator under 25 years of age.
- b. As used in this rule:

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1. "Male operator under 25 years of age" means a male named insured under 25 years of age or the spouse of a female named insured who is under 25 years of age if a resident of the same household.
2. "Used in business" means that the use of a private passenger automobile is required by or customarily involved in the duties of the named insured or spouse, if a resident of the same household, in his or her occupation, profession, or business other than going to or from his or her principal place of occupation, profession or business.

Attach applicable endorsement to the policy.

B. Named Operator Coverage for Government Employees

A policy may be endorsed to cover an employee of the government or any governmental subdivision for the employee's interest in accidents or occurrences while operating or riding in an auto if:

- A. The auto is owned by the government or a government subdivision
- B. If not owned by the government or government subdivision, such auto is in the care, custody and control of the government and is not owned by the employee or another member of his household.
- C. The use of the auto is for pleasure or business

RATE: To rate Named Operator Coverage For Government Employees use the applicable class from Rule 9 and charge .50 of the rate for the applicable class.

Attach applicable endorsement to the policy.

RULE 22. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS OR UTILITY TYPE VEHICLES

- A. Liability – A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto and utility type vehicle without additional premium charge and without specific description of the trailer.
 - a. Exceptions: Coverage is not provided for a trailer used for business purposes with other than a private passenger auto or utility type vehicle.
- B. Physical Damage – Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.
 - a. Mobile homes and recreational trailers

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- i. Mobile homes must be equipped with living quarters which include cooking, dining, sleeping facilities and plumbing or refrigeration. (Class Code 7963)
- ii. Recreational trailers must be less than 40 feet in length, less than 8 feet in width and be used primarily for recreational camping. This includes camper trailers not otherwise fitting the definition of mobile homes but used for recreational camping. (Class Code 9582)
 - 1. Rates – Refer to Rate Section IV
 - 2. A modified \$250 deductible optional hail deductible may be afforded when full coverage comprehensive, \$50 or \$100 deductible comprehensive, specified causes of loss or limited specified loss causes of loss coverage are written. Refer to Rate Section IV.
 - 3. Contents coverage – may be afforded for fire, and specified causes of loss (excluding theft) and limited specified causes of loss (excluding theft). Refer to Rate Section IV.
 - 4. Trip collision on a stated amount basis may be afforded for a period of thirty consecutive days. Refer to Rate Section IV.
- ii. All other trailers – Refer to the trailer physical damages coverages rule.

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ANNUAL BASE RATES

Territory	BI	PD	Medical Benefits	Comp	Collision	UMBI	UMPD	UIM
1	121.58	138.63	12.29	72.84	162.03	11.00	11.00	8.00
2	107.06	109.78	11.40	114.83	154.66	11.00	10.00	8.00
6	90.72	99.55	12.52	141.98	153.18	10.00	9.00	7.00
7	96.18	104.20	13.64	124.70	160.54	11.00	11.00	8.00
9	83.47	102.35	10.29	70.37	141.40	10.00	9.00	7.00
10	81.65	93.04	10.40	106.19	136.98	10.00	9.00	7.00
11	97.08	101.41	11.85	117.29	151.71	11.00	10.00	8.00
12	72.58	81.88	12.29	141.98	145.82	9.00	9.00	6.00
13	97.99	95.83	13.19	144.45	162.03	11.00	9.00	8.00
14	84.38	98.62	11.85	107.41	144.34	10.00	10.00	7.00
15	88.91	106.99	11.74	82.72	144.34	11.00	10.00	8.00
16	106.15	94.90	10.95	92.60	135.51	10.00	9.00	7.00
17	94.35	99.55	11.40	123.47	144.34	10.00	9.00	7.00
18	90.72	93.04	11.18	123.47	147.29	10.00	9.00	7.00
19	71.67	83.73	10.95	95.07	147.29	10.00	9.00	7.00

Rental Rates by Limit:

20/600	25/750	30/900	35/1050
10	13	15	17

Towing and Labor Rates by Limit:

\$50 per disablement	\$ 5.00
\$75 per disablement	\$ 7.00
\$100 per disablement	\$10.00

Work Loss	Accidental Death
\$ 6.12	\$ 4.11

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Limits and Deductibles

BODILY INJURY		UMBI	UIM
LIMIT	FACTOR	FACTOR	FACTOR
25/50	1.00	1.00	1.00
50/100	1.23	1.40	1.40
100/200	1.42	1.75	1.75
100/300	1.54	1.81	1.81
250/500	1.66	2.29	2.29
300/500	1.68	2.42	2.42
500/500	1.74	2.47	2.47

PROPERTY DAMAGE		UMPD
LIMIT	FACTOR	FACTOR
25000	1.00	1.00
30000	1.01	
35000	1.02	1.08
40000	1.03	
45000	1.04	1.16
50000	1.05	1.20
60000	1.06	1.21
70000	1.06	1.27
80000	1.07	
90000	1.08	
100000	1.09	1.34
300000	1.20	1.70
500000	1.23	1.99

Medical Benefits		
LIMIT	CAR 1	Car2-3
5,000	1.25	1.26
10,000	1.65	1.85
Car 2-3 factor		0.85

DEDUCTIBLE FACTORS COMP		
DEDUCTIBLE FACTORS COMPREHENSIVE		
Deductible	Factor	Constant
\$50	1.000	0.000
\$100	0.970	-0.030
\$200	0.900	-0.100
\$250	0.875	-0.125
\$500	0.780	-0.220
\$1,000	0.700	-0.300

DEDUCTIBLE FACTORS COLLISION		
Deductible	Factor	Factor
\$100	1.090	0.090
\$200	1.000	0.000
\$250	0.975	-0.025
\$500	0.900	-0.100
\$1,000	0.750	-0.250

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Class Factors

Class Factors	BI	PD	Medical Benefits	Comp	Coll
1A-1	1.00	1.00	1.00	1.00	1.00
1A-2	0.90	0.90	1.00	1.00	1.00
1A-3	0.86	0.92	1.00	0.90	0.73
1B-1	1.36	1.24	1.36	1.40	1.68
1B-13	1.36	1.24	1.36	1.10	1.50
1B-13A	1.36	1.24	1.36	1.38	1.40
1B-2	0.86	0.86	1.36	0.53	0.78
1B-23	0.95	0.95	1.36	1.00	1.11
1B-23A	0.95	0.95	1.36	1.00	1.06
1B-3	0.96	0.85	1.36	0.73	0.60
2A-1 (4)	2.88	2.88	1.49	1.00	2.92
2A-2 (5)	1.66	1.66	1.42	1.00	1.87
2C-2	3.11	3.11	2.74	1.80	3.96
2C-4	4.50	3.80	3.10	2.30	4.70
2C-5	4.50	3.80	3.10	2.55	4.70
2D-1	2.28	2.28	1.47	1.00	2.13
2D-2	2.00	2.25	2.24	2.02	2.52
2D-3	1.50	1.80	2.24	1.80	2.00
2D-4	3.70	3.40	2.56	2.04	4.97
2D-5	3.70	3.40	2.56	1.62	4.97
3 (9)	1.16	1.16	1.10	1.00	1.11
3A (10)	1.43	1.43	1.00	1.00	1.06
6A-1	1.00	1.00	0.85	1.00	1.00
6A-2	1.12	1.12	0.85	1.00	1.15
6B-1	1.13	1.13	1.12	1.00	1.16
6B-18	1.13	1.13	1.12	1.00	1.38
6B-18A	1.13	1.13	1.12	1.00	1.20
6B-2	1.13	1.13	1.12	1.00	1.29
6B-28	1.13	1.13	1.12	1.00	1.29
6B-28A	1.13	1.13	1.12	1.00	1.38
8 (15)	1.40	1.40	1.00	1.00	1.29
8A (16)	1.41	1.41	1.07	1.00	1.38
9582 (23)	N/A	N/A	N/A	1.43	1.00
9620 (24)	1.00	1.00	1.00	1.38	N/A

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Insurance Score Factors

From	to	Tier	Factor
0	555	A	1.70
556	582	B	1.55
583	618	C	1.45
619	638	D	1.31
639	664	E	1.18
665	680	F	1.05
681	707	G	1.00
708	730	H	0.95
731	758	I	0.90
759	793	J	0.82
794	831	K	0.74
832	868	L	0.68
869	997	M	0.62
998		W	1.00
999		Z	1.00

Tier Discount Minimums

Credit Tier	BI	PD	Med Benefits	UMBI	UMPD	MP	Comp	Coll
A	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
B	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
C	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76
D	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
E	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
F	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
G	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
H	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
I	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
J	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
K	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
L	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
M	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
W	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
Z	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85

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Computed Tier Discount =		
Homeowner Disc	x	
Companion Policy	x	Round 3
Ag Professional	x	Round 3

Policy Discount	BI	PD	Med Benefits	UMBI	UMPD	UIM	Comp	Coll
Homeowner	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Companion Policy	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Ag Professional	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

Points	Surcharge
0	0.00
1	0.15
2	0.35
3	0.60
4	0.90

Points: Based on coverage level premium of the appropriate class code for the vehicle. The percentage is added to the rate after discounts are applied.

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 Physical Damage

COMPREHENSIVE* SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 -2010. MODEL YEARS
1	0.316	0.450
2	0.394	0.550
3	0.482	0.625
4	0.600	0.750
5	0.641	0.740
6	0.692	0.780
7	0.750	0.820
8	0.769	0.880
10	0.869	0.940
11	0.922	1.000
12	0.983	1.040
13	1.063	1.080
14	1.221	1.120
15	1.135	1.160
16	1.224	1.200
17	1.370	1.250
18	1.508	1.310
19	1.660	1.380
20	1.799	1.470
21	1.872	1.580
22	2.156	1.700
23	N/A	1.840
24	N/A	2.000
25	N/A	2.300
26	N/A	2.650
27		

COLLISION SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 -2010 MODEL YEARS
1	0.30	0.60
2	0.42	0.75
3	0.51	0.80
4	0.60	0.83
5	0.65	0.86
6	0.71	0.88
7	0.75	0.91
8	0.79	0.94
10	0.87	0.97
11	0.92	1.00
12	0.98	1.04
13	1.06	1.08
14	1.25	1.12
15	1.13	1.16
16	1.22	1.20
17	1.36	1.25
18	1.52	1.32
19	1.66	1.40
20	1.80	1.48
21	1.87	1.56
22	2.02	1.66
23	N/A	1.77
24	N/A	1.85
25	N/A	1.90
26		1.95

- Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

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COMPREHENSIVE* SYMBOL FACTORS					
SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS
1	0.25	27	1.50	52	2.77
2	0.31	28	1.54	53	2.83
3	0.39	29	1.57	54	2.93
4	0.48	30	1.61	55	3.05
5	0.54	31	1.66	56	3.18
6	0.60	32	1.69	57	3.31
7	0.66	33	1.72	58	3.52
8	0.71	34	1.76	59	3.79
10	0.77	35	1.80	60	4.07
11	0.82	36	1.84	61	4.35
12	0.87	37	1.90	62	4.65
13	0.91	38	1.96	63	4.95
14	0.95	39	2.01	64	5.25
15	1.00	40	2.07	65	5.55
16	1.04	41	2.11	66	6.00
17	1.09	42	2.17	67	6.61
18	1.14	43	2.22	68	7.20
19	1.18	44	2.28	69	7.80
20	1.22	45	2.33	70	8.41
21	1.26	46	2.39	71	9.02
22	1.30	47	2.45	72	9.63
23	1.34	48	2.52	73	10.24
24	1.39	49	2.58	74	10.85
25	1.43	50	2.64	75	11.46
26	1.46	51	2.70	98	(b)

(b) Add 0.61 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

* Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

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COLLISION SYMBOL FACTORS					
SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS
1	0.40	27	1.28	52	1.85
2	0.50	28	1.31	53	1.87
3	0.60	29	1.32	54	1.91
4	0.69	30	1.35	55	1.95
5	0.74	31	1.37	56	2.01
6	0.77	32	1.39	57	2.06
7	0.79	33	1.41	58	2.15
8	0.83	34	1.43	59	2.26
10	0.86	35	1.45	60	2.37
11	0.90	36	1.48	61	2.50
12	0.93	37	1.50	62	2.67
13	0.95	38	1.53	63	2.82
14	0.97	39	1.55	64	2.98
15	1.00	40	1.58	65	3.14
16	1.02	41	1.59	66	3.37
17	1.05	42	1.62	67	3.68
18	1.07	43	1.64	68	4.00
19	1.10	44	1.66	69	4.32
20	1.12	45	1.68	70	4.62
21	1.14	46	1.70	71	4.94
22	1.17	47	1.73	72	5.26
23	1.20	48	1.75	73	5.58
24	1.22	49	1.77	74	5.90
25	1.24	50	1.80	75	6.22
26	1.26	51	1.83	98	(c)

(c) Add 0.32 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

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MODEL YEAR FACTORS				
MODEL YEAR	COMP FACTOR	COLL FACTOR	SCL factor	fire theft factor
1990+prior	0.76	0.60	0.76	0.76
1991	0.79	0.65	0.79	0.79
1992	0.82	0.70	0.82	0.82
1993	0.85	0.75	0.85	0.85
1994	0.88	0.80	0.88	0.88
1995	0.91	0.85	0.91	0.91
1996	0.94	0.90	0.94	0.94
1997	0.97	0.95	0.97	0.97
1998	1.00	1.00	1.00	1.00
1999	1.03	1.05	1.03	1.03
2000	1.06	1.10	1.06	1.06
2001	1.09	1.15	1.09	1.09
2002	1.12	1.20	1.12	1.12
2003	1.15	1.25	1.15	1.15
2004	1.18	1.30	1.18	1.18
2005	1.21	1.35	1.21	1.21
2006	1.27	1.42	1.27	1.27
2007	1.33	1.49	1.33	1.33
2008	1.40	1.57	1.40	1.40
2009	1.47	1.65	1.47	1.47
2010	1.54	1.73	1.54	1.54
2011	1.62	1.82	1.62	1.62
2012	1.70	1.91	1.70	1.70
2013	1.79	2.01	1.79	1.79
2014	1.88	2.11	1.88	1.88
2015	1.97	2.22	1.97	1.97

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Other Discounts and Surcharges

ANTI-THEFT DEVICE	
None	0%
Alarm or Active Disable	5%
Passive Disable	10%

1. Multicar: **20%** discount applies to BI, PD, Med Benefits, Comp. **15%** discount to Collision
2. Defensive Driver: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
3. Defensive Training: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
4. Alcohol and Drug (no DUI, nor DWI): **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
5. Passive Restraint Driver: **15%** discount applies to Med Benefits
6. Passive Restraint Both: **30%** discount applies to Med Benefits
7. AntiLock Brakes: **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
8. Daytime Lamps: **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
9. Good Student: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
10. VEHICLE USE FACTOR: FARM: **15%** discount applies to BI, PD, Med Benefits, **10%** discount to Collision

See RULES for details.

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Annual Base Rates Government Employees

Territory	BI	PD	Medical Benefits	Comp	Coll	UMBI	UMPD	UIM
1	148.33	166.36	15.36	58.27	220.36	14.19	13.64	10.32
2	130.61	131.74	14.25	91.86	210.34	14.19	12.40	10.32
6	110.68	119.46	15.65	113.58	208.32	12.90	11.16	9.03
7	117.34	125.04	17.05	99.76	218.33	14.19	13.64	10.32
9	101.83	122.82	12.86	56.30	192.30	12.90	11.16	9.03
10	99.61	111.65	13.00	84.95	186.29	12.90	11.16	9.03
11	118.44	121.69	14.81	93.83	206.33	14.19	12.40	10.32
12	88.55	98.26	15.36	113.58	198.32	11.61	11.16	7.74
13	119.55	115.00	16.49	115.56	220.36	14.19	11.16	10.32
14	102.94	118.34	14.81	85.93	196.30	12.90	12.40	9.03
15	108.47	128.39	14.68	66.18	196.30	14.19	12.40	10.32
16	129.50	113.88	13.69	74.08	184.29	12.90	11.16	9.03
17	115.11	119.46	14.25	98.78	196.30	12.90	11.16	9.03
18	110.68	111.65	13.98	98.78	200.31	12.90	11.16	9.03
19	87.44	100.48	13.69	76.06	200.31	12.90	11.16	9.03
Work Loss	Accidental Death							
\$7.65	\$5.14							

Annual Base Rate Stock Trailer

Territory	Comp	Collision	SCL	Fire/Theft
1	37.88	93.98	2.09	2.09
2	59.71	89.7	2.09	1.9
6	73.83	88.84	1.9	1.71
7	64.84	93.11	2.09	2.09
9	36.59	82.01	1.9	1.71
10	55.22	79.45	1.9	1.71
11	60.99	87.99	2.09	1.9
12	73.83	84.58	1.71	1.71
13	75.11	93.98	2.09	1.71
14	55.85	83.72	1.9	1.9
15	43.01	83.72	2.09	1.9
16	48.15	78.6	1.9	1.71
17	64.2	83.72	1.9	1.71
18	64.2	85.43	1.9	1.71
19	49.44	85.43	1.9	1.71

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DeductibleRelativites-StockTrailers

Deductibles	Comp Relativities
\$0	1.00
\$50	0.70
\$100	0.65
\$200	0.62
\$250	0.60
\$500	0.50
\$1000	0.45

DeductibleRelativites-RecTrailers

Rec Trailer Deductible	Value
200	0.620
250	0.600
500	0.500
1000	0.450

Rec Trailer Comp Territory Factors			
Territory	DED-\$50	Ded-\$100	Full Coverage
1	0.661	0.595	0.970
2	1.042	0.938	1.529
6	1.288	1.159	1.889
7	1.131	1.018	1.659
9	0.638	0.574	0.936
10	0.963	0.867	1.413
11	1.064	0.958	1.562
12	1.288	1.159	1.889
13	1.31	1.179	1.922
14	0.974	0.877	1.430
15	0.75	0.675	1.100
16	0.84	0.756	1.232
17	1.12	1.008	1.643
18	1.12	1.008	1.643
19	0.862	0.776	1.265

***Full Coverage factor is only used for deductibles other than \$50 and \$100

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Stock Trailer Age Relativities

Age Group	COMP, SCL, FIRE & THEFT	Collision
1	1.00	1.00
2	0.75	0.90
3	0.55	0.80
4,5,6	0.40	0.70

Age Group	Definition
1	current model yr
2	current model yr -1
3	current model yr -2
4	current model yr -3
5	current model yr -4
6	all other

Stock Trailer Class Code		
Class Code	Comp	Collision
681-99 (1)	1.03	1.03
681-69 (2)	1.03	1.03
682-99 (3)	1.44	1.44
682-69 (4)	1.44	1.44
684-99 (5)	1.03	1.03
684-69 (6)	1.03	1.03
685-99 (7)	1.44	1.44
685-69 (8)	1.44	1.44

Special Class Code Assignment Rating Rules

Extended Non Owned - uses applicable class code for Sex-Married-Use.

Named Operator Government Employee - is 50% of rates for applicable class code for Sex-Married-Use (factors applicable to BI, PD, Medical Benefits); only coverage offered is BI, PD, Medical Benefits, UMBI.

Named Non Owner - N2 is 1.25 of class 3 private passenger rate; N3 is 1.05 of class 3 private passenger rate; N4 is 1.00 of class 3 private passenger rate; N5 is .50 of class 3 private passenger rate; N6 is .40 of class 3 private passenger rate (factors applicable to BI, PD, Medical Benefit); only coverage offered is BI, PD, Med Benefit, UMBI and UMPD.

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ClassCode Assignments							Named Non Owner		
Sex-Marital	Age	Pleasure	Commute	Business _PPA	Business _Utility	Government Employee	No Business	Business Use	Business Use
							PPA	PPA	Comm
Unmarried Female	0-17	2D-4	2D-4	2D-4	2D-4	2D-4	N6	N4	N2
Married Female	0-17	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	0-17	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3	N2
Married Male	0-17	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3	N2
Unmarried Female	18	2D-4	2D-4	2D-4	2D-4	2D-4	N6	N4	N2
Married Female	18	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	18	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3	N2
Married Male	18	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3	N2
Unmarried Female	19	2D-5	2D-5	2D-5	2D-5	2D-5	N6	N4	N2
Married Female	19	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	19	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N3	N2
Married Male	19	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N3	N2
Unmarried Female	20	2D-5	2D-5	2D-5	2D-5	2D-5	N6	N4	N2
Married Female	20	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	20	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N4	N2
Married Male	20	2A-1	2A-1	2A-1	2A-1	2A-1	N5	N4	N2
Unmarried Female	21	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	21	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	21	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	21	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	22	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	22	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	22	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	22	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	23	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	23	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	23	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	23	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	24	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	24	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	24	2C-2	2C-2	2C-2	2C-2	2C-2	N5	N4	N2
Married Male	24	2A-2	2A-2	2A-2	2A-2	2A-2	N5	N4	N2
Unmarried Female	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	25	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	26	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	27	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	28	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Female	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Male	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Married Male	29	1A-1	1B-1	3	3A	1B-1	N6	N4	N2
Unmarried Female	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Married Female	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Unmarried Male	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Married Male	30-54	1A-3	1B-3	3	3A	1B-3	N6	N4	N2
Unmarried Female	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Married Female	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Unmarried Male	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Married Male	55-64	1A-2	1B-2	3	3A	1B-2	N6	N4	N2
Unmarried Female	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Married Female	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Unmarried Male	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Married Male	65-74	6A-1	6B-1	8	8A	6B-1	N6	N4	N2
Unmarried Female	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2
Married Female	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2
Unmarried Male	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2
Married Male	75+	6A-2	6B-2	8	8A	6B-2	N6	N4	N2

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 18340
Company Name: Agricultural Workers Mutual Auto Insurance
Contact Person: Laura Jennette
Telephone No.: (201) 963-1550 x2123
Email Address: doi@perrknight.com
Effective Date: 10/10/2010

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	15	%
AUTO/HOMEOWNERS	5	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	5	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	12.5/10	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$2,903	\$3,074	\$781	\$807	\$3,098	\$3,289	\$891	\$918	\$3,670	\$3,930	\$972	\$1,007	\$3,314	\$3,498	\$962	\$989	\$3,033	\$3,244	\$842	\$871
	100/300/50 Liability with Comprehensive and Collision			\$3,334	\$3,590	\$904	\$937	\$3,577	\$3,862	\$1,025	\$1,061	\$4,288	\$4,670	\$1,139	\$1,186	\$3,811	\$4,094	\$1,101	\$1,137	\$3,564	\$3,881	\$987	\$1,026
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,297	\$3,448	\$880	\$906	\$3,520	\$3,691	\$1,012	\$1,039	\$4,112	\$4,349	\$1,079	\$1,114	\$3,789	\$3,950	\$1,101	\$1,128	\$3,415	\$3,608	\$945	\$974
	100/300/50 Liability with Comprehensive and Collision			\$3,728	\$3,964	\$1,003	\$1,036	\$3,999	\$4,264	\$1,146	\$1,182	\$4,730	\$5,089	\$1,246	\$1,293	\$4,286	\$4,546	\$1,240	\$1,276	\$3,946	\$4,245	\$1,090	\$1,129
2003 Honda Odyssey "EX"	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,674	\$3,807	\$979	\$1,005	\$3,929	\$4,082	\$1,136	\$1,163	\$4,544	\$4,760	\$1,191	\$1,226	\$4,255	\$4,395	\$1,244	\$1,271	\$3,789	\$3,965	\$1,051	\$1,080
	100/300/50 Liability with Comprehensive and Collision			\$4,105	\$4,323	\$1,102	\$1,135	\$4,408	\$4,655	\$1,270	\$1,306	\$5,162	\$5,500	\$1,358	\$1,405	\$4,752	\$4,991	\$1,383	\$1,419	\$4,320	\$4,602	\$1,196	\$1,235
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,514	\$3,654	\$933	\$959	\$3,751	\$3,911	\$1,076	\$1,103	\$4,360	\$4,585	\$1,139	\$1,174	\$4,051	\$4,200	\$1,173	\$1,200	\$3,629	\$3,812	\$1,000	\$1,029
	100/300/50 Liability with Comprehensive and Collision			\$3,945	\$4,170	\$1,056	\$1,089	\$4,230	\$4,484	\$1,210	\$1,246	\$4,978	\$5,325	\$1,306	\$1,353	\$4,548	\$4,796	\$1,312	\$1,348	\$4,160	\$4,449	\$1,145	\$1,184
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$3,796	\$3,922	\$1,009	\$1,035	\$4,059	\$4,205	\$1,174	\$1,201	\$4,684	\$4,893	\$1,224	\$1,259	\$4,405	\$4,538	\$1,287	\$1,314	\$3,910	\$4,079	\$1,084	\$1,113
	100/300/50 Liability with Comprehensive and Collision			\$4,227	\$4,438	\$1,132	\$1,165	\$4,538	\$4,778	\$1,308	\$1,344	\$5,302	\$5,633	\$1,391	\$1,438	\$4,902	\$5,134	\$1,426	\$1,462	\$4,441	\$4,716	\$1,229	\$1,268
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,495	\$1,736	\$423	\$449	\$1,572	\$1,835	\$442	\$469	\$2,070	\$2,409	\$572	\$608	\$1,594	\$1,859	\$450	\$477	\$1,637	\$1,915	\$457	\$486
	Minimum Liability with Comprehensive and Collision			\$2,838	\$3,013	\$767	\$793	\$3,029	\$3,224	\$873	\$900	\$3,596	\$3,860	\$955	\$990	\$3,237	\$3,425	\$942	\$969	\$2,969	\$3,183	\$826	\$855
	100/300/50 Liability with Comprehensive and Collision			\$3,269	\$3,529	\$890	\$923	\$3,508	\$3,797	\$1,007	\$1,043	\$4,214	\$4,600	\$1,122	\$1,169	\$3,734	\$4,021	\$1,081	\$1,117	\$3,500	\$3,820	\$971	\$1,010

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

ANNUAL BASE RATES

Territory	BI	PD	Medical Benefits	Comp	Collision	UMBI	UMPD	UIM
1	121.58	138.63	12.29	72.84	162.03	11.00	11.00	8.00
2	107.06	109.78	11.40	114.83	154.66	11.00	10.00	8.00
6	90.72	99.55	12.52	141.98	153.18	10.00	9.00	7.00
7	96.18	104.20	13.64	124.70	160.54	11.00	11.00	8.00
9	83.47	102.35	10.29	70.37	141.40	10.00	9.00	7.00
10	81.65	93.04	10.40	106.19	136.98	10.00	9.00	7.00
11	97.08	101.41	11.85	117.29	151.71	11.00	10.00	8.00
12	72.58	81.88	12.29	141.98	145.82	9.00	9.00	6.00
13	97.99	95.83	13.19	144.45	162.03	11.00	9.00	8.00
14	84.38	98.62	11.85	107.41	144.34	10.00	10.00	7.00
15	88.91	106.99	11.74	82.72	144.34	11.00	10.00	8.00
16	106.15	94.90	10.95	92.60	135.51	10.00	9.00	7.00
17	94.35	99.55	11.40	123.47	144.34	10.00	9.00	7.00
18	90.72	93.04	11.18	123.47	147.29	10.00	9.00	7.00
19	71.67	83.73	10.95	95.07	147.29	10.00	9.00	7.00

Rental Rates by Limit:

20/600	25/750	30/900	35/1050
2	3	4	5

Towing and Labor Rates by Limit:

\$50 per disablement	\$ 5.00
\$75 per disablement	\$ 7.00
\$100 per disablement	\$10.00

Work Loss	Accidental Death	Towing
\$ 6.12	\$ 4.11	\$ 30.00

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTO MANUAL
ARKANSAS RATE SECTION

Limits and Deductibles

BODILY INJURY		UMBI	UIM
LIMIT	FACTOR	FACTOR	FACTOR
25/50	1.00	1.00	1.00
50/100	1.23	1.40	1.40
100/200	1.42	1.75	1.75
100/300	1.54	1.81	1.81
250/500	1.66	2.29	2.29
300/500	1.68	2.42	2.42
500/500	1.74	2.47	2.47

Medical Benefits		
LIMIT	CAR 1	Car2-3
5,000	1.25	1.26
10,000	1.65	1.85
Car 2-3 factor		0.85

PROPERTY DAMAGE		UMPD
LIMIT	FACTOR	FACTOR
25000	1.00	1.00
30000	1.01	
35000	1.02	1.08
40000	1.03	
45000	1.04	1.16
50000	1.05	1.20
60000	1.06	1.21
70000	1.06	1.27
80000	1.07	
90000	1.08	
100000	1.09	1.34
300000	1.20	1.70
500000	1.23	1.99

DEDUCTIBLE FACTORS COMP		
DEDUCTIBLE FACTORS COMPREHENSIVE		
Deductible	Factor	Constant
\$50	1.000	0.000
\$100	0.970	-0.030
\$200	0.900	-0.100
\$250	0.875	-0.125
\$500	0.780	-0.220
\$1,000	0.700	-0.300

DEDUCTIBLE FACTORS COLLISION		
Deductible	Factor	Factor
\$100	1.090	0.090
\$200	1.000	0.000
\$250	0.975	-0.025
\$500	0.900	-0.100
\$1,000	0.750	-0.250

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Class Factors

Class Factors	Class Factors				
	BI	PD	Medical Benefits	Comp	Coll
1A-1	1.00	1.00	1.00	1.00	1.00
1A-2	0.90	0.90	1.00	1.00	1.00
1A-3	0.86	0.92	1.00	0.90	0.73
1B-1	1.36	1.24	1.36	1.40	1.68
1B-13	1.36	1.24	1.36	1.10	1.50
1B-13A	1.36	1.24	1.36	1.38	1.40
1B-2	0.86	0.86	1.36	0.53	0.78
1B-23	0.95	0.95	1.36	1.00	1.11
1B-23A	0.95	0.95	1.36	1.00	1.06
1B-3	0.96	0.85	1.36	0.73	0.60
2A-1 (4)	2.88	2.88	1.49	1.00	2.92
2A-2 (5)	1.66	1.66	1.42	1.00	1.87
2C-2	3.11	3.11	2.74	1.80	3.96
2C-4	4.50	3.80	3.10	2.30	4.70
2C-5	4.50	3.80	3.10	2.55	4.70
2D-1	2.28	2.28	1.47	1.00	2.13
2D-2	2.00	2.25	2.24	2.02	2.52
2D-3	1.50	1.80	2.24	1.80	2.00
2D-4	3.70	3.40	2.56	2.04	4.97
2D-5	3.70	3.40	2.56	1.62	4.97
3 (9)	1.16	1.16	1.10	1.00	1.11
3A (10)	1.43	1.43	1.00	1.00	1.06
6A-1	1.00	1.00	0.85	1.00	1.00
6A-2	1.12	1.12	0.85	1.00	1.15
6B-1	1.13	1.13	1.12	1.00	1.16
6B-18	1.13	1.13	1.12	1.00	1.38
6B-18A	1.13	1.13	1.12	1.00	1.20
6B-2	1.13	1.13	1.12	1.00	1.29
6B-28	1.13	1.13	1.12	1.00	1.29
6B-28A	1.13	1.13	1.12	1.00	1.38
8 (15)	1.40	1.40	1.00	1.00	1.29
8A (16)	1.41	1.41	1.07	1.00	1.38
9582 (23)	N/A	N/A	N/A	1.43	1.00
9620 (24)	1.00	1.00	1.00	1.38	N/A

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Insurance Score Factors

From	to	Tier	Factor
0	555	A	1.70
556	582	B	1.55
583	618	C	1.45
619	638	D	1.31
639	664	E	1.18
665	680	F	1.05
681	707	G	1.00
708	730	H	0.95
731	758	I	0.90
759	793	J	0.82
794	831	K	0.74
832	868	L	0.68
869	997	M	0.62
998		W	1.00
999		Z	1.00

Tier Discount Minimums

Credit Tier	BI	PD	Med Benefits	UMBI	UMPD	MP	Comp	Coll
A	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
B	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
C	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76
D	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
E	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
F	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
G	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
H	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
I	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
J	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
K	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
L	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
M	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
W	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
Z	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Computed Tier Discount =			
Homeowner Disc	x		
Companion Policy	x	Round 3	
HH Safe Driver	x	Round 3	

Policy Discount	BI	PD	Med Benefits	UMBI	UMPD	UIM	Comp	Coll
Homeowner	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Ag Professional	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Household Safe Driver	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

Points	Surcharge
0	0.00
1	0.15
2	0.35
3	0.60
4	0.90

Points: Based on coverage level premium of the appropriate class code for the vehicle. The percentage is added to the rate after discounts are applied.

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
 PRIVATE PASSENGER AUTO MANUAL
 ARKANSAS RATE SECTION
 Physical Damage

COMPREHENSIVE* SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 -2010. MODEL YEARS
1	0.316	0.450
2	0.394	0.550
3	0.482	0.625
4	0.600	0.750
5	0.641	0.740
6	0.692	0.780
7	0.750	0.820
8	0.769	0.880
10	0.869	0.940
11	0.922	1.000
12	0.983	1.040
13	1.063	1.080
14	1.221	1.120
15	1.135	1.160
16	1.224	1.200
17	1.370	1.250
18	1.508	1.310
19	1.660	1.380
20	1.799	1.470
21	1.872	1.580
22	2.156	1.700
23	N/A	1.840
24	N/A	2.000
25	N/A	2.300
26	N/A	2.650
27		

COLLISION SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 -2010 MODEL YEARS
1	0.30	0.60
2	0.42	0.75
3	0.51	0.80
4	0.60	0.83
5	0.65	0.86
6	0.71	0.88
7	0.75	0.91
8	0.79	0.94
10	0.87	0.97
11	0.92	1.00
12	0.98	1.04
13	1.06	1.08
14	1.25	1.12
15	1.13	1.16
16	1.22	1.20
17	1.36	1.25
18	1.52	1.32
19	1.66	1.40
20	1.80	1.48
21	1.87	1.56
22	2.02	1.66
23	N/A	1.77
24	N/A	1.85
25	N/A	1.90
26		1.95

- Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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ARKANSAS RATE SECTION

COMPREHENSIVE* SYMBOL FACTORS					
SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS
1	0.31	27	1.83	52	3.38
2	0.38	28	1.88	53	3.45
3	0.47	29	1.92	54	3.57
4	0.58	30	1.97	55	3.72
5	0.66	31	2.02	56	3.88
6	0.73	32	2.06	57	4.04
7	0.81	33	2.10	58	4.29
8	0.87	34	2.15	59	4.62
10	0.94	35	2.19	60	4.96
11	1.00	36	2.25	61	5.31
12	1.06	37	2.32	62	5.67
13	1.11	38	2.39	63	6.04
14	1.16	39	2.45	64	6.41
15	1.22	40	2.52	65	6.77
16	1.27	41	2.58	66	7.32
17	1.33	42	2.65	67	8.06
18	1.39	43	2.71	68	8.79
19	1.44	44	2.78	69	9.52
20	1.49	45	2.84	70	10.26
21	1.54	46	2.91	71	11.00
22	1.59	47	2.99	72	11.74
23	1.64	48	3.07	73	12.48
24	1.69	49	3.15	74	13.22
25	1.74	50	3.22	75	13.96
26	1.78	51	3.30	98	(b)

(b) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

* Comprehensive factors also apply to coverages of Fire and Theft, Special Causes of Loss

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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COLLISION SYMBOL FACTORS					
SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS	SYMBOL	2011 & later MODEL YEARS
1	0.44	27	1.42	52	2.05
2	0.55	28	1.45	53	2.08
3	0.67	29	1.47	54	2.12
4	0.77	30	1.50	55	2.17
5	0.82	31	1.52	56	2.23
6	0.85	32	1.54	57	2.29
7	0.88	33	1.57	58	2.39
8	0.92	34	1.59	59	2.51
10	0.96	35	1.61	60	2.63
11	1.00	36	1.64	61	2.78
12	1.03	37	1.67	62	2.96
13	1.06	38	1.70	63	3.13
14	1.08	39	1.72	64	3.31
15	1.11	40	1.75	65	3.48
16	1.13	41	1.77	66	3.74
17	1.16	42	1.80	67	4.09
18	1.19	43	1.82	68	4.44
19	1.22	44	1.84	69	4.79
20	1.24	45	1.86	70	5.13
21	1.27	46	1.89	71	5.48
22	1.30	47	1.92	72	5.83
23	1.33	48	1.94	73	6.18
24	1.35	49	1.97	74	6.53
25	1.38	50	2.00	75	6.88
26	1.40	51	2.03	98	(c)

(c) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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ARKANSAS RATE SECTION

MODEL YEAR FACTORS				
MODEL YEAR	COMP FACTOR	COLL FACTOR	SCL factor	fire theft factor
1990+prior	0.76	0.60	0.76	0.76
1991	0.79	0.65	0.79	0.79
1992	0.82	0.70	0.82	0.82
1993	0.85	0.75	0.85	0.85
1994	0.88	0.80	0.88	0.88
1995	0.91	0.85	0.91	0.91
1996	0.94	0.90	0.94	0.94
1997	0.97	0.95	0.97	0.97
1998	1.00	1.00	1.00	1.00
1999	1.03	1.05	1.03	1.03
2000	1.06	1.10	1.06	1.06
2001	1.09	1.15	1.09	1.09
2002	1.12	1.20	1.12	1.12
2003	1.15	1.25	1.15	1.15
2004	1.18	1.30	1.18	1.18
2005	1.21	1.35	1.21	1.21
2006	1.27	1.42	1.27	1.27
2007	1.33	1.49	1.33	1.33
2008	1.40	1.57	1.40	1.40
2009	1.47	1.65	1.47	1.47
2010	1.54	1.73	1.54	1.54
2011	1.62	1.82	1.62	1.62
2012	1.70	1.91	1.70	1.70
2013	1.79	2.01	1.79	1.79
2014	1.88	2.11	1.88	1.88
2015	1.97	2.22	1.97	1.97

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Other Discounts and Surcharges

ANTI-THEFT DEVICE	
None	0%
Alarm or Active Disable	5%
Passive Disable	10%

1. Multicar: **20%** discount applies to BI, PD, Med Benefits, Comp. **15%** discount to Collision
2. Defensive Driver: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
3. Defensive Training: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
4. Alcohol and Drug (no DUI, nor DWI): **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
5. Passive Restraint Driver: **15%** discount applies to Med Benefits
6. Passive Restraint Both: **30%** discount applies to Med Benefits
7. AntiLock Brakes: **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
8. Daytime Lamps: **5%** discount applies to BI, PD, Med Benefits, Comp, Collision
9. Good Student: **10%** discount applies to BI, PD, Med Benefits, Comp, Collision
10. VEHICLE USE FACTOR: FARM: **15%** discount applies to BI, PD, Med Benefits, **10%** discount to Collision

See RULES for details.

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Annual Base Rates Government Employees

Territory	BI	PD	Medical Benefits	Comp	Coll	UMBI	UMPD	UIM
1	148.33	166.36	15.36	58.27	220.36	14.19	13.64	10.32
2	130.61	131.74	14.25	91.86	210.34	14.19	12.40	10.32
6	110.68	119.46	15.65	113.58	208.32	12.90	11.16	9.03
7	117.34	125.04	17.05	99.76	218.33	14.19	13.64	10.32
9	101.83	122.82	12.86	56.30	192.30	12.90	11.16	9.03
10	99.61	111.65	13.00	84.95	186.29	12.90	11.16	9.03
11	118.44	121.69	14.81	93.83	206.33	14.19	12.40	10.32
12	88.55	98.26	15.36	113.58	198.32	11.61	11.16	7.74
13	119.55	115.00	16.49	115.56	220.36	14.19	11.16	10.32
14	102.94	118.34	14.81	85.93	196.30	12.90	12.40	9.03
15	108.47	128.39	14.68	66.18	196.30	14.19	12.40	10.32
16	129.50	113.88	13.69	74.08	184.29	12.90	11.16	9.03
17	115.11	119.46	14.25	98.78	196.30	12.90	11.16	9.03
18	110.68	111.65	13.98	98.78	200.31	12.90	11.16	9.03
19	87.44	100.48	13.69	76.06	200.31	12.90	11.16	9.03
Work Loss	Accidental Death	Towing						
\$7.65	\$5.14	\$30.00						

Annual Base Rate Stock Trailer

Territory	Comp	Collision	SCL	Fire/Theft
1	37.88	93.98	2.09	2.09
2	59.71	89.7	2.09	1.9
6	73.83	88.84	1.9	1.71
7	64.84	93.11	2.09	2.09
9	36.59	82.01	1.9	1.71
10	55.22	79.45	1.9	1.71
11	60.99	87.99	2.09	1.9
12	73.83	84.58	1.71	1.71
13	75.11	93.98	2.09	1.71
14	55.85	83.72	1.9	1.9
15	43.01	83.72	2.09	1.9
16	48.15	78.6	1.9	1.71
17	64.2	83.72	1.9	1.71
18	64.2	85.43	1.9	1.71
19	49.44	85.43	1.9	1.71

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DeductibleRelativites-StockTrailers

Deductibles	Comp Relativities
\$0	1.00
\$50	0.70
\$100	0.65
\$200	0.62
\$250	0.60
\$500	0.50
\$1000	0.45

DeductibleRelativites-RecTrailers

Rec Trailer Deductible	Value
200	0.620
250	0.600
500	0.500
1000	0.450

Rec Trailer Comp Territory Factors			
Territory	DED-\$50	Ded-\$100	Full Coverage
1	0.661	0.595	0.970
2	1.042	0.938	1.529
6	1.288	1.159	1.889
7	1.131	1.018	1.659
9	0.638	0.574	0.936
10	0.963	0.867	1.413
11	1.064	0.958	1.562
12	1.288	1.159	1.889
13	1.31	1.179	1.922
14	0.974	0.877	1.430
15	0.75	0.675	1.100
16	0.84	0.756	1.232
17	1.12	1.008	1.643
18	1.12	1.008	1.643
19	0.862	0.776	1.265

***Full Coverage factor is only used for deductibles other than \$50 and \$100

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Stock Trailer Age Relativities

Age Group	COMP, SCL, FIRE & THEFT	Collision
1	1.00	1.00
2	0.75	0.90
3	0.55	0.80
4,5,6	0.40	0.70

Age Group	Definition
1	current model yr
2	current model yr -1
3	current model yr -2
4	current model yr -3
5	current model yr -4
6	all other

Stock Trailer Class Code		
Class Code	Comp	Collision
681-99 (1)	1.03	1.03
681-69 (2)	1.03	1.03
682-99 (3)	1.44	1.44
682-69 (4)	1.44	1.44
684-99 (5)	1.03	1.03
684-69 (6)	1.03	1.03
685-99 (7)	1.44	1.44
685-69 (8)	1.44	1.44

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ClassCode Assignments								Named Non Owner		
Sex-Marital	Age	Pleasure	Commute	Business _PPA	Business _Utility	Government Employee	Clergy	No Business	Business Use	Business Use
								PPA	PPA	Comm
Unmarried Female	0-17	2D-4	2D-4	2D-4	2D-4	2D-4	2D-4	N6	N4	N2
Married Female	0-17	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	0-17	2C-4	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3	N2
Married Male	0-17	2A-1	2A-1	2A-1	2A-1	2A-1	2A1	N5	N3	N2
Unmarried Female	18	2D-4	2D-4	2D-4	2D-4	2D-4	2D-4	N6	N4	N2
Married Female	18	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	18	2C-4	2C-4	2C-4	2C-4	2C-4	2C-4	N5	N3	N2
Married Male	18	2A-1	2A-1	2A-1	2A-1	2A-1	2A1	N5	N3	N2
Unmarried Female	19	2D-5	2D-5	2D-5	2D-5	2D-5	2D-5	N6	N4	N2
Married Female	19	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	19	2C-5	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N3	N2
Married Male	19	2A-1	2A-1	2A-1	2A-1	2A-1	2A1	N5	N3	N2
Unmarried Female	20	2D-5	2D-5	2D-5	2D-5	2D-5	2D-5	N6	N4	N2
Married Female	20	2D-1	2D-1	2D-1	2D-1	2D-1	2D-1	N6	N4	N2
Unmarried Male	20	2C-5	2C-5	2C-5	2C-5	2C-5	2C-5	N5	N3	N2
Married Male	20	2A-1	2A-1	2A-1	2A-1	2A-1	2A1	N5	N3	N2
Unmarried Female	21	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	21	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	21	2C-2	2C-2	2C-2	2C-2	2C-2	2C2	N5	N4	N2
Married Male	21	2A-2	2A-2	2A-2	2A-2	2A-2	2A2	N5	N4	N2
Unmarried Female	22	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	22	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	22	2C-2	2C-2	2C-2	2C-2	2C-2	2C2	N5	N4	N2
Married Male	22	2A-2	2A-2	2A-2	2A-2	2A-2	2A2	N5	N4	N2
Unmarried Female	23	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	23	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	23	2C-2	2C-2	2C-2	2C-2	2C-2	2C2	N5	N4	N2
Married Male	23	2A-2	2A-2	2A-2	2A-2	2A-2	2A2	N5	N4	N2
Unmarried Female	24	2D-2	2D-2	2D-2	2D-2	2D-2	2D-2	N6	N3	N2
Married Female	24	2D-3	2D-3	2D-3	2D-3	2D-3	2D-3	N6	N3	N2
Unmarried Male	24	2C-2	2C-2	2C-2	2C-2	2C-2	2C2	N5	N4	N2
Married Male	24	2A-2	2A-2	2A-2	2A-2	2A-2	2A2	N5	N4	N2
Unmarried Female	25	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Female	25	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Male	25	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Male	25	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Female	26	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Female	26	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Male	26	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Male	26	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Female	27	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Female	27	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Male	27	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Male	27	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Female	28	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Female	28	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Male	28	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Male	28	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Female	29	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Female	29	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Male	29	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Married Male	29	1A-1	1B-1	3	3A	1B-1	1A-1	N6	N4	N2
Unmarried Female	30-54	1A-3	1B-3	3	3A	1B-3	1A-3	N6	N4	N2
Married Female	30-54	1A-3	1B-3	3	3A	1B-3	1A-3	N6	N4	N2
Unmarried Male	30-54	1A-3	1B-3	3	3A	1B-3	1A-3	N6	N4	N2
Married Male	30-54	1A-3	1B-3	3	3A	1B-3	1A-3	N6	N4	N2
Unmarried Female	55-64	1A-2	1B-2	3	3A	1B-2	1A-2	N6	N4	N2
Married Female	55-64	1A-2	1B-2	3	3A	1B-2	1A-2	N6	N4	N2
Unmarried Male	55-64	1A-2	1B-2	3	3A	1B-2	1A-2	N6	N4	N2
Married Male	55-64	1A-2	1B-2	3	3A	1B-2	1A-2	N6	N4	N2
Unmarried Female	65-74	6A-1	6B-1	8	8A	6B-1	6A-1	N6	N4	N2
Married Female	65-74	6A-1	6B-1	8	8A	6B-1	6A-1	N6	N4	N2
Unmarried Male	65-74	6A-1	6B-1	8	8A	6B-1	6A-1	N6	N4	N2
Married Male	65-74	6A-1	6B-1	8	8A	6B-1	6A-1	N6	N4	N2
Unmarried Female	75+	6A-2	6B-2	8	8A	6B-2	6A-2	N6	N4	N2
Married Female	75+	6A-2	6B-2	8	8A	6B-2	6A-2	N6	N4	N2
Unmarried Male	75+	6A-2	6B-2	8	8A	6B-2	6A-2	N6	N4	N2

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Bodily Injury (BI) - Class Premiums	1		Base Rate
	2	x	Class Differential
	3		Round to whole Dollars
	4	X	Increase Limit Factor
	5		Round 3 decimals
	6	X	Multi-car discount
	7		Round 3 decimals
	8	x	Driver discount
	9		Round 3 decimals
	10	x	Alcohol/drug discount
	11		Round 3 decimals
	12	x	Good Student Discount
	13		Round 3 decimals
	14	x	Anti lock Brake discount
	15		Round 3 decimals
	16	x	Daytime running light discount
	17		Round 3 decimals
	18	x	Vehicle Use Factor (used to add farm discount)
	19		Round 3 decimals
	20	x	Final Tier Discount (see Tier Discount Computation)
	21		Round 3 decimals
	22	x	Insurance Score Factor
	23		Round to whole Dollars
Additional steps when penalty points are applicable	24		Result 5
	25	x	penalty point percentage
	26		Round to whole Dollars
	27		Result 23
	28	+	Result 26
	29		Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Property Damage (PD) - Class Premiums	1		Base Rate
	2	x	Class Differential
	3		Round to whole Dollars
	4	X	Increase limits factor
	5		Round to 3 decimals
	6	X	Multi-Car Discount
	7		Round 3 decimals
	8	X	Driver Discount
	9		Round 3 decimals
	10	X	Alcohol/Drug Discount
	11		Round 3 decimals
	12	x	Good Student Discount
	13		Round 3 decimals
	14	x	Anti lock Brake discount
	15		Round 3 decimals
	16	x	Daytime running light discount
	17		Round 3 decimals
	18	x	Vehicle Use Factor (used to add farm use discount)
	19		Round 3 decimals
	20	x	Final Tier Discount (see final tier discount computation algorithm)
	21		Round 3 decimals
	22	x	Insurance Score Factor
	23		Round to whole Dollars
Additional steps when penalty points are applicable	24		Result 5
	25	x	Penalty Point Percentage
	26		Round to whole Dollars
	27		Result 23
	28	+	Result 26
	29		Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

Coverage	STEP	CALCULATION
Comprehensive (COMP) - Symbols 1-26 Year Models 1990-2010	1	Deductible Multiplier
	2	x Symbol Relativity
	3	Round to 3 decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to whole dollars
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	X AntiTheft Discount
	12	Round 3 Decimals
	13	x Final Tier Disount (see final tier discount computation algorithm)
	14	Round 3 Decimals
	15	x Insurance Score Factor
	16	Round to whole dollars

Coverage	STEP	CALCULATION
Comprehensive (Comp) Symbols 1-69 Year Models 2011 and Newer	1	Deductible Multiplier
	2	x Comp Symbol Differential
	3	Round to 3 decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to whole dollars
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	X AntiTheft Discount
	12	Round 3 Decimals
	13	x Final Tier Disount (see final tier discount computation algorithm)
	14	Round 3 Decimals
	15	x Insurance Score Factor
	16	Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

Coverage	STEP		CALCULATION
Comprehensive (COMP) - Symbols 27 Year Models 1990- 2010	1		Actual Value
	2	-	80000
	3	/	10000
	4		Round to down whole dollars
	5	x	0.425
	6		Round 3 Decimals
	7	+	Symbol 26 Differential
	8	x	Deductible Multiplier
	9		Round to three decimal places
	10	+	Deductible Constant
	11	x	Base Rate
	12		Round to nearest dollar
	13	x	Model Year Differential
	14		Round to nearest dollar
	15	X	AntiTheft Discount
	16		Round 3 Decimals
	17	x	Final Tier Discount (see final tier discount computation algorithm)
	18		Round 3 Decimals
	19	x	Insurance Score Factor
	20		Round to whole dollars

COVERAGE	STEP		CALCULATION
Comprehensive (COMP) SYMBOLS 70- 75 and 98 Year Models 2011 and Newer	1		Actual Value
	2	-	150,000
	3	/	10000
	4		Round to down whole dollars
	5	x	0.74
	6		Round 3 Decimals
	7	+	Comp Symbol Differential
	8	x	Deductible Multiplier
	9		Round 3 Decimals
	10	+	Deductible Constant
	11	x	Base Rate
	12		Round to nearest dollar
	13	x	Model Year Differential
	14		Round to nearest dollar
	15	x	Anti-theft Discount
	16		Round 3 Decimals
	17	x	Final Tier Discount (see final tier discount computation algorithm)
	18		Round 3 Decimals
	19	x	Insurance Score Factor
	20		Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION	
Collision (COLL) 1990 to 2010 Year Models Symbols 1 - 26	1	Deductible Multiplier	
	2	x Symbol Group Differential	
	3	Round to three decimal places	
	4	+ Deductible Constant	
	5	x Base Rate	
	6	Round to nearest dollar	
	7	Model Year Differential	
	8	x Class Differential	
	9	Round to three decimal places	
	10	x Result from Step 6	
	11		
			Round to nearest dollar
	12	x Multi-car discount	
	13	Round to three decimal places	
	14	x Driver Discount	
	15	Round to three decimal places	
	16	x Alcohol/Drug discount	
	17	Round 3 decimals	
	18	x Good Student Discount	
	19	Round 3 decimals	
	20	x Anti lock Brake discount	
	21	Round 3 decimals	
	22	x Daytime running light discount	
	23	Round 3 decimals	
	24	x Vehicle Use Factor (used to add Farm Use discount)	
	25	Round 3 decimals	
	26	x Final Tier Discount (see Final Tier Discount Computation Algorithm)	
	27	Round 3 decimals	
	28	x Insurance Score Factor	
29		Round to whole Dollars	
Additional steps when penalty points are present	30	Result 11	
	31	x Penalty Point Percentage	
	32	Round to nearest dollar	
	33	Result 29	
	34	+ Result 32	
	35	Round to whole Dollars	

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Collision (COLL) 1990 to 2010 Year Models Symbol 27	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.175
	6	+ Symbol 26 Differential
	7	x Deductible Multiplier
	8	Round to three decimal places
	9	+ Deductible Constant
	10	x Base Rate
	11	Round to nearest dollar
	12	Model Year Differential
	13	x Class Differential
	14	Round to three decimal places
	15	x Result from Step 11
	16	Round to nearest dollar
	17	x Multi-car discount
	18	Round to three decimal places
	19	x Driver Discount
	20	Round to three decimal places
	21	x Alcohol/Drug discount
	22	Round 3 decimals
	23	x Good Student Discount
	24	Round 3 decimals
	25	x Anti lock Brake discount
	26	Round 3 decimals
	27	x Daytime running light discount
	28	Round 3 decimals
	29	x Vehicle Use Factor (used to add Farm Use discount)
	30	Round 3 decimals
	31	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	32	Round 3 decimals
	33	x Insurance Score Factor
	34	Round to whole Dollars
Additional steps when penalty points are present.	35	Result 16
	36	x Penalty Point Percentage
	37	Round to nearest dollar
	38	Result 34
	39	+ Result 37
	40	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Collision (COLL) 2011 and Newer Year Models Symbols 1-69	1	Deductible Multiplier
	2	x Coll Symbol Differential
	3	Round to three decimal places
	4	+ Deductible Constant
	5	x Base Rate
	6	Round to nearest dollar
	7	Model Year Differential
	8	x ClassDifferential
	9	Round to three decimal places
	10	x Result from Step 6
	11	Round to nearest dollar
	12	x Multi-car discount
	13	Round to three decimal places
	14	x Driver Discount
	15	Round to three decimal places
	16	x Alcohol/Drug discount
	17	Round 3 decimals
	18	x Good Student Discount
	19	Round 3 decimals
	20	x Anti lock Brake discount
	21	Round 3 decimals
	22	x Daytime running light discount
	23	Round 3 decimals
	24	x Vehicle Use Factor (used to add Farm Use discount)
	25	Round 3 decimals
	26	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	27	Round 3 decimals
	28	x Insurance Score Factor
	29	Round to whole Dollars
Additional steps when penalty points are present.	30	Result 11
	31	x Penalty Point Percentage
	32	Round to nearest dollar
	33	Result 29
	34	+ Result 32
	35	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Collision (COLL) 2011 and Newer Year Models Symbols 70-75 and 98	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.35
	6	+ Collision Symbol Differential
	7	x Deductible Multiplier
	8	Round to three decimal places
	9	+ Deductible Constant
	10	x Base Rate
	11	Round to nearest dollar
	12	Model Year Differential
	13	x Class Differential
	14	Round to three decimal places
	15	x Result from Step 11
	16	Round to nearest dollar
	17	x Multi Car Discount
	18	Round to three decimal places
	19	x Driver Discout
	20	Round to three decimal places
	21	x Alcohol/Drug Discount
	22	Round 3 decimals
	23	x Good Student Discount
	24	Round 3 decimals
	25	x Anti lock Brake discount
	26	Round 3 decimals
	27	x Daytime running light discount
	28	Round 3 decimals
	29	x Vehicle Use Factor (used to add Farm Use discount)
	30	Round 3 decimals
	31	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	32	Round 3 decimals
	33	x Insurance Score Factor
	34	Round to whole Dollars
Addition steps when penalty points are present.	35	Result 16
	36	x Penalty Point Percentage
	37	Round to nearest dollar
	38	Result 34
	39	+ Result 37
	40	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Medical Benefits (MB) - Table A Calculation	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round to Whole Dollars
	4	x Table A Medical Benefits Increased Limits Factor
	5	Round to Whole Dollars
	6	X Multi-car discount
	7	Round to 3 decimals
	8	x Drivers discounts
	9	Round to 3 decimals
	10	x Alcohol/drug discount
	11	Round to 3 decimals
	12	x Passive Restraint Discount
	13	Round 3 Decimals
	14	x Good Student Discount
	15	Round 3 decimals
	16	x Anti lock Brake discount
	17	Round 3 decimals
	18	x Daytime running light discount
	19	Round 3 decimals
	20	x Vehicle Use Factor (used to add farm use discount)
	21	Round 3 Decimals
	22	x Final Tier Discount (see Final Tier Discount Computation Algorithm)
	23	Round 3 Decimals
	24	x Insurance Score Factor
	25	Round to Whole Dollars
Additional steps when penalty points are applicable	26	Result 5
	27	x penalty point percentage
	29	Round to whole Dollars
	30	Result 25
	31	+ Result 29
	32	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Medical Benefits (MB) - Table B Calculation	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	x Table B Medical Benefits Factor
	4	Round to Whole Dollars
	5	x Table B Medical Benefits Increased Limits Factor
	6	Round to Whole Dollars
	7	X Multi-car discount
	8	Round to 3 decimals
	9	x Drivers discounts
	10	Round to 3 decimals
	11	x Alcohol/drug discount
	12	Round to 3 decimals
	13	x Passive Restraint Discount
	14	Round 3 Decimals
	15	x Good Student Discount
	16	Round 3 decimals
	17	x Anti lock Brake discount
	18	Round 3 decimals
	19	x Daytime running light discount
	20	Round 3 decimals
	21	x Vehicle use factor (used to add farm use discount)
	22	Round 3 Decimals
	23	Final tier discount (see final tier discount computation algorithm)
	24	x Round 3 Decimals
	25	x Insurance Score Factor
	26	x Round to Whole Dollars
Additional steps when penalty points are present	27	Result 6
	29	x penalty point percentage
	30	Round to whole Dollars
	31	Result 26
	32	+ Result 30
	33	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Uninsured Motorist PD (UMPD)	1		PD Base Rate
	2	x	PD Increase Limit Factor
	3	x	Final Tier Discount (see Final Tier Discount Computation Algorithm)
	4		Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Uninsured Motorist BI (UMBI)	1		BI Base Rate
	2	x	BI Increase Limit Factor
	3	+	Additive Rate
	4	x	Final Tier Discount (see Final Tier Discount Computation Algorithm)
	5		Round to Whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP		CALCULATION
Underinsured Motorist (UIM)	1		UIM Base Rate
	2	x	UIM Increase Limit Factor
	3	x	Final Tier Discount (see Final Tier Discount Computation Algorithm)
	4		Round to Whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
CoverageCode SCL (42) 1990-2010 Year Models Symbols 1-26	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Symbol Group Differential
	5	Round to Nearest Dollar

COVERAGE	STEP	CALCULATION
CoverageCode FT (60) 1990-2010 Year Models Symbols 1-26	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Symbol Group Differential
	5	Round to Nearest Dollar
	6	Fire Factor .20
	7	+ Theft Factor .25
	8	x Result 5
	9	Round to Nearest Dollar

Coverage	STEP	CALCULATION
Specified Causes of Loss (SCL) - 1990-2010 Year Models Symbol 27	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.425
	6	+ Symbol 26 Differential
	7	Round to three decimal places = symbol 27 differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = symbol 27 differential
	12	Rounded to nearest dollar

Coverage	STEP	CALCULATION
Coverage Code FT(60) - 1990-2010 Year Models Symbol 27	1	Actual Value
	2	- 80000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.425
	6	+ Symbol 26 Differential
	7	Round to three decimal places = symbol 27 differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = symbol 27 differential
	12	Rounded to nearest dollar
	13	Fire Factor .20
	14	+ Theft Factor .25
	15	x Result 12
	16	Round to nearest dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
CoverageCode SCL (42) 2011 and Newer Year Models Symbols 1-69	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Comp Symbol Differential
	5	Round to Nearest Dollar

COVERAGE	STEP	CALCULATION
CoverageCode FT (60) 2011 and Newer Year Models Symbols 1 69	1	Base Rate
	2	x Model Year Differential
	3	Round to Nearest Dollar
	4	x Comp Symbol Differential
	5	Round to Nearest Dollar
	6	Fire Factor .20
	7	+ Theft Factor .25
	8	x Result 5
	9	Round to Nearest Dollar

Coverage	STEP	CALCULATION
Specified Causes of Loss (SCL) - 2011 and Newer Year Models Symbols 70- 75 and 98	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.74
	6	+ Comp Symbol Differential
	7	Round to three decimal places = Comp Symbol Differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = Comp Symbol Differential
	12	Rounded to nearest dollar

Coverage	STEP	CALCULATION
Coverage Code FT(60) - 2011 and Newer Year Models Symbols 70- 75 and 98	1	Actual Value
	2	- 150,000
	3	/ 10000
	4	Round down to whole dollars
	5	x 0.74
	6	+ Comp Symbol Differential
	7	Round to three decimal places = Comp Symbol Differential
	8	Base Rate
	9	X Model Year Differential
	10	Round to nearest dollar
	11	x Result 7 = Comp Symbol Differential
	12	Rounded to nearest dollar
	13	Fire Factor .20
	14	+ Theft Factor .25
	15	x Result 12
	16	Round to nearest dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
CoverageCode_SREA(15)	1	Cost New
	2	- 1500
	3	Round to whole dollar
	4	/ \$100
	5	x BaseRateSREA
	6	Round to whole dollar

COVERAGE	STEP	CALCULATION
CoverageCode_SREB (57)	1	Cost New
	2	- \$1,500
	3	Round to whole dollar
	4	/ \$100
	5	x BaseRateSREB
	6	Round to whole dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Rental (RENT)	1	<u>Base Rate</u>

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Towing and Labor (TL)	1	<u>Base Rate per limit</u>

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Tapes Base Rate	1	<u>Base Rate</u>

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Stock Trailers COMP \$50 & \$100 Deductibles	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X BaseRateTerritory
	5	X Deductible Relativities
	6	Round to nearest dollar
	7	X ClassCodeFactor Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers COMP \$200, \$250, \$500, & \$1000 Deductibles	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round three decimals
	6	X Full Coverage Comp Factor
	7	Round to nearest dollar
	8	X Deductible Factor
	9	x Round three decimals
	10	x Class Code Factor
	11	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers Fire&Theft	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round to nearest dollar
	6	x Class Code Factor
	7	Round to nearest dollar
	8	Fire Factor
	9	+ Theft Factor
	10	x Result 7
	11	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers SCL	1	Cost Relativities
	2	X Age Relativities
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round to nearest dollar
	6	x Class Code Factor
	7	Round to nearest dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Stock Trailers COLL \$100, \$250, \$500, & \$1000 Deductibles	1	Cost Relativity
	2	X Age Relativities
	3	Round 3 Decimals
	4	X BaseRateTerritory
	5	Round to nearest dollar
	6	X ClassCodeFactor
	7	Round to nearest dollar

COVERAGE	STEP	CALCULATION
Stock Trailers COLL \$200 Deductible	1	Cost Relativities for \$250 Deductible
	2	X Age Relativies
	3	Round 3 Decimals
	4	X Base RateTerritory
	5	Round to nearest dollar
	6	X Cost Relativities for \$200 Deductible
	7	Round three decimals
	8	x Class Code Factor Round to nearest dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
<i>Named NonOwner- Bodily Injury (BI) - Class Premiums= BASE RATE= CLASS 3</i>	1	Base RateTerritory
	2	x Class Differential
	3	Round 3 decimals
	4	X Increased limits Factor
	5	Round 3 decimals
	6	x Class Factor
	7	Round to whole dollars

COVERAGE	STEP	CALCULATION
<i>Named NonOwner- Bodily Injury (BI) - Class Premiums= BASE RATE= CLASS 3 WITH PENALTY POINT</i>	1	Base RateTerritory
	2	x Class Differential
	3	Round 3 decimals
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x Class Factor
	7	Round to whole Dollars
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Class Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

COVERAGE	STEP	CALCULATION
<i>Named NonOwner- Property Damage (PD) - Class Premiums</i>	<u>1</u>	<u>Base Rate</u>
	<u>2</u>	<u>x Increase limits factor</u>
	<u>3</u>	<u>Round 3 decimals</u>
	<u>4</u>	<u>X Class Factor</u>
	<u>5</u>	<u>Round to whole dollar</u>

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
<i>Named NonOwner- Property Damage (PD) - Class Premiums- WITH PENALTY POINTS</i>	1	Base Rate
	2	x Class Differential
	3	Round 3 decimals
	4	x Increase limits factor
	5	Round 3 decimals
	6	X Class Factor
	7	Round to whole dollar
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Class Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

COVERAGE	STEP	CALCULATION
<i>NAMED NONOWNER- Medical Payments (MP) - Table A Calculation - BASE RATE=CLASS 3</i>	1	MP Base Rate
	2	x MP Class Differential
	3	Round 3 Decimals
	4	x Table A MP Increased Limits Factor
	5	x Class Factor
	6	Round to whole dollars

COVERAGE	STEP	CALCULATION
<i>NAMED NONOWNER- Medical Payments (MP) - Table A Calculation - BASE RATE= CLASS 3-WITH PENALTY POINTS</i>	1	MP Base Rate
	2	x MP Class Differential
	3	Round 3 Decimals
	4	x Table A MP Increased Limits Factor
	5	x Class Factor
	6	Round to whole dollars
	7	Base Rate for 1A class
	8	x Increase Limit Factor
	9	Round 3 decimals
	10	x Class Factor
	11	Round 3 decimals
	12	x penalty point percentage
	13	Round to whole Dollars
	14	Result 6
	15	+ Result 13
	16	Round to whole Dollars

COVERAGE	STEP	CALCULATION
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AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

<p><i>NAMED NONOWNER- Medical Benefits (MB) - Table A Calculation- BASE RATE= CLASS 3</i></p>	1		Medical Benefits Base Rate
	2	x	Medical Benefits Class Differential
	3		Round 3 Decimals
	4	x	Table A Medical Benefits Increased Limits Factor
	5	x	Class Factor
	6		Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

<i>COVERAGE</i>	STEP	CALCULATION
NAMED NONOWNER- Medical Benefits (MB) - Table A Calculation- BASE RATE= CLASS 3 WITH PENALTY POINTS	1	Medical Benefits Base Rate
	2	x Medical Benefits Class Differential
	3	Round 3 Decimals
	4	x
		Table A Medical Benefits Increased Limits Factor
	5	x Class Factor
	6	Round to whole dollars
	7	Base Rate for 1A class
	8	x Increase Limit Factor
	9	Round 3 decimals
	10	x Class Factor
	11	Round 3 decimals
	12	x penalty point percentage
	13	Round to whole Dollars
	14	Result 6
	15	+ Result 13
16	Round to whole Dollars	

<i>COVERAGE</i>	STEP	CALCULATION
<i>NAMED NONOWNER- Uninsured Motorist BI (UMBI)</i>	1	UMBI Base Rate
	2	x UMBI Increase Limit Factor
	3	+ Additive Rate
	4	Round to Whole Dollars

<i>COVERAGE</i>	STEP	CALCULATION
<i>NAMED NONOWNER- Uninsured Motorist PD (UMPD)</i>	1	UMPD Base Rate
	2	x UMPD Increase Limit
	3	Round to whole dollars

<i>COVERAGE</i>	STEP	CALCULATION
<i>NAMED NONOWNER- Underinsured Motorist (UIM)</i>	1	UIM Base Rate
	2	x
	3	UIM Increase Limit Factor Round to whole dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
Extended NonOwner-Bodily Injury (BI)	1	Base Rate
	2	x BI Increased limits Factor
	3	Round to whole

COVERAGE	STEP	CALCULATION
Extended NonOwner-Property Damage (PD)	1	Base Rate
	2	x PD Increase limits factor
	3	Round to whole dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Bodily Injury (BI) - Class Premiums	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Bodily Injury (BI) - Class Premiums-with penalty points	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Named Operator Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Property Damage (PD) - Class Premiums	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars

COVERAGE	STEP	CALCULATION
NAMED OPERATOR-Property Damage (PD) - Class Premiums-with penalty points	1	Base Rate
	2	x Class Differential
	3	Round to whole Dollars
	4	X Increase Limit Factor
	5	Round 3 decimals
	6	x NamedOperator Factor
	7	Round to whole Dollars
	8	Base Rate for 1A class
	9	x Increase Limit Factor
	10	Round 3 decimals
	11	x Class Factor
	12	Round 3 decimals
	13	x penalty point percentage
	14	Round to whole Dollars
	15	Result 7
	16	+ Result 14
	17	Round to whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
NamedOperator-Medical Benefits (MB) - Table A Calculation	1	
	2	x Medical Benefits Base Rate
	3	Medical Benefits Class
	4	Differential
	5	x Round to Whole Dollars
	6	x Table A Medical Benefits Increased Limits Factor NamedOperator factor Round to Whole Dollars

COVERAGE	STEP	CALCULATION
NamedOperator-Medical Benefits (MB) - Table A Calculation-with penalty points	1	
	2	x Medical Benefits Base Rate
	3	Medical Benefits Class
	4	Differential
	5	x Round to Whole Dollars
	6	x Table A Medical Benefits
	7	Increased Limits Factor
	8	x NamedOperator factor
	9	Round to Whole Dollars
	10	x Base Rate for 1A class
	11	Increase Limit Factor
	12	x Round 3 decimals
	13	x Class Factor
	14	Round 3 decimals
	15	x penalty point percentage
	16	Round to whole Dollars Result 6 Result 13 Round to whole Dollars

COVERAGE	STEP	CALCULATION
NamedOperator-Uninsured Motorist BI (UMBI)	1	BI Base Rate
	2	x BI Increase Limit Factor
	3	+ Additive Rate
	4	Round to Whole Dollars

COVERAGE	STEP	CALCULATION
NamedOperator-Underinsured Motorist BI (UIM)	1	UIM Base Rate
	2	x UIM Increase Limit Factor
	3	+ Additive Rate
	4	Round to Whole Dollars

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
RATE ORDER CALCULATION

COVERAGE	STEP	CALCULATION
RecTrailer Comp - \$50 or \$100 ded	1	Purchase Price
	2	/ 100
	3	x Deductible Factor
	4	Round to whole Dollars
COVERAGE	STEP	CALCULATION
RecTrailer Comp - other than \$50 or \$100 ded	1	Purchase Price
	2	/ 100
	3	x RecTrailer Full Coverage Comp Deductible Factor
	4	Round to 3 decimals
	5	x RecTrailer Comp Other Ded Factor
	6	Round to whole dollar

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
71601	71601	16
71602 Grant Cty	71602	14
71602 Jefferson Cty	71602	16
71603 Cleveland Cty	71603	12
71603 Grant Cty	71603	14
71603 Jefferson Cty	71603	16
71603 Lincoln Cty	71603	13
71630	71630	13
71631	71631	12
71635	71635	13
71638	71638	13
71639	71639	13
71640	71640	13
71642	71642	13
71643	71643	13
71644 Jefferson Cty	71644	16
71644 Lincoln Cty	71644	13
71646	71646	13
71647	71647	12
71651	71651	12
71652	71652	12
71653	71653	13
71654	71654	13
71655	71655	13
71656	71656	13
71658	71658	13
71660	71660	12
71661	71661	13
71662	71662	13
71663	71663	13
71665	71665	12
71666	71666	13
71667 Cleveland Cty	71667	12
71667 Lincoln Cty	71667	13
71670	71670	13
71671	71671	12
71674	71674	13
71675	71675	13
71676	71676	13
71677	71677	13
71678	71678	13
71701	71701	12

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
71720	71720	12
71722	71722	12
71725	71725	12
71726	71726	12
71730	71730	6
71740	71740	12
71742	71742	12
71743	71743	12
71744	71744	12
71745	71745	12
71747	71747	6
71748	71748	12
71749	71749	6
71751	71751	12
71752	71752	12
71753 Columbia Cty	71753	12
71753 Union Cty	71753	6
71758	71758	6
71762 Ouachita Cty	71762	12
71762 Union Cty	71762	6
71763	71763	12
71764 Ouachita Cty	71764	12
71764 Union Cty	71764	6
71765	71765	6
71766	71766	12
71770	71770	12
71801	71801	12
71822	71822	12
71825	71825	12
71826	71826	12
71827	71827	12
71828	71828	12
71831	71831	12
71832	71832	12
71833	71833	12
71834	71834	11
71835	71835	12
71836	71836	12
71837	71837	11
71838	71838	12
71839	71839	11
71841	71841	12

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
71842	71842	12
71845	71845	12
71846	71846	12
71847	71847	12
71851	71851	12
71852	71852	12
71853 Little River Cty	71853	12
71853 Miller Cty	71853	11
71854	71854	11
71855	71855	12
71857	71857	12
71858	71858	12
71859	71859	12
71860	71860	12
71861	71861	12
71862	71862	12
71864	71864	12
71865	71865	12
71866	71866	12
71901 Garland Cty	71901	14
71901 Hot Spring Cty	71901	14
71909 Garland Cty	71909	14
71909 Saline Cty	71909	15
71913 Garland Cty	71913	14
71913 Hot Spring Cty	71913	14
71921 Clark Cty	71921	12
71921 Hot Spring Cty	71921	14
71922	71922	12
71923 Clark Cty	71923	12
71923 Hot Spring Cty	71923	14
71929	71929	14
71933 Garland Cty	71933	14
71933 Hot Spring Cty	71933	14
71935	71935	12
71937	71937	12
71940	71940	12
71941	71941	14
71942	71942	14
71943	71943	12
71944	71944	12
71945	71945	12
71949	71949	14

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
71950	71950	12
71952	71952	12
71953 Polk Cty	71953	12
71953 Scott Cty	71953	19
71956	71956	14
71957	71957	12
71958	71958	12
71959	71959	12
71960	71960	12
71961	71961	12
71962	71962	12
71964 Garland Cty	71964	14
71964 Hot Spring Cty	71964	14
71965	71965	12
71968	71968	14
71969	71969	12
71970	71970	12
71971	71971	12
71972	71972	12
71973	71973	12
71998	71998	12
71999	71999	12
72001	72001	15
72002 Pulaski Cty	72002	1
72002 Saline Cty	72002	15
72003	72003	18
72004	72004	16
72005	72005	18
72006	72006	18
72007	72007	15
72010	72010	18
72011	72011	15
72012	72012	18
72013	72013	19
72014	72014	18
72015 Grant Cty	72015	14
72015 Saline Cty	72015	15
72016 Perry Cty	72016	15
72016 Pulaski Cty	72016	1
72017	72017	18
72019	72019	15
72020	72020	18

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72021 Lee Cty	72021	17
72021 Monroe Cty	72021	18
72022	72022	15
72023 Lonoke Cty	72023	15
72023 Pulaski Cty	72023	1
72024 Lonoke Cty	72024	15
72024 Prairie Cty	72024	18
72025	72025	15
72026	72026	18
72027	72027	15
72028	72028	19
72029	72029	18
72030	72030	15
72031 Conway Cty	72031	15
72031 Van Buren Cty	72031	19
72032	72032	15
72034	72034	15
72035	72035	15
72036	72036	18
72038	72038	18
72039	72039	15
72040	72040	18
72041	72041	18
72042	72042	18
72044	72044	18
72045	72045	18
72046 Jefferson Cty	72046	16
72046 Lonoke Cty	72046	15
72046 Pulaski Cty	72046	1
72047	72047	15
72048	72048	18
72051	72051	18
72052	72052	18
72055	72055	18
72057	72057	14
72058	72058	15
72060	72060	18
72063	72063	15
72064	72064	18
72065 Grant Cty	72065	14
72065 Pulaski Cty	72065	1
72065 Saline Cty	72065	15

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72066	72066	18
72067	72067	18
72068	72068	18
72069	72069	18
72070	72070	15
72072	72072	15
72073 Arkansas Cty	72073	18
72073 Jefferson Cty	72073	16
72076 Lonoke Cty	72076	15
72076 Pulaski Cty	72076	1
72079	72079	16
72080	72080	15
72081	72081	18
72082	72082	18
72083	72083	15
72084 Dallas Cty	72084	12
72084 Grant Cty	72084	14
72084 Hot Spring Cty	72084	14
72086 Lonoke Cty	72086	15
72086 Prairie Cty	72086	18
72087 Garland Cty	72087	14
72087 Saline Cty	72087	15
72088 Cleburne Cty	72088	18
72088 Van Buren Cty	72088	19
72099	72099	1
72101 Cross Cty	72101	17
72101 Woodruff Cty	72101	18
72102	72102	18
72103 Pulaski Cty	72103	1
72103 Saline Cty	72103	15
72104 Garland Cty	72104	14
72104 Hot Spring Cty	72104	14
72104 Saline Cty	72104	15
72105	72105	14
72106 Faulkner Cty	72106	15
72106 Pulaski Cty	72106	1
72110	72110	15
72111 Faulkner Cty	72111	15
72111 White Cty	72111	18
72112 Diaz	72112	18
72112 Newport	72112	18
72112 Poinsett Cty	72112	17

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72112 Union Twp	72112	18
72113	72113	1
72114	72114	1
72116	72116	1
72117	72117	1
72118	72118	1
72120 Faulkner Cty	72120	15
72120 Pulaski Cty	72120	1
72121	72121	18
72122 Pulaski Cty	72122	1
72122 Saline Cty	72122	15
72125	72125	15
72126 Perry Cty	72126	15
72126 Pulaski Cty	72126	1
72127	72127	15
72128 Grant Cty	72128	14
72128 Hot Spring Cty	72128	14
72128 Saline Cty	72128	15
72129	72129	14
72130	72130	18
72131 Cleburne Cty	72131	18
72131 Faulkner Cty	72131	15
72131 Van Buren Cty	72131	19
72132 Grant Cty	72132	14
72132 Jefferson Cty	72132	16
72132 Pulaski Cty	72132	1
72133	72133	16
72134	72134	18
72135 Perry Cty	72135	15
72135 Pulaski Cty	72135	1
72136	72136	18
72137	72137	18
72140	72140	18
72141	72141	19
72142 Lonoke Cty	72142	15
72142 Pulaski Cty	72142	1
72143	72143	18
72149	72149	18
72150 Grant Cty	72150	14
72150 Jefferson Cty	72150	16
72152	72152	16
72153 Cleburne Cty	72153	18

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72153 Van Buren Cty	72153	19
72156	72156	15
72157	72157	15
72160 Arkansas Cty	72160	18
72160 Jefferson Cty	72160	16
72160 Lonoke Cty	72160	15
72165	72165	18
72166	72166	18
72167 Grant Cty	72167	14
72167 Hot Spring Cty	72167	14
72167 Saline Cty	72167	15
72168	72168	16
72170	72170	18
72173	72173	15
72175	72175	16
72176	72176	15
72179	72179	18
72199 Faulkner Cty	72199	15
72199 Pulaski Cty	72199	1
72201	72201	1
72202	72202	1
72204	72204	1
72205	72205	1
72206 Pulaski Cty	72206	1
72206 Saline Cty	72206	15
72207	72207	1
72209	72209	1
72210 Pulaski Cty	72210	1
72210 Saline Cty	72210	15
72211	72211	1
72212	72212	1
72223	72223	1
72227	72227	1
72301	72301	2
72310	72310	17
72311	72311	17
72313	72313	17
72315	72315	17
72320	72320	17
72321	72321	17
72324	72324	17
72326	72326	17

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72327	72327	2
72328	72328	13
72329	72329	17
72330	72330	17
72331 Crittenden Cty	72331	2
72331 Cross Cty	72331	17
72333	72333	13
72335	72335	17
72338	72338	17
72339	72339	2
72340	72340	17
72342	72342	13
72346	72346	17
72347 Cross Cty	72347	17
72347 Jackson Cty	72347	18
72348 Crittenden Cty	72348	2
72348 St. Francis Cty	72348	17
72350	72350	17
72351	72351	17
72354 Greenwood Twp	72354	17
72354 Lepanto	72354	17
72354 Mississippi Cty	72354	17
72355 Lee Cty	72355	17
72355 Phillips Cty	72355	13
72358	72358	17
72360	72360	17
72364	72364	2
72365 Little River Twp	72365	17
72365 Marked Tree	72365	17
72366 Monroe Cty	72366	18
72366 Phillips Cty	72366	13
72367	72367	13
72368	72368	17
72369	72369	13
72370	72370	17
72372	72372	17
72373 Parkin	72373	17
72373 Tyrone Twp	72373	17
72374	72374	13
72376	72376	2
72379	72379	13
72384	72384	2

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72386 Crittenden Cty	72386	2
72386 Mississippi Cty	72386	17
72386 Poinsett Cty	72386	17
72390	72390	13
72392	72392	17
72394	72394	17
72395	72395	17
72396 Smith Twp	72396	17
72396 Wynne	72396	17
72401	72401	17
72404	72404	17
72410	72410	18
72411	72411	17
72412	72412	18
72413	72413	18
72414	72414	17
72415	72415	18
72416 Craighead Cty	72416	17
72416 Greene Cty	72416	18
72417	72417	17
72419 Craighead Cty	72419	17
72419 Mississippi Cty	72419	17
72421	72421	17
72422 Cleveland-North Kilgore Twp	72422	18
72422 Corning	72422	18
72424	72424	18
72425	72425	18
72426	72426	17
72428	72428	17
72429	72429	17
72430	72430	18
72432	72432	17
72433 Hoxie	72433	18
72433 Portia	72433	18
72433 Walnut Ridge	72433	18
72434	72434	18
72435	72435	18
72436	72436	18
72437	72437	17
72438	72438	17
72440	72440	18
72441	72441	18

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72442	72442	17
72443 Breckenridge Twp	72443	18
72443 Marmaduke	72443	18
72444	72444	18
72445	72445	18
72447	72447	17
72449	72449	18
72450 Craighead Cty	72450	17
72450 Paragould	72450	18
72450 Union Twp	72450	18
72453	72453	18
72454 Chalk Bluff-Liddell Twp	72454	18
72454 Piggott	72454	18
72455	72455	18
72456	72456	18
72457	72457	18
72458	72458	18
72459	72459	18
72460	72460	18
72461 East Oak Bluff-Blue Cane Twp	72461	18
72461 Rector	72461	18
72464	72464	18
72465	72465	18
72466	72466	18
72467	72467	17
72469	72469	18
72470	72470	18
72471	72471	18
72472 Trumann	72472	17
72472 Willis Twp	72472	17
72473 Campbell Station	72473	18
72473 Tuckerman	72473	18
72476 Hoxie	72476	18
72476 Promised Land Twp	72476	18
72476 Walnut Ridge	72476	18
72478	72478	18
72479	72479	17
72482	72482	18
72501	72501	18
72512	72512	18
72513	72513	18
72515	72515	18

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72517	72517	18
72519 Baxter Cty	72519	19
72519 Izard Cty	72519	18
72520	72520	18
72521	72521	18
72522	72522	18
72523	72523	18
72524	72524	18
72527	72527	18
72528	72528	18
72529	72529	18
72530	72530	18
72531 Baxter Cty	72531	19
72531 Fulton Cty	72531	18
72532	72532	18
72533	72533	18
72534	72534	18
72536	72536	18
72537	72537	19
72538 Baxter Cty	72538	19
72538 Fulton Cty	72538	18
72539	72539	18
72540	72540	18
72542	72542	18
72543	72543	18
72544	72544	19
72546	72546	18
72550	72550	18
72553	72553	18
72554	72554	18
72555	72555	18
72556	72556	18
72560	72560	18
72561	72561	18
72562	72562	18
72564	72564	18
72565	72565	18
72566	72566	18
72567	72567	18
72568	72568	18
72569	72569	18
72571	72571	18

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72572	72572	18
72573	72573	18
72576	72576	18
72577	72577	18
72578	72578	18
72579	72579	18
72581	72581	18
72583	72583	18
72584	72584	18
72585	72585	18
72587	72587	18
72601	72601	19
72611	72611	19
72616	72616	19
72617	72617	19
72619	72619	19
72623	72623	19
72624	72624	19
72626	72626	19
72628	72628	19
72629	72629	19
72631	72631	19
72632 Benton Cty	72632	9
72632 Carroll Cty	72632	19
72633	72633	19
72634	72634	19
72635	72635	19
72638	72638	19
72639	72639	19
72640	72640	19
72641	72641	19
72642	72642	19
72644	72644	19
72645	72645	19
72648	72648	19
72650	72650	19
72651	72651	19
72653	72653	19
72655	72655	19
72658	72658	19
72660	72660	19
72661	72661	19

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72662	72662	19
72663	72663	18
72666	72666	19
72668	72668	19
72669	72669	19
72670	72670	19
72675	72675	19
72679	72679	19
72680	72680	18
72682	72682	19
72683	72683	19
72685	72685	19
72686	72686	19
72687	72687	19
72701 Madison Cty	72701	19
72701 Washington Cty	72701	9
72703	72703	9
72704	72704	9
72712	72712	9
72714	72714	9
72715	72715	9
72717	72717	9
72718	72718	9
72719	72719	9
72721	72721	19
72722	72722	9
72727 Madison Cty	72727	19
72727 Washington Cty	72727	9
72729	72729	9
72730	72730	9
72732	72732	9
72734	72734	9
72736	72736	9
72738 Madison Cty	72738	19
72738 Washington Cty	72738	9
72739	72739	9
72740	72740	19
72742	72742	19
72744	72744	9
72745	72745	9
72747	72747	9
72749	72749	9

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72751	72751	9
72752	72752	19
72753	72753	9
72756 Benton Cty	72756	9
72756 Madison Cty	72756	19
72758	72758	9
72760	72760	19
72761	72761	9
72762	72762	9
72764	72764	9
72768	72768	9
72769	72769	9
72773	72773	19
72774	72774	9
72776	72776	19
72801	72801	19
72802	72802	19
72820	72820	10
72821	72821	10
72823 Conway Cty	72823	15
72823 Pope Cty	72823	19
72824	72824	19
72826	72826	19
72827	72827	19
72828	72828	19
72830	72830	19
72832	72832	19
72833	72833	19
72834	72834	19
72835	72835	19
72837	72837	19
72838	72838	19
72839	72839	19
72840	72840	19
72841	72841	19
72842	72842	19
72843	72843	19
72845	72845	19
72846	72846	19
72847	72847	19
72851	72851	19
72852	72852	19

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72853	72853	19
72854	72854	19
72855	72855	19
72856	72856	19
72857	72857	19
72858	72858	19
72860	72860	19
72863	72863	19
72865	72865	19
72901	72901	10
72903	72903	10
72904	72904	10
72905	72905	10
72908	72908	10
72916	72916	10
72921	72921	7
72923	72923	10
72926	72926	19
72927 Franklin Cty	72927	10
72927 Logan Cty	72927	19
72927 Sebastian Cty	72927	10
72928	72928	10
72930	72930	10
72932	72932	7
72933 Franklin Cty	72933	10
72933 Logan Cty	72933	19
72933 Sebastian Cty	72933	10
72934	72934	7
72936	72936	10
72937	72937	10
72938	72938	10
72940	72940	10
72941	72941	10
72943	72943	19
72944 Scott Cty	72944	19
72944 Sebastian Cty	72944	10
72946 Crawford Cty	72946	7
72946 Franklin Cty	72946	10
72947 Crawford Cty	72947	7
72947 Franklin Cty	72947	10
72948	72948	7
72949 Franklin Cty	72949	10

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
Arkansas Private Passenger Automobile
Territory Definitions

<u>ZIP Code Name</u>	<u>ZIP Code</u>	<u>Territory</u>
72949 Logan Cty	72949	19
72950	72950	19
72951 Franklin Cty	72951	10
72951 Logan Cty	72951	19
72952	72952	7
72955	72955	7
72956	72956	7
72958	72958	19
72959 Crawford Cty	72959	7
72959 Washington Cty	72959	9

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 18340
Company Name: Agricultural Workers Mutual Auto Insurance
Contact Person: Laura Jennette
Telephone No.: (201) 963-1550 x2123
Email Address: doi@perrknight.com
Effective Date: 8/1/2010

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

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Age		Male or Female		Age		Male or Female		Age		Male or Female		Age		Male or Female		Age		Male or Female	
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$690	\$799	\$198	\$213	\$724	\$841	\$205	\$223	\$952	\$1,106	\$261	\$285	\$733	\$851	\$206	\$225	\$748	\$873	\$210	\$228
	Minimum Liability with Comprehensive and Collision		\$1,437	\$1,525	\$331	\$385	\$1,565	\$1,668	\$373	\$434	\$1,798	\$1,925	\$409	\$476	\$1,684	\$1,789	\$398	\$465	\$1,504	\$1,613	\$354	\$410
	100/300/50 Liability with Comprehensive and Collision		\$1,629	\$1,752	\$383	\$444	\$1,777	\$1,921	\$431	\$499	\$2,071	\$2,251	\$485	\$561	\$1,903	\$2,050	\$459	\$533	\$1,735	\$1,890	\$414	\$477
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		\$690	\$799	\$198	\$213	\$724	\$841	\$205	\$223	\$952	\$1,106	\$261	\$285	\$733	\$851	\$206	\$225	\$748	\$873	\$210	\$228
	Minimum Liability with Comprehensive and Collision		\$1,646	\$1,726	\$368	\$431	\$1,797	\$1,896	\$418	\$491	\$2,030	\$2,150	\$449	\$529	\$1,942	\$2,044	\$449	\$530	\$1,710	\$1,814	\$392	\$460
	100/300/50 Liability with Comprehensive and Collision		\$1,838	\$1,953	\$420	\$490	\$2,009	\$2,149	\$476	\$556	\$2,303	\$2,476	\$525	\$614	\$2,161	\$2,305	\$510	\$598	\$1,941	\$2,091	\$452	\$527
2003 Honda Odyssey "EX"	Minimum Liability		\$690	\$799	\$198	\$213	\$724	\$841	\$205	\$223	\$952	\$1,106	\$261	\$285	\$733	\$851	\$206	\$225	\$748	\$873	\$210	\$228
	Minimum Liability with Comprehensive and Collision		\$1,848	\$1,922	\$404	\$477	\$2,023	\$2,118	\$465	\$548	\$2,258	\$2,371	\$489	\$581	\$2,200	\$2,299	\$503	\$596	\$1,916	\$2,015	\$432	\$510
	100/300/50 Liability with Comprehensive and Collision		\$2,040	\$2,149	\$456	\$536	\$2,235	\$2,371	\$523	\$613	\$2,531	\$2,697	\$565	\$666	\$2,419	\$2,560	\$564	\$664	\$2,147	\$2,292	\$492	\$577
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$690	\$799	\$198	\$213	\$724	\$841	\$205	\$223	\$952	\$1,106	\$261	\$285	\$733	\$851	\$206	\$225	\$748	\$873	\$210	\$228
	Minimum Liability with Comprehensive and Collision		\$1,757	\$1,834	\$387	\$457	\$1,917	\$2,014	\$442	\$520	\$2,165	\$2,280	\$472	\$557	\$2,089	\$2,187	\$478	\$564	\$1,822	\$1,923	\$413	\$485
	100/300/50 Liability with Comprehensive and Collision		\$1,949	\$2,061	\$439	\$516	\$2,129	\$2,267	\$500	\$585	\$2,438	\$2,606	\$548	\$642	\$2,308	\$2,448	\$539	\$632	\$2,053	\$2,200	\$473	\$552
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$690	\$799	\$198	\$213	\$724	\$841	\$205	\$223	\$952	\$1,106	\$261	\$285	\$733	\$851	\$206	\$225	\$748	\$873	\$210	\$228
	Minimum Liability with Comprehensive and Collision		\$1,910	\$1,983	\$416	\$493	\$2,095	\$2,190	\$479	\$567	\$2,330	\$2,441	\$502	\$596	\$2,282	\$2,380	\$518	\$616	\$1,980	\$2,079	\$444	\$525
	100/300/50 Liability with Comprehensive and Collision		\$2,102	\$2,210	\$468	\$552	\$2,307	\$2,443	\$537	\$632	\$2,603	\$2,767	\$578	\$681	\$2,501	\$2,641	\$579	\$684	\$2,211	\$2,356	\$504	\$592
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$690	\$799	\$198	\$213	\$724	\$841	\$205	\$223	\$952	\$1,106	\$261	\$285	\$733	\$851	\$206	\$225	\$748	\$873	\$210	\$228
	Minimum Liability with Comprehensive and Collision		\$1,404	\$1,492	\$326	\$377	\$1,528	\$1,633	\$366	\$425	\$1,760	\$1,888	\$403	\$467	\$1,643	\$1,749	\$390	\$455	\$1,471	\$1,582	\$348	\$403
	100/300/50 Liability with Comprehensive and Collision		\$1,596	\$1,719	\$378	\$436	\$1,740	\$1,886	\$424	\$490	\$2,033	\$2,214	\$479	\$552	\$1,862	\$2,010	\$451	\$523	\$1,702	\$1,859	\$408	\$470

SERFF Tracking Number: PERR-126669065 *State:* Arkansas
Filing Company: Agricultural Workers Mutual Auto Insurance *State Tracking Number:* EFT \$100
Company
Company Tracking Number: AWMA-PPA-AR-10-01-R
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: AWMA-PPA-AR-10-01-R/AWMA-PPA-AR-10-01-R

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

Agricultural Workers Mutual Automobile Insurance Company
Arkansas Private Passenger Automobile
Expense Comparison

LIABILITY

Description	Proposed	Southern Farm Bureau	State Auto	Safeco
Commissions	19.0%	6.2%	14.2%	12.9%
Other Acquisition	1.0%	4.5%	3.8%	0.0%
General	2.5%	1.8%	7.5%	9.5%
Taxes, Licenses & Fees	3.5%	2.8%	2.7%	3.6%
Profit and Contingencies	5.0%	3.0%	3.8%	7.1%
Total	31.0%	18.3%	32.0%	33.1%
Permissible Loss & LAE	69.0%	81.7%	68.0%	66.9%
Indicated Deviation		18.4%	-1.4%	-3.0%
Average Indicated Deviation				4.7%

PHYSICAL DAMAGE

Description	Proposed	Southern Farm Bureau	State Auto	Safeco
Commissions	19.0%	9.2%	14.4%	12.9%
Other Acquisition	1.0%	4.5%	3.8%	0.0%
General	2.5%	1.8%	7.5%	9.5%
Taxes, Licenses & Fees	3.5%	2.8%	3.2%	3.6%
Profit and Contingencies	5.0%	6.0%	4.3%	6.2%
Total	31.0%	24.3%	33.2%	32.2%
Permissible Loss & LAE	69.0%	75.7%	66.8%	67.8%
Indicated Deviation		9.7%	-3.2%	-1.7%
Average Indicated Deviation				1.6%

Notes:

1. Southern Farm Bureau Expenses from filing effective December 1, 2009. Assumes 70/30 distribution between collision and comprehensive.
2. State Auto Expenses from filing effective May 31, 2010.
3. Safeco Expenses from filing effective August 6, 2009.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Index of Exhibits

- Exhibit R1: Projected After-Tax Rate of Return
- Exhibit R2: Estimated Investment Earnings on Policyholder Supplied Funds
- Exhibit R3: Premium to Surplus Ratio
- Exhibit R4: Derivation of After-Tax Target Rate of Return of Statutory Surplus
- Exhibit R5: Projected Expense Ratios

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Projected After-Tax Rate of Return

Operating Return

(1) Earned Premium	100.0%
(2) Expected Loss & Loss Adjustment Expenses	69.0%
(3) Commission & Brokerage Fees (Exhibit R5)	19.0%
(4) General & Other Acquisition Expenses (Exhibit R5)	3.5%
(5) Taxes, Licenses & Fees (Exhibit R5)	3.5%
(6) Underwriting Profit Before Federal Income Tax (1) - (2) - (3) - (4) - (5)	5.0%
(7) Federal Income Tax on Underwriting Profit = (6) x 35%	1.8%
(8) Underwriting Profit After Federal Income Tax = (6) - (7)	3.3%
(9) After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit R2.1)	2.0%
(10) After-Tax Return from Insurance Operations = (8) + (9)	5.3%

Total Rate of Return

(11) Premium to Surplus Ratio (Exhibit R3)	1.50:1
(12) After-Tax Investment Income on a Dollar of Surplus (Exhibit R2.3)	3.0%
(13) Total After-Tax Rate of Return on Statutory Surplus = (10)x(11)+(12)	10.9%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Estimated Investment Earnings on Policyholder Supplied Funds
(\$000)

(A) Unearned Premium Reserve		
(1) Projected Earned Premium for New Program		1,000
(2) Mean Unearned Premium Reserve		500
(3) Percentage Pre-Paid Expense		24.3%
(a) Commission and Brokerage Fees (Exhibit R5)	19.0%	
(b) 50% General & Other Acq. Expenses (Exhibit R5)	1.8%	
(c) Taxes, Licenses & Fees (Exhibit R5)	3.5%	
(4) Deduction for Federal Income Taxes Payable		7.0%
(5) Total Prepaid Expense = (A.2) x [(A.3) + (A.4)]		156
(6) Portion Subject to Investment Income = (A.2) - (A.5)		344
 (B) Delayed Remission of Premiums		
(1) Average Agents' Balance as % of Premium		18.7%
(2) Total Delayed Remission = (A.1) x (B.1)		187
 (C) Loss & LAE Reserve		
(1) Expected Loss & LAE Ratio (Exhibit R1)		69.0%
(2) Expected Loss & LAE = (A.1) x (C.1)		690
(3) Reserve to Incurred Ratio		74.4%
(4) Expected Loss & LAE Reserves = (C.2) x (C.3)		513
 (D) Policyholder Funds Subject to Investment Income = (A.6)-(B.2)+(C.4)		671
 (E) 2009 After Tax Rate of Return		3.0%
 (F) Investment Earnings on Policyholder Supplied Funds = (D) x (E)		20
 (G) After-Tax Investment Income on Policyholder Supplied Funds = (F)/(A.1)		2.0%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Source Notes for Exhibit R2.1
(\$000)

<u>Line</u>	
(A.1) Projected Earned Premium for New Program	1,000
(A.2) Mean Unearned Premium Reserve 50% of (A.1)	500
(A.4) The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(B.1) Selected Agents' Balances	18.7%
Company - Calendar Year 2009 Private Passenger Auto Liability Agents' Balances	18.7%
Company - Calendar Year 2008 Private Passenger Auto Liability Agents' Balances 2008, 2009 IEEs, Part III, Line(s) 19.1, 19.2, Column 22	18.6%
(C.3) (1) CY 2009 Company Private Passenger Auto Liability Unpaid Loss & LAE 2009 IEE, Part III, Line(s) 19.1, 19.2, Columns 13, 15, 17	7,226
(2) CY 2008 Company Private Passenger Auto Liability Unpaid Loss & LAE 2008 IEE, Part III, Line(s) 19.1, 19.2, Columns 13, 15, 17	7,199
(3) Average Unpaid Loss & LAE = [(1)+(2)]/2	7,213
(4) CY 2009 Company Private Passenger Auto Liability Incurred Loss & LAE 2009 IEE, Part III, Line(s) 19.1, 19.2, Columns 7, 9, 11	9,691
(5) Reserve to Incurred Ratio = (3) / (4)	74.4%
(6) Preliminary Selected Reserve to Incurred Ratio	74.4%
(7) Adjustment for Claims Made Coverage	100.0%
(8) Selected Reserve to Incurred Ratio	74.4%

Notes:

Figures are from Company 2009 Insurance Expense Exhibit.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Source Notes for Exhibit R2.1 (Continued)
(\$000)

Line E

Investment Category	2009 Investment Income Earned	Tax Rate	After-Tax Portion	2009 After-Tax Investment Income	
Taxable Bonds	1,367	35.00%	65.00%	889	
Non-Taxable Bonds		5.25%	94.75%	0	
Preferred Stocks	1	35.00%	65.00%	1	
Common Stocks	271	35.00%	65.00%	176	
Common Stocks in Affiliates	0	14.18%	85.83%	0	
Cash	6	35.00%	65.00%	4	
All Other Investments	82	35.00%	65.00%	53	
Total	1,727			1,123	
Total Investment Expense	343	35.00%	65.00%	223	
Net Investment Income Earned	1,384			900	
Invested Assets as of 12/31/2008 2009 Annual Statement, Page 2, Line 10, Column 4				47,297	
Invested Assets as of 12/31/2009 2009 Annual Statement, Page 2, Line 10, Column 3				45,937	
Average Invested Assets				46,617	
Calendar Year	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Net Realized Capital Gains	Net Realized Capital Gains Ratio
2007	54,101	54,325	54,213	1,153	2.1%
2008	54,325	47,297	50,811	-1,785	-3.5%
2009	47,297	45,937	46,617	-1,604	-3.4%
Total	155,723	147,560	151,641	-2,236	-1.5%
Selected					0.0%
Tax Rate on Realized Capital Gains					35.0%
After-Tax Realized Capital Gains					0.0%
After-Tax Rate of Return based on Company results					1.9%
Selected After-Tax Rate of Return					3.0%
After-Tax Total Rate of Return					3.0%

Notes:

Figures are from Company 2009, 2008 and 2007 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Premium to Surplus Ratio
(\$000)

	Calendar Year 2008	Calendar Year 2009
(1) Beginning Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 2	27,490	23,255
(2) Ending Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 1	23,255	26,237
(3) Average Surplus Level = [(1)+(2)]/2	25,372	24,746
(4) Net Written Premiums IEE, Part II, Line 35, Column 1	34,265	26,773
(5) Net Premium to Surplus Ratio = (4) / (3)	1.35	1.08
(6) Selected Premium to Surplus Ratio		1.50

Notes:

Premium and Surplus figures from Company 2009 and 2008 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Derivation of After-Tax Target Rate of Return of Statutory Surplus
(\$000)

After Tax Rate of Return on Net Worth

Year	(1) Property/ Casualty	(2) Industry Total	(3) =[(1)+(2)]/2 Average
1999	6.5%	15.2%	10.9%
2000	6.6%	14.6%	10.6%
2001	0.3%	10.4%	5.4%
2002	1.7%	10.2%	6.0%
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
1999-2008	6.4%	13.6%	10.0%
Avg x-2001/2	7.7%	14.4%	11.0%

(4)	Selected After-Tax Return on GAAP Equity	11.0%
(5)	2009 Statutory Surplus	26,237
(6)	2009 Net Unearned Premium Reserve	13,206
(7)	GAAP Equity in Unearned Premium Reserve	2
(8)	2009 GAAP Equity = (5) + (7)	26,239
(9)	GAAP to Statutory Adjustment Factor = (8) / (5)	1.00
(10)	Target After-Tax Return on Stat. Surplus = (4) x (9)	11.0%

Notes:

- (1), (2) from 2008 NAIC Profitability Analysis.
(4) excludes 2001 and 2002 because September 11th cause them to be an outliers.
(5) from Company 2009 Annual Statement, Page 3, Line 35, Column 1.
(6) from Company 2009 Insurance Expense Exhibit, Line 35, Column 19.
(7) = (6) x Company Average Commissions and Other Acquisition Costs.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Liability

Projected Expense Ratios

	Consolidated IEE						3 Year Wtd Average	Selected
	2007		2008		2009			
Direct Basis	(\$000)	%	(\$000)	%	(\$000)	%	%	%
Premiums Written	18,268		18,444		14,538			
Premiums Earned	18,329		18,368		16,487			
Commission	-	0.0%	-	0.0%	-	0.0%	0.0%	19.0%
Other Acquisition	2,403	13.1%	2,845	15.5%	2,571	15.6%	14.7%	1.0%
General Expenses	441	2.4%	557	3.0%	475	2.9%	2.8%	2.5%
Taxes, Licenses, Fees	421	2.3%	493	2.7%	474	3.3%	2.7%	3.5%
Total Expenses		17.8%		21.2%		21.7%	20.2%	26.0%
Profit Load								5.0%
Total Expenses & Profit								31.0%
Permissible Loss & LAE Ratio								69.0%
ULAE	885	4.8%	793	4.3%	1,359	8.2%	5.7%	5.7%
ALAE	782	4.3%	696	3.8%	727	4.4%	4.1%	4.1%
Total LAE		9.1%		8.1%		12.7%	9.8%	9.8%
Permissible Loss & ALAE Ratio								63.3%
Permissible Loss Ratio								59.2%

Notes:

Expense figures are from Company 2007, 2008 and 2009 Insurance Expense Exhibits, Line 19.1, 19.2 - Private Passenger Auto Liability.

Commissions and Taxes shown as a percent of written premium.

Other Acquisition & General Expense shown as a percent of earned premium.

Support for the selected profit provision is included in Exhibit R1.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Index of Exhibits

- Exhibit R1: Projected After-Tax Rate of Return
- Exhibit R2: Estimated Investment Earnings on Policyholder Supplied Funds
- Exhibit R3: Premium to Surplus Ratio
- Exhibit R4: Derivation of After-Tax Target Rate of Return of Statutory Surplus
- Exhibit R5: Projected Expense Ratios

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Projected After-Tax Rate of Return

Operating Return

(1) Earned Premium	100.0%
(2) Expected Loss & Loss Adjustment Expenses	69.0%
(3) Commission & Brokerage Fees (Exhibit R5)	19.0%
(4) General & Other Acquisition Expenses (Exhibit R5)	3.5%
(5) Taxes, Licenses & Fees (Exhibit R5)	3.5%
(6) Underwriting Profit Before Federal Income Tax (1) - (2) - (3) - (4) - (5)	5.0%
(7) Federal Income Tax on Underwriting Profit = (6) x 35%	1.8%
(8) Underwriting Profit After Federal Income Tax = (6) - (7)	3.3%
(9) After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit R2.1)	0.6%
(10) After-Tax Return from Insurance Operations = (8) + (9)	3.8%

Total Rate of Return

(11) Premium to Surplus Ratio (Exhibit R3)	2.00:1
(12) After-Tax Investment Income on a Dollar of Surplus (Exhibit R2.3)	3.0%
(13) Total After-Tax Rate of Return on Statutory Surplus = (10)x(11)+(12)	10.6%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Estimated Investment Earnings on Policyholder Supplied Funds
(\$000)

(A) Unearned Premium Reserve		
(1) Projected Earned Premium for New Program		1,000
(2) Mean Unearned Premium Reserve		500
(3) Percentage Pre-Paid Expense		24.3%
(a) Commission and Brokerage Fees (Exhibit R5)	19.0%	
(b) 50% General & Other Acq. Expenses (Exhibit R5)	1.8%	
(c) Taxes, Licenses & Fees (Exhibit R5)	3.5%	
(4) Deduction for Federal Income Taxes Payable		7.0%
(5) Total Prepaid Expense = (A.2) x [(A.3) + (A.4)]		156
(6) Portion Subject to Investment Income = (A.2) - (A.5)		344
 (B) Delayed Remission of Premiums		
(1) Average Agents' Balance as % of Premium		18.8%
(2) Total Delayed Remission = (A.1) x (B.1)		188
 (C) Loss & LAE Reserve		
(1) Expected Loss & LAE Ratio (Exhibit R1)		69.0%
(2) Expected Loss & LAE = (A.1) x (C.1)		690
(3) Reserve to Incurred Ratio		4.2%
(4) Expected Loss & LAE Reserves = (C.2) x (C.3)		29
 (D) Policyholder Funds Subject to Investment Income = (A.6)-(B.2)+(C.4)		185
 (E) 2009 After Tax Rate of Return		3.0%
 (F) Investment Earnings on Policyholder Supplied Funds = (D) x (E)		6
 (G) After-Tax Investment Income on Policyholder Supplied Funds = (F)/(A.1)		0.6%

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Source Notes for Exhibit R2.1
(\$000)

<u>Line</u>		
(A.1)	Projected Earned Premium for New Program	1,000
(A.2)	Mean Unearned Premium Reserve 50% of (A.1)	500
(A.4)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(B.1)	Selected Agents' Balances	18.8%
	Company - Calendar Year 2009 Private Passenger Auto Physical Damage Agents' Balance	18.8%
	Company - Calendar Year 2008 Private Passenger Auto Physical Damage Agents' Balance	18.8%
	2008, 2009 IEEs, Part III, Line(s) 21.1, Column 22	
(C.3)	(1) CY 2009 Company Private Passenger Auto Physical Damage Unpaid Loss & LAE	291
	2009 IEE, Part III, Line(s) 21.1, Columns 13, 15, 17	
	(2) CY 2008 Company Private Passenger Auto Physical Damage Unpaid Loss & LAE	569
	2008 IEE, Part III, Line(s) 21.1, Columns 13, 15, 17	
	(3) Average Unpaid Loss & LAE = [(1)+(2)]/2	430
	(4) CY 2009 Company Private Passenger Auto Physical Damage Incurred Loss & LAE	10,212
	2009 IEE, Part III, Line(s) 21.1, Columns 7, 9, 11	
	(5) Reserve to Incurred Ratio = (3) / (4)	4.2%
	(6) Preliminary Selected Reserve to Incurred Ratio	4.2%
	(7) Adjustment for Claims Made Coverage	100.0%
	(8) Selected Reserve to Incurred Ratio	4.2%

Notes:

Figures are from Company 2009 Insurance Expense Exhibit.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Source Notes for Exhibit R2.1 (Continued)
(\$000)

Line E

Investment Category	2009 Investment Income Earned	Tax Rate	After-Tax Portion	2009 After-Tax Investment Income	
Taxable Bonds	1,367	35.00%	65.00%	889	
Non-Taxable Bonds		5.25%	94.75%	0	
Preferred Stocks	1	35.00%	65.00%	1	
Common Stocks	271	35.00%	65.00%	176	
Common Stocks in Affiliates	0	14.18%	85.83%	0	
Cash	6	35.00%	65.00%	4	
All Other Investments	82	35.00%	65.00%	53	
Total	1,727			1,123	
Total Investment Expense	343	35.00%	65.00%	223	
Net Investment Income Earned	1,384			900	
Invested Assets as of 12/31/2008 2009 Annual Statement, Page 2, Line 10, Column 4				47,297	
Invested Assets as of 12/31/2009 2009 Annual Statement, Page 2, Line 10, Column 3				45,937	
Average Invested Assets				46,617	
Calendar Year	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Net Realized Capital Gains	Net Realized Capital Gains Ratio
2007	54,101	54,325	54,213	1,153	2.1%
2008	54,325	47,297	50,811	-1,785	-3.5%
2009	47,297	45,937	46,617	-1,604	-3.4%
Total	155,723	147,560	151,641	-2,236	-1.5%
Selected					0.0%
Tax Rate on Realized Capital Gains					35.0%
After-Tax Realized Capital Gains					0.0%
After-Tax Rate of Return based on Company results					1.9%
Selected After-Tax Rate of Return					3.0%
After-Tax Total Rate of Return					3.0%

Notes:

Figures are from Company 2009, 2008 and 2007 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Premium to Surplus Ratio
(\$000)

	Calendar Year 2008	Calendar Year 2009
(1) Beginning Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 2	27,490	23,255
(2) Ending Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 1	23,255	26,237
(3) Average Surplus Level = [(1)+(2)]/2	25,372	24,746
(4) Net Written Premiums IEE, Part II, Line 35, Column 1	34,265	26,773
(5) Net Premium to Surplus Ratio = (4) / (3)	1.35	1.08
(6) Selected Premium to Surplus Ratio		2.00

Notes:

Premium and Surplus figures from Company 2009 and 2008 Annual Statements.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Derivation of After-Tax Target Rate of Return of Statutory Surplus
(\$000)

After Tax Rate of Return on Net Worth

Year	(1) Property/ Casualty	(2) Industry Total	(3) =[(1)+(2)]/2 Average
1999	6.5%	15.2%	10.9%
2000	6.6%	14.6%	10.6%
2001	0.3%	10.4%	5.4%
2002	1.7%	10.2%	6.0%
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
1999-2008	6.4%	13.6%	10.0%
Avg x-2001/2	7.7%	14.4%	11.0%

(4)	Selected After-Tax Return on GAAP Equity	11.0%
(5)	2009 Statutory Surplus	26,237
(6)	2009 Net Unearned Premium Reserve	13,206
(7)	GAAP Equity in Unearned Premium Reserve	2
(8)	2009 GAAP Equity = (5) + (7)	26,239
(9)	GAAP to Statutory Adjustment Factor = (8) / (5)	1.00
(10)	Target After-Tax Return on Stat. Surplus = (4) x (9)	11.0%

Notes:

- (1), (2) from 2008 NAIC Profitability Analysis.
(4) excludes 2001 and 2002 because September 11th cause them to be an outliers.
(5) from Company 2009 Annual Statement, Page 3, Line 35, Column 1.
(6) from Company 2009 Insurance Expense Exhibit, Line 35, Column 19.
(7) = (6) x Company Average Commissions and Other Acquisition Costs.

Agricultural Workers Mutual Auto Insurance Company
Private Passenger Auto Physical Damage

Projected Expense Ratios

	Consolidated IEE						3 Year Wtd Average	Selected
	2007		2008		2009			
Direct Basis	(\$000)	%	(\$000)	%	(\$000)	%	%	%
Premiums Written	16,933		17,471		13,839			
Premiums Earned	16,691		17,253		15,630			
Commission	-	0.0%	-	0.0%	-	0.0%	0.0%	19.0%
Other Acquisition	2,227	13.3%	2,845	16.5%	2,448	15.7%	15.2%	1.0%
General Expenses	408	2.4%	526	3.0%	452	2.9%	2.8%	2.5%
Taxes, Licenses, Fees	391	2.3%	467	2.7%	452	3.3%	2.7%	3.5%
Total Expenses		18.1%		22.2%		21.8%	20.7%	26.0%
Profit Load								5.0%
Total Expenses & Profit								31.0%
Permissible Loss & LAE Ratio								69.0%
ULAE	766	4.6%	961	5.6%	951	6.1%	5.4%	5.4%
ALAE	356	2.1%	487	2.8%	398	2.5%	2.5%	2.5%
Total LAE		6.7%		8.4%		8.6%	7.9%	7.9%
Permissible Loss & ALAE Ratio								63.6%
Permissible Loss Ratio								61.1%

Notes:

Expense figures are from Company 2007, 2008 and 2009 Insurance Expense Exhibits, Line 21.1 - Private Passenger Auto Physical Damage

Commissions and Taxes shown as a percent of written premium.

Other Acquisition & General Expense shown as a percent of earned premium.

Support for the selected profit provision is included in Exhibit R1.

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Bodily Injury

Comparison of Premiums by Territory
6 Month Premiums
Bodily Injury
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	149	119	145	138	144	3.5%	-17.4%	0.7%	-4.2%
2	7.7%	37,146	1.8%	130	105	97	111	126	3.2%	-16.7%	-23.0%	-11.9%
6	81.6%	42,554	2.0%	123	89	89	100	107	15.0%	-16.8%	-16.8%	-6.5%
7	0.0%	39,271	1.9%	127	94	97	106	114	11.4%	-17.5%	-14.9%	-7.0%
9	0.0%	216,411	10.3%	126	82	104	104	98	28.6%	-16.3%	6.1%	6.1%
10	0.0%	106,012	5.0%	127	80	96	101	96	32.3%	-16.7%	0.0%	5.2%
11	0.0%	31,725	1.5%	132	95	89	105	115	14.8%	-17.4%	-22.6%	-8.7%
12	14.1%	180,099	8.6%	123	71	89	94	86	43.0%	-17.4%	3.5%	9.3%
13	92.0%	87,524	4.2%	141	96	89	109	116	21.6%	-17.2%	-23.3%	-6.0%
14	0.0%	137,364	6.5%	125	82	103	103	99	26.3%	-17.2%	4.0%	4.0%
15	1.4%	208,624	9.9%	139	87	103	110	105	32.4%	-17.1%	-1.9%	4.8%
16	49.3%	45,840	2.2%	143	104	108	118	126	13.5%	-17.5%	-14.3%	-6.3%
17	15.1%	185,293	8.8%	133	92	91	106	112	18.8%	-17.9%	-18.8%	-5.4%
18	6.0%	255,700	12.2%	123	89	89	100	107	15.0%	-16.8%	-16.8%	-6.5%
19	0.0%	261,472	12.4%	111	70	89	90	85	30.6%	-17.6%	4.7%	5.9%
xxx	Statewide Average		100.0%	129	88	101	106	107	20.6%	-17.8%	-5.6%	-0.9%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Property Damage

Comparison of Premiums by Territory
6 Month Premiums
Property Damage
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Bureau	State Auto	Average	Proposed	Safeco	Bureau	State Auto	Average
1	0.0%	268,561	12.8%	123	123	120	122	137	-10.2%	-10.2%	-12.4%	-10.9%
2	7.7%	37,146	1.8%	99	98	96	97	108	-8.3%	-9.3%	-11.1%	-10.2%
6	81.6%	42,554	2.0%	92	88	75	85	98	-6.1%	-10.2%	-23.5%	-13.3%
7	0.0%	39,271	1.9%	105	92	87	95	103	1.9%	-10.7%	-15.5%	-7.8%
9	0.0%	216,411	10.3%	118	91	89	99	101	16.8%	-9.9%	-11.9%	-2.0%
10	0.0%	106,012	5.0%	104	83	86	91	91	14.3%	-8.8%	-5.5%	0.0%
11	0.0%	31,725	1.5%	103	90	75	89	100	3.0%	-10.0%	-25.0%	-11.0%
12	14.1%	180,099	8.6%	98	73	75	82	81	21.0%	-9.9%	-7.4%	1.2%
13	92.0%	87,524	4.2%	100	85	75	86	95	5.3%	-10.5%	-21.1%	-9.5%
14	0.0%	137,364	6.5%	105	88	84	92	97	8.2%	-9.3%	-13.4%	-5.2%
15	1.4%	208,624	9.9%	112	95	81	96	105	6.7%	-9.5%	-22.9%	-8.6%
16	49.3%	45,840	2.2%	118	84	84	95	93	26.9%	-9.7%	-9.7%	2.2%
17	15.1%	185,293	8.8%	100	88	82	90	98	2.0%	-10.2%	-16.3%	-8.2%
18	6.0%	255,700	12.2%	97	83	75	85	91	6.6%	-8.8%	-17.6%	-6.6%
19	0.0%	261,472	12.4%	98	74	75	83	82	19.5%	-9.8%	-8.5%	1.2%
xxx	Statewide Average		100.0%	106	90	85	94	99	7.1%	-9.1%	-14.1%	-5.1%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Medical Benefits

Comparison of Premiums by Territory
 6 Month Premiums
 Medical Benefits
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	14	9	16	13	15	-6.7%	-40.0%	6.7%	-13.3%
2	7.7%	37,146	1.8%	15	9	20	14	14	7.1%	-35.7%	42.9%	0.0%
6	81.6%	42,554	2.0%	13	10	16	13	15	-13.3%	-33.3%	6.7%	-13.3%
7	0.0%	39,271	1.9%	13	11	20	14	17	-23.5%	-35.3%	17.6%	-17.6%
9	0.0%	216,411	10.3%	13	8	20	14	13	0.0%	-38.5%	53.8%	7.7%
10	0.0%	106,012	5.0%	13	8	19	13	13	0.0%	-38.5%	46.2%	0.0%
11	0.0%	31,725	1.5%	13	9	16	13	14	-7.1%	-35.7%	14.3%	-7.1%
12	14.1%	180,099	8.6%	14	9	16	13	15	-6.7%	-40.0%	6.7%	-13.3%
13	92.0%	87,524	4.2%	14	10	16	13	16	-12.5%	-37.5%	0.0%	-18.8%
14	0.0%	137,364	6.5%	14	9	17	14	14	0.0%	-35.7%	21.4%	0.0%
15	1.4%	208,624	9.9%	13	9	19	14	14	-7.1%	-35.7%	35.7%	0.0%
16	49.3%	45,840	2.2%	13	8	20	14	13	0.0%	-38.5%	53.8%	7.7%
17	15.1%	185,293	8.8%	13	9	17	13	14	-7.1%	-35.7%	21.4%	-7.1%
18	6.0%	255,700	12.2%	13	9	16	12	14	-7.1%	-35.7%	14.3%	-14.3%
19	0.0%	261,472	12.4%	13	8	16	12	13	0.0%	-38.5%	23.1%	-7.7%
xxx	Statewide Average		100.0%	13	9	17	13	14	-7.1%	-35.7%	21.4%	-7.1%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Work Loss

Comparison of Premiums by Territory
 6 Month Premiums
 Work Loss
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
2	7.7%	37,146	1.8%	4	9	3	6	5	-20.0%	80.0%	-40.0%	20.0%
6	81.6%	42,554	2.0%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
7	0.0%	39,271	1.9%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
9	0.0%	216,411	10.3%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
10	0.0%	106,012	5.0%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
11	0.0%	31,725	1.5%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
12	14.1%	180,099	8.6%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
13	92.0%	87,524	4.2%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
14	0.0%	137,364	6.5%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
15	1.4%	208,624	9.9%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
16	49.3%	45,840	2.2%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
17	15.1%	185,293	8.8%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
18	6.0%	255,700	12.2%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
19	0.0%	261,472	12.4%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%
xxx	Statewide Average		100.0%	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Accidental Death

Comparison of Premiums by Territory
 6 Month Premiums
 Accidental Death
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
2	7.7%	37,146	1.8%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
6	81.6%	42,554	2.0%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
7	0.0%	39,271	1.9%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
9	0.0%	216,411	10.3%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
10	0.0%	106,012	5.0%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
11	0.0%	31,725	1.5%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
12	14.1%	180,099	8.6%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
13	92.0%	87,524	4.2%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
14	0.0%	137,364	6.5%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
15	1.4%	208,624	9.9%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
16	49.3%	45,840	2.2%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
17	15.1%	185,293	8.8%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
18	6.0%	255,700	12.2%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
19	0.0%	261,472	12.4%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%
xxx	Statewide Average		100.0%	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Uninsured Motorist - Property Damage

Comparison of Premiums by Territory
6 Month Premiums
Uninsured Motorist - Property Damage
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	17	8	20	15	17	0.0%	-52.9%	17.6%	-11.8%
2	7.7%	37,146	1.8%	16	7	20	14	15	6.7%	-53.3%	33.3%	-6.7%
6	81.6%	42,554	2.0%	15	7	20	14	13	15.4%	-46.2%	53.8%	7.7%
7	0.0%	39,271	1.9%	15	8	20	14	16	-6.3%	-50.0%	25.0%	-12.5%
9	0.0%	216,411	10.3%	17	6	20	14	13	30.8%	-53.8%	53.8%	7.7%
10	0.0%	106,012	5.0%	14	6	20	13	13	7.7%	-53.8%	53.8%	0.0%
11	0.0%	31,725	1.5%	16	7	20	14	15	6.7%	-53.3%	33.3%	-6.7%
12	14.1%	180,099	8.6%	15	7	20	14	13	15.4%	-46.2%	53.8%	7.7%
13	92.0%	87,524	4.2%	15	6	20	14	13	15.4%	-53.8%	53.8%	7.7%
14	0.0%	137,364	6.5%	15	7	20	14	15	0.0%	-53.3%	33.3%	-6.7%
15	1.4%	208,624	9.9%	16	7	20	14	15	6.7%	-53.3%	33.3%	-6.7%
16	49.3%	45,840	2.2%	16	6	20	14	13	23.1%	-53.8%	53.8%	7.7%
17	15.1%	185,293	8.8%	15	7	20	14	13	15.4%	-46.2%	53.8%	7.7%
18	6.0%	255,700	12.2%	15	6	20	14	13	15.4%	-53.8%	53.8%	7.7%
19	0.0%	261,472	12.4%	15	7	20	14	13	15.4%	-46.2%	53.8%	7.7%
xxx	Statewide Average		100.0%	16	7	20	14	14	14.3%	-50.0%	42.9%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Uninsured Motorist - Bodily Injury

Comparison of Premiums by Territory
6 Month Premiums
Uninsured Motorist - Bodily Injury
BEST Credit Score

Territory	Territory in Litigious	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	34	8	19	20	20	70.0%	-60.0%	-5.0%	0.0%
2	7.7%	37,146	1.8%	29	8	19	19	19	52.6%	-57.9%	0.0%	0.0%
6	81.6%	42,554	2.0%	27	7	19	18	18	50.0%	-61.1%	5.6%	0.0%
7	0.0%	39,271	1.9%	26	8	19	18	20	30.0%	-60.0%	-5.0%	-10.0%
9	0.0%	216,411	10.3%	25	7	19	17	18	38.9%	-61.1%	5.6%	-5.6%
10	0.0%	106,012	5.0%	26	7	19	17	18	44.4%	-61.1%	5.6%	-5.6%
11	0.0%	31,725	1.5%	25	8	19	17	19	31.6%	-57.9%	0.0%	-10.5%
12	14.1%	180,099	8.6%	27	6	19	17	15	80.0%	-60.0%	26.7%	13.3%
13	92.0%	87,524	4.2%	29	8	19	19	20	45.0%	-60.0%	-5.0%	-5.0%
14	0.0%	137,364	6.5%	28	7	19	18	18	55.6%	-61.1%	5.6%	0.0%
15	1.4%	208,624	9.9%	30	8	19	19	20	50.0%	-60.0%	-5.0%	-5.0%
16	49.3%	45,840	2.2%	31	7	19	19	17	82.4%	-58.8%	11.8%	11.8%
17	15.1%	185,293	8.8%	28	7	19	18	18	55.6%	-61.1%	5.6%	0.0%
18	6.0%	255,700	12.2%	27	7	19	18	18	50.0%	-61.1%	5.6%	0.0%
19	0.0%	261,472	12.4%	27	7	19	18	18	50.0%	-61.1%	5.6%	0.0%
xxx	Statewide Average		100.0%	28	7	19	18	18	55.6%	-61.1%	5.6%	0.0%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 1A
 Summary
 Underinsured Motorist

Comparison of Premiums by Territory
 6 Month Premiums
 Underinsured Motorist
 BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	9	12	19	13	14	-35.7%	-14.3%	35.7%	-7.1%
2	7.7%	37,146	1.8%	8	12	19	13	14	-42.9%	-14.3%	35.7%	-7.1%
6	81.6%	42,554	2.0%	8	10	19	12	13	-38.5%	-23.1%	46.2%	-7.7%
7	0.0%	39,271	1.9%	7	12	19	12	14	-50.0%	-14.3%	35.7%	-14.3%
9	0.0%	216,411	10.3%	7	10	19	12	13	-46.2%	-23.1%	46.2%	-7.7%
10	0.0%	106,012	5.0%	7	10	19	12	13	-46.2%	-23.1%	46.2%	-7.7%
11	0.0%	31,725	1.5%	7	12	19	12	14	-50.0%	-14.3%	35.7%	-14.3%
12	14.1%	180,099	8.6%	7	9	19	12	11	-36.4%	-18.2%	72.7%	9.1%
13	92.0%	87,524	4.2%	8	12	19	13	14	-42.9%	-14.3%	35.7%	-7.1%
14	0.0%	137,364	6.5%	8	11	19	12	13	-38.5%	-15.4%	46.2%	-7.7%
15	1.4%	208,624	9.9%	8	12	19	13	14	-42.9%	-14.3%	35.7%	-7.1%
16	49.3%	45,840	2.2%	9	10	19	12	12	-25.0%	-16.7%	58.3%	0.0%
17	15.1%	185,293	8.8%	8	11	19	13	13	-38.5%	-15.4%	46.2%	0.0%
18	6.0%	255,700	12.2%	8	10	19	12	13	-38.5%	-23.1%	46.2%	-7.7%
19	0.0%	261,472	12.4%	8	11	19	12	13	-38.5%	-15.4%	46.2%	-7.7%
xxx	Statewide Average		100.0%	8	11	19	12	13	-38.5%	-15.4%	46.2%	-7.7%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Comprehensive

Comparison of Premiums by Territory
6 Month Premiums
Comprehensive
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	State Populatio	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	78	54	55	62	52	50.0%	3.8%	5.8%	19.2%
2	7.7%	37,146	1.8%	83	85	98	89	83	0.0%	2.4%	18.1%	7.2%
6	81.6%	42,554	2.0%	107	105	83	98	102	4.9%	2.9%	-18.6%	-3.9%
7	0.0%	39,271	1.9%	56	92	52	67	90	-37.8%	2.2%	-42.2%	-25.6%
9	0.0%	216,411	10.3%	48	52	78	59	51	-5.9%	2.0%	52.9%	15.7%
10	0.0%	106,012	5.0%	57	78	56	64	76	-25.0%	2.6%	-26.3%	-15.8%
11	0.0%	31,725	1.5%	83	87	83	84	84	-1.2%	3.6%	-1.2%	0.0%
12	14.1%	180,099	8.6%	99	105	83	96	102	-2.9%	2.9%	-18.6%	-5.9%
13	92.0%	87,524	4.2%	104	106	83	98	104	0.0%	1.9%	-20.2%	-5.8%
14	0.0%	137,364	6.5%	90	79	79	83	77	16.9%	2.6%	2.6%	7.8%
15	1.4%	208,624	9.9%	76	61	75	71	60	26.7%	1.7%	25.0%	18.3%
16	49.3%	45,840	2.2%	71	68	72	70	66	7.6%	3.0%	9.1%	6.1%
17	15.1%	185,293	8.8%	74	91	86	83	89	-16.9%	2.2%	-3.4%	-6.7%
18	6.0%	255,700	12.2%	86	91	83	87	89	-3.4%	2.2%	-6.7%	-2.2%
19	0.0%	261,472	12.4%	74	70	83	76	68	8.8%	2.9%	22.1%	11.8%
xxx	Statewide Average		100.0%	78	77	76	77	75	4.0%	2.7%	1.3%	2.7%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1A
Summary
Collision

Comparison of Premiums by Territory
6 Month Premiums
Collision
BEST Credit Score

Territory	% of Territory in Litigious Zip Codes	Age 18+ Population	% of State Population	Average Premium for Territory					% Above(Below) Proposed			
				Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average
1	0.0%	268,561	12.8%	226	209	183	206	215	5.1%	-2.8%	-14.9%	-4.2%
2	7.7%	37,146	1.8%	210	200	175	195	206	1.9%	-2.9%	-15.0%	-5.3%
6	81.6%	42,554	2.0%	208	198	188	198	203	2.5%	-2.5%	-7.4%	-2.5%
7	0.0%	39,271	1.9%	207	207	152	189	213	-2.8%	-2.8%	-28.6%	-11.3%
9	0.0%	216,411	10.3%	197	183	167	182	187	5.3%	-2.1%	-10.7%	-2.7%
10	0.0%	106,012	5.0%	208	177	156	180	182	14.3%	-2.7%	-14.3%	-1.1%
11	0.0%	31,725	1.5%	235	196	188	206	201	16.9%	-2.5%	-6.5%	2.5%
12	14.1%	180,099	8.6%	218	188	188	198	194	12.4%	-3.1%	-3.1%	2.1%
13	92.0%	87,524	4.2%	221	209	188	206	215	2.8%	-2.8%	-12.6%	-4.2%
14	0.0%	137,364	6.5%	221	186	182	196	192	15.1%	-3.1%	-5.2%	2.1%
15	1.4%	208,624	9.9%	211	186	183	193	192	9.9%	-3.1%	-4.7%	0.5%
16	49.3%	45,840	2.2%	219	175	187	194	180	21.7%	-2.8%	3.9%	7.8%
17	15.1%	185,293	8.8%	190	186	178	185	192	-1.0%	-3.1%	-7.3%	-3.6%
18	6.0%	255,700	12.2%	197	190	189	192	196	0.5%	-3.1%	-3.6%	-2.0%
19	0.0%	261,472	12.4%	199	190	188	192	196	1.5%	-3.1%	-4.1%	-2.0%
xxx	Statewide Average		100.0%	208	191	181	193	197	5.6%	-3.0%	-8.1%	-2.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Bodily Injury

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Bodily Injury
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	303	190	233	242	338	-10.4%	-43.8%	-31.1%	-28.4%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	108	93	122	108	96	12.7%	-2.4%	27.8%	12.6%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	507	219	269	331	381	33.1%	-42.6%	-29.4%	-13.0%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	107	105	87	100	104	2.5%	0.9%	-16.7%	-4.4%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	110	110	92	104	113	-2.0%	-2.7%	-17.9%	-7.5%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	114	118	137	123	101	13.4%	17.1%	36.1%	22.2%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	218	177	173	189	166	31.4%	7.0%	4.3%	14.2%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	174	86	123	128	91	91.7%	-5.0%	35.8%	40.8%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	96	53	82	77	69	39.1%	-23.5%	19.3%	11.6%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	73	45	58	58	65	11.5%	-31.6%	-11.2%	-10.5%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	72	45	58	58	65	9.9%	-31.6%	-11.2%	-11.0%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	57	40	45	47	41	39.3%	-2.3%	8.5%	15.2%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	63	40	45	49	41	52.4%	-2.3%	8.5%	19.6%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	64	41	50	52	48	32.6%	-14.2%	4.8%	7.8%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	73	41	53	55	48	51.7%	-14.2%	9.6%	15.5%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	119	114	122	118	118	0.9%	-3.5%	3.6%	0.3%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	73	48	52	58	43	68.9%	9.9%	20.9%	33.1%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	86	53	68	69	69	24.5%	-23.5%	-0.8%	0.2%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	107	103	96	102	88	21.8%	16.6%	8.8%	15.8%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	66	49	58	57	51	30.0%	-4.1%	14.4%	13.4%
xxx	Straight Average of Examples 1 to 20	129	88	101	106	107	20.6%	-17.8%	-5.6%	-0.9%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Property Damage

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Property Damage
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	273	183	192	216	281	-3.0%	-34.8%	-31.7%	-23.2%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	93	106	110	103	101	-8.3%	4.2%	8.2%	1.4%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	279	175	192	215	270	3.4%	-35.0%	-28.7%	-20.1%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	70	84	62	72	79	-11.9%	6.6%	-21.7%	-8.9%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	77	88	66	77	86	-9.5%	2.7%	-22.7%	-9.9%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	110	134	123	122	127	-13.4%	5.2%	-3.1%	-3.8%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	194	201	155	183	185	4.7%	8.6%	-16.0%	-0.9%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	160	98	111	123	93	72.5%	5.5%	19.7%	32.6%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	77	60	74	70	70	11.0%	-14.8%	5.6%	0.7%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	57	51	52	53	66	-14.9%	-23.7%	-21.6%	-20.0%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	81	51	52	61	66	22.6%	-23.7%	-21.6%	-7.5%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	50	46	40	45	46	8.1%	-0.8%	-13.1%	-1.9%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	73	46	40	53	46	58.1%	-0.8%	-13.1%	14.7%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	59	47	45	50	54	9.8%	-12.7%	-15.4%	-6.2%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	108	47	47	67	54	100.9%	-12.7%	-12.3%	25.3%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	84	110	101	98	106	-21.2%	3.7%	-5.1%	-7.5%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	79	54	47	60	49	62.1%	11.1%	-3.5%	23.4%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	61	60	61	61	70	-12.4%	-14.8%	-12.0%	-13.1%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	80	99	79	86	83	-3.2%	19.3%	-5.0%	3.7%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	58	55	52	55	57	2.5%	-2.7%	-7.9%	-2.6%
xxx	Straight Average of Examples 1 to 20	106	90	85	94	99	7.1%	-9.1%	-14.1%	-5.1%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Medical Benefits

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Medical Benefits
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	25	18	35	26	31	-22.2%	-43.5%	12.2%	-18.1%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	16	11	22	16	14	9.9%	-25.9%	54.8%	12.7%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	24	17	40	27	29	-16.6%	-41.0%	38.2%	-6.5%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	8	8	12	9	14	-41.7%	-42.2%	-15.1%	-33.0%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	9	9	14	10	11	-16.1%	-21.1%	26.3%	-3.2%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	19	13	28	20	18	6.1%	-25.9%	52.1%	10.7%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	22	20	34	25	23	-5.8%	-13.0%	46.4%	8.7%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	21	10	25	19	15	42.5%	-32.0%	67.5%	25.9%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	10	6	16	11	11	-10.1%	-47.1%	42.7%	-5.7%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	12	5	10	9	11	10.7%	-52.3%	-9.4%	-17.7%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	5	10	8	11	-21.3%	-52.3%	-9.4%	-28.9%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	10	5	7	7	11	-5.5%	-57.0%	-31.2%	-31.9%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	5	7	7	11	-24.3%	-57.0%	-31.2%	-36.7%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	10	5	8	8	7	45.8%	-29.8%	24.0%	13.4%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	5	9	7	7	22.0%	-29.8%	28.9%	7.1%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	13	11	20	14	14	-8.8%	-25.9%	36.3%	0.2%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	5	9	8	11	-18.3%	-51.1%	-22.7%	-31.1%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	13	6	12	10	11	20.2%	-47.1%	4.1%	-6.7%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	11	10	16	12	14	-22.2%	-33.1%	10.9%	-14.3%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	11	6	12	9	7	63.9%	-17.5%	71.9%	39.5%
xxx	Straight Average of Examples 1 to 20	13	9	17	13	14	-7.1%	-35.7%	21.4%	-7.1%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Work Loss

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Work Loss
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	7	18	6	10	12	-39.7%	50.0%	-50.0%	-15.0%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	14	4	8	8	-38.6%	75.0%	-50.0%	-1.6%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	7	18	6	10	12	-39.7%	50.0%	-50.0%	-15.0%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	2	12	4	6	6	-64.0%	100.0%	-33.3%	0.0%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	3	12	4	6	6	-52.1%	100.0%	-33.3%	0.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	7	2	5	4	47.8%	75.0%	-50.0%	25.0%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	7	2	5	4	67.5%	75.0%	-50.0%	26.0%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	7	2	5	5	24.0%	40.0%	-60.0%	0.8%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	7	2	4	4	-24.0%	75.0%	-50.0%	0.0%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	6	2	4	3	6.5%	100.0%	-33.3%	33.3%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	2	6	2	3	3	-26.9%	100.0%	-33.3%	6.5%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	6	2	4	3	1.3%	100.0%	-33.3%	33.3%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	2	6	2	3	3	-32.0%	100.0%	-33.3%	1.3%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	6	2	4	3	0.0%	100.0%	-33.3%	33.3%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	2	6	2	3	3	-28.0%	100.0%	-33.3%	5.3%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	4	14	4	7	8	-49.5%	75.0%	-50.0%	-12.0%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	7	2	4	4	-28.2%	75.0%	-50.0%	0.0%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	7	2	4	4	1.0%	75.0%	-50.0%	1.0%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	3	14	4	7	8	-60.5%	75.0%	-50.0%	-12.5%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	7	2	4	4	-21.0%	75.0%	-50.0%	0.0%
xxx	Straight Average of Examples 1 to 20	4	9	3	5	5	-20.0%	80.0%	-40.0%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Accidental Death

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Accidental Death
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	5	8	6	6	6	-16.0%	33.3%	0.0%	0.7%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	3	6	4	4	4	-24.0%	50.0%	0.0%	1.0%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	5	8	6	6	6	-16.0%	33.3%	0.0%	0.7%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	2	5	4	4	4	-50.0%	25.0%	0.0%	0.0%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	2	5	4	4	4	-50.0%	25.0%	0.0%	0.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	4	3	2	3	2	102.0%	50.0%	0.0%	50.0%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	4	3	2	3	3	46.3%	0.0%	-33.3%	1.3%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	4	3	2	3	4	4.0%	-25.0%	-50.0%	-25.0%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	0.0%	50.0%	0.0%	0.0%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	8.0%	50.0%	0.0%	8.0%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	0.0%	50.0%	0.0%	0.0%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	0.0%	50.0%	0.0%	0.0%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	-20.0%	50.0%	0.0%	0.0%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	0.0%	50.0%	0.0%	0.0%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	-6.3%	50.0%	0.0%	0.0%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	3	6	4	4	4	-28.2%	50.0%	0.0%	0.0%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	0.0%	50.0%	0.0%	0.0%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	3	3	2	3	2	47.5%	50.0%	0.0%	47.5%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	2	6	4	4	4	-49.0%	50.0%	0.0%	0.0%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	2	3	2	2	2	2.0%	50.0%	0.0%	2.0%
xxx	Straight Average of Examples 1 to 20	3	4	3	3	3	0.0%	33.3%	0.0%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Uninsured Motorist - Property Damage

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Uninsured Motorist - Property Damage
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	44	15	39	33	32	39.6%	-51.6%	22.4%	3.4%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	15	8	24	16	19	-18.5%	-54.8%	28.4%	-15.0%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	34	15	39	29	32	7.2%	-51.6%	22.4%	-7.7%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	10	10	26	15	21	-52.1%	-51.1%	22.4%	-27.1%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	11	10	26	16	21	-50.4%	-51.1%	22.4%	-26.6%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	15	4	15	11	9	61.0%	-55.6%	60.5%	21.4%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	37	4	15	19	9	289.2%	-56.3%	58.1%	97.4%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	26	5	15	15	9	172.7%	-42.5%	58.1%	62.9%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	12	4	15	10	9	29.6%	-55.6%	60.5%	10.7%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	4	13	9	8	9.4%	-51.2%	53.1%	5.0%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	4	13	9	8	7.6%	-51.2%	53.1%	3.9%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	7	4	13	8	8	-11.7%	-51.2%	53.1%	-4.3%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	4	13	8	8	-10.6%	-51.2%	53.1%	-4.2%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	8	4	13	8	8	-0.1%	-51.2%	53.1%	-0.3%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	4	13	9	8	7.6%	-51.2%	53.1%	3.9%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	15	10	30	19	21	-28.3%	-51.1%	41.3%	-12.8%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	4	15	9	9	-7.5%	-55.6%	60.5%	-2.3%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	11	4	15	10	9	15.2%	-55.6%	60.5%	7.4%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	14	10	30	18	21	-35.9%	-51.1%	41.3%	-15.4%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	4	15	9	9	-7.5%	-55.6%	60.5%	-2.3%
xxx	Straight Average of Examples 1 to 20	16	7	20	14	14	14.3%	-50.0%	42.9%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Uninsured Motorist - Bodily Injury

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Uninsured Motorist - Bodily Injury
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	75	16	36	42	41	84.3%	-60.5%	-11.8%	3.7%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	20	8	20	16	20	-1.6%	-58.7%	0.9%	-19.9%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	140	21	47	69	54	159.0%	-61.1%	-13.0%	28.3%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	27	14	30	24	34	-19.9%	-59.3%	-11.8%	-30.6%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	28	14	30	24	34	-16.6%	-59.3%	-11.8%	-29.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	21	4	15	13	10	110.9%	-60.5%	51.3%	33.0%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	42	4	15	20	10	306.3%	-61.8%	46.6%	96.8%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	33	5	15	18	10	222.3%	-48.9%	46.6%	72.4%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	17	4	15	12	10	70.7%	-60.5%	51.3%	21.3%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	13	4	10	9	9	35.7%	-57.6%	8.3%	-4.9%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	12	4	10	9	9	32.4%	-57.6%	8.3%	-7.1%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	4	10	8	9	1.7%	-57.6%	8.3%	-15.8%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	10	4	10	8	9	12.5%	-57.6%	8.3%	-11.6%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	11	4	10	8	9	16.1%	-57.6%	8.3%	-10.6%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	13	4	10	9	9	35.7%	-57.6%	8.3%	-4.9%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	28	11	29	23	27	3.4%	-60.3%	6.6%	-16.9%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	13	4	12	9	10	26.4%	-60.5%	21.0%	-4.6%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	15	4	12	10	10	52.8%	-60.5%	21.0%	4.5%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	25	11	29	22	27	-7.3%	-60.3%	6.6%	-20.7%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	11	4	15	10	10	14.5%	-60.5%	51.3%	2.9%
xxx	Straight Average of Examples 1 to 20	28	7	19	18	18	55.6%	-61.1%	5.6%	0.0%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Underinsured Motorist

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Underinsured Motorist
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	21	21	33	25	30	-29.3%	-29.4%	10.9%	-15.8%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	9	19	11	14	-61.9%	-36.2%	31.3%	-22.3%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	39	42	59	47	37	5.3%	12.8%	59.0%	25.7%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	8	28	38	25	25	-68.5%	12.5%	53.6%	-0.7%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	8	28	38	25	25	-68.2%	12.5%	53.6%	-0.7%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	6	5	13	8	7	-19.4%	-36.4%	79.7%	7.9%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	12	5	13	10	7	60.6%	-36.4%	79.7%	33.7%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	9	6	13	9	7	25.6%	-14.3%	79.7%	29.8%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	5	5	13	7	7	-35.7%	-36.4%	79.7%	2.4%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	8	5	6	-44.4%	-26.3%	28.3%	-13.6%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	8	5	6	-46.1%	-26.3%	28.3%	-15.1%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	8	5	6	-58.1%	-26.3%	28.3%	-19.2%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	8	5	6	-51.2%	-26.3%	28.3%	-19.2%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	8	5	6	-51.2%	-26.3%	28.3%	-19.2%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	8	5	6	-44.4%	-26.3%	28.3%	-13.6%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	8	14	27	16	20	-60.3%	-30.2%	36.2%	-18.0%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	10	6	7	-52.1%	-36.4%	38.2%	-16.5%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	4	5	10	6	7	-41.2%	-36.4%	38.2%	-14.4%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	7	14	27	16	20	-64.7%	-30.2%	36.2%	-19.6%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	3	5	13	7	7	-55.5%	-36.4%	79.7%	-3.2%
xxx	Straight Average of Examples 1 to 20	8	11	19	12	13	-38.5%	-15.4%	46.2%	-7.7%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Comprehensive

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Comprehensive
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	148	121	130	133	171	-13.6%	-29.3%	-23.9%	-22.2%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	123	86	89	99	102	21.2%	-15.8%	-12.0%	-2.2%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	115	110	116	114	161	-28.6%	-31.5%	-27.9%	-29.4%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	64	66	49	60	65	-1.6%	0.7%	-25.3%	-8.6%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIM 100/300; No Lapse	57	68	52	59	82	-30.5%	-16.8%	-37.2%	-28.1%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	81	103	95	93	73	11.5%	41.2%	30.9%	27.8%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	105	154	120	126	69	53.0%	124.9%	75.4%	84.4%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	87	75	85	82	53	63.2%	41.3%	60.5%	55.0%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	71	46	57	58	50	40.5%	-9.5%	12.7%	14.5%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	69	50	52	57	67	1.7%	-25.3%	-22.6%	-15.5%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	72	71	93	79	93	-21.8%	-23.3%	0.2%	-15.1%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	55	45	40	47	25	117.0%	78.5%	57.8%	84.3%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	61	64	71	65	35	72.9%	82.0%	102.5%	85.7%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	41	46	45	44	48	-14.4%	-3.8%	-6.3%	-8.2%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	50	66	84	67	66	-24.4%	-1.0%	27.1%	0.6%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	83	86	79	82	102	-18.8%	-15.8%	-22.3%	-19.0%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	69	76	84	76	37	85.5%	104.0%	126.1%	105.1%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	77	59	61	66	71	9.1%	-16.7%	-13.7%	-7.2%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIM 50/100; No Lapse	75	77	62	71	69	8.7%	12.5%	-9.4%	4.0%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIM 25/50; No Lapse	47	63	60	56	56	-16.8%	12.6%	6.4%	0.8%
xxx	Straight Average of Examples 1 to 20	77	77	76	77	75	2.7%	2.7%	1.3%	2.7%

Agricultural Workers Mutual Auto Insurance Company
Competitor Analysis Exhibits
Arkansas Personal Auto

Exhibit 1B
Collision

Comparison of Premiums Across All Zip Codes
6 Month Premiums
Collision
BEST Credit Score

Rating Example	Rating Example Description	Average Premium for Zip Code(s)					% Above(Below) Proposed			
		Safeco	Farm Bureau	State Auto	Competitor Average	Proposed	Safeco	Farm Bureau	State Auto	Competitor Average
1	Married Male 38; Clean Driving Record; 2007 Chevy P/U; Married Female 35; Clean Driving Record; 2003 Chevy Cavalier; Single Male 16, Clean Driving Record; 2000 Ford F150; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	474	319	317	370	487	-2.5%	-34.5%	-34.9%	-24.0%
2	Married Male 28; Clean Driving Record; 2007 Chevy P/U; Married Female 25; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 25/50/20; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	220	221	229	223	215	2.3%	3.1%	6.7%	4.0%
3	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; Single Female 16, Clean Driving Record; 2000 Honda Accord; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	369	298	292	320	503	-26.6%	-40.9%	-42.0%	-36.5%
4	Married Male 58; Clean Driving Record; 2007 Chevy P/U; Married Female 55; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	128	170	126	141	137	-6.9%	23.8%	-8.2%	2.9%
5	Married Male 68; Clean Driving Record; 2007 Chevy P/U; Married Female 65; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 100/300/50; Medical Benefits: Basic; UM/UIIM 100/300; No Lapse	131	177	134	147	153	-14.3%	15.3%	-12.8%	-4.0%
6	Single Female 21; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	203	260	223	229	202	0.4%	28.6%	10.4%	13.1%
7	Single Male 21; 1 Minor Ticket; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	477	390	280	382	334	42.8%	16.8%	-16.1%	14.5%
8	Single Female 26; 1 Minor Ticket; 1 Accident; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	338	190	200	243	178	90.3%	6.9%	12.6%	36.5%
9	Single Male 26; Clean Driving Record; 2003 Honda Civic; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	166	116	133	138	135	23.1%	-14.1%	-1.2%	2.6%
10	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	146	124	137	136	171	-14.7%	-27.4%	-19.8%	-20.7%
11	Single Male 40; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	156	158	182	165	229	-31.5%	-30.7%	-20.6%	-27.6%
12	Single Female 55; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	120	113	106	113	80	51.0%	41.2%	32.7%	41.6%
13	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	131	143	139	138	106	23.3%	34.7%	31.4%	29.8%
14	Single Female 70; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	133	115	119	123	102	30.5%	12.3%	16.7%	19.8%
15	Single Male 70; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	157	146	165	156	136	15.1%	7.3%	20.9%	14.5%
16	Married Male 48; Clean Driving Record; 2007 Chevy P/U; Married Female 45; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	184	221	204	203	215	-14.3%	3.1%	-4.9%	-5.4%
17	Single Male 55; Clean Driving Record; 2007 Ford F250; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	151	168	164	161	112	34.8%	50.6%	47.0%	44.1%
18	Single Female 40; Clean Driving Record; 2007 Chevy Tahoe; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	168	147	162	159	180	-6.7%	-18.8%	-10.5%	-12.0%
19	Married Male 62; Clean Driving Record; 2007 Chevy P/U; Married Female 59; Clean Driving Record; 2003 Chevy Cavalier; BI/PD: 50/100/50; Medical Benefits: Basic; UM/UIIM 50/100; No Lapse	167	199	160	175	144	15.6%	38.2%	11.0%	21.6%
20	Single Female 65; Clean Driving Record; 2007 Oldsmobile Cutlass; BI/PD: 25/50/25; Medical Benefits: Basic; UM/UIIM 25/50; No Lapse	147	150	147	148	117	25.9%	28.1%	26.2%	26.7%
xxx	Straight Average of Examples 1 to 20	208	191	181	193	197	5.6%	-3.0%	-8.1%	-2.0%

Agricultural Workers Mutual Auto Insurance Company
 Competitor Analysis Exhibits
 Arkansas Personal Auto

Exhibit 4
 Summary

Comparison of Average Premiums by Credit Score
 All Coverages Combined
 6 Month Premiums
 Average Premium for All Rating Examples

Credit Score	Average Premium for Examples					% Above(Below) Proposed				
	Safeco	Farm Bureau	State Auto	Average	Proposed	Safeco	Farm Bureau	State Auto	Average	
	Premium Relativity to BEST Credit Score									
Worse	1.673	1.860	2.794	2.086	2.506					
30th percentile	1.529	1.507	1.823	1.617	1.963					
50th percentile	1.322	1.240	1.462	1.343	1.531					
70th percentile	1.176	1.197	1.268	1.212	1.279					
BEST	1.000	1.000	1.000	1.000	1.000					
No-Hit	1.702	1.437	1.414	1.532	1.531					
	Average Premium									
Worse	1,083	906	1,491	1,160	1,402	-22.7%	-35.4%	6.4%	-17.2%	
30th percentile	990	734	973	899	1,098	-9.8%	-33.1%	-11.4%	-18.1%	
50th percentile	856	604	780	747	857	0.0%	-29.5%	-8.9%	-12.8%	
70th percentile	762	583	677	674	716	6.4%	-18.5%	-5.4%	-5.8%	
BEST	647	487	534	556	559	15.8%	-12.9%	-4.6%	-0.6%	
No-Hit	1,102	700	755	852	857	28.6%	-18.3%	-11.9%	-0.5%	