

SERFF Tracking Number: HRLV-126621610 State: Arkansas
Filing Company: Harleysville Mutual Insurance Company State Tracking Number: EFT \$150
Company Tracking Number: J CLEAVER 1
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: Arkansas Auto/

Filing at a Glance

Company: Harleysville Mutual Insurance Company

Product Name: PPA SERFF Tr Num: HRLV-126621610 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$150
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: J CLEAVER 1 State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi
Disposition Date: 06/14/2010
Authors: Tina Losinno, Carol Zwoyer
Date Submitted: 05/19/2010 Disposition Status: Filed
Effective Date Requested (New): 07/28/2010 Effective Date (New): 08/23/2010
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Arkansas Auto Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: ISO Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/14/2010
State Status Changed: 05/25/2010 Deemer Date:
Created By: Carol Zwoyer Submitted By: Carol Zwoyer
Corresponding Filing Tracking Number:
Filing Description:
With this filing we submit for your review and approval a new Personal Automobile Program in Harleysville Mutual Insurance Company which replaces that which is currently on file.

Company and Contact

Filing Contact Information

Carol Zwoyer, Senior State Filing Analyst czwoyer@harleysvillegroup.com
355 Maple Avenue 215-256-5735 [Phone]
Harleysville, PA 19438-2297 215-256-5678 [FAX]

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Filing Company Information

Harleysville Mutual Insurance Company	CoCode: 14168	State of Domicile: Pennsylvania
355 Maple Avenue	Group Code: 253	Company Type:
Harleysville, PA 19438	Group Name:	State ID Number:
(215) 256-5000 ext. [Phone]	FEIN Number: 23-0902325	

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Harleysville Mutual Insurance Company	\$150.00	05/19/2010	36661890

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/14/2010	06/14/2010

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	06/10/2010	06/10/2010	Carol Zwoyer	06/10/2010	06/10/2010
Pending Industry Response	Alexa Grissom	06/03/2010	06/03/2010	Carol Zwoyer	06/03/2010	06/03/2010
Pending Industry Response	Alexa Grissom	05/27/2010	05/27/2010	Carol Zwoyer	05/28/2010	05/28/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revise new business effective date	Note To Reviewer	Robin Upchurch	07/14/2010	07/14/2010

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Disposition

Disposition Date: 06/14/2010

Effective Date (New): 08/23/2010

Effective Date (Renewal):

- Effective Date (New) changed from 07/28/2010 to 08/23/2010 by Grissom, Alexa on 07/20/2010.

Status: Filed

Comment:

Rate data does NOT apply to filing.

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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	cover letter	Filed	Yes
Supporting Document	Actuarial memo	Filed	Yes
Supporting Document	response	Filed	Yes
Supporting Document	Response exhibit	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Page	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: Arkansas Auto/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/10/2010
Submitted Date 06/10/2010
Respond By Date

Dear Carol Zwoyer,

This will acknowledge receipt of the captioned filing. Please input a range instead of the word varies on the form.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

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Product Name: PPA
Project Name/Number: Arkansas Auto/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/10/2010
Submitted Date 06/10/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see attached corrected form.

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,
Carol Zwoyer, Tina Losinno

SERFF Tracking Number: HRLV-126621610 State: Arkansas
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Product Name: PPA
Project Name/Number: Arkansas Auto/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/03/2010

Submitted Date 06/03/2010

Respond By Date

Dear Carol Zwoyer,

This will acknowledge receipt of the captioned filing. Please submit the APCS in Excel in the Department's unaltered form. Please confirm you will keep statistical data on the discounts.

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/03/2010
Submitted Date 06/03/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see attached APCS in Excel format. In addition, this is confirmation that we track information regarding our various discounts.

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,

Carol Zwoyer, Tina Losinno

SERFF Tracking Number: HRLV-126621610 State: Arkansas
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Company Tracking Number: J CLEAVER 1
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: Arkansas Auto/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/27/2010

Submitted Date 05/27/2010

Respond By Date

Dear Carol Zwoyer,

This will acknowledge receipt of the captioned filing. Please advise if you have current policyholders that will renew into this proposed rating plan. If so, please submit the Rf-1 abstract. Additionally, please provide data to support the newly proposed discounts.

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: HRLV-126621610 State: Arkansas
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Product Name: PPA
Project Name/Number: Arkansas Auto/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/28/2010
Submitted Date 05/28/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: In response to your concerns, please see attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: response

Comment:

Satisfied -Name: Response exhibit

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Carol Zwoyer, Tina Losinno

SERFF Tracking Number: HRLV-126621610 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: PPA
 Project Name/Number: Arkansas Auto/

Note To Reviewer

Created By:

Robin Upchurch on 07/14/2010 12:46 PM

Last Edited By:

Robin Upchurch

Submitted On:

07/14/2010 12:46 PM

Subject:

Revise new business effective date

Comments:

At this time we must revise our new business date as follows: These changes shall be applicable with all new business policies effective on and after August 23, 2010. Thank you

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 06/14/2010	Manual Pages	Index-1 & 2	Replacement	AR HMIC PVM Index.pdf
Filed 06/14/2010	Manual Pages	GR-1 thru 31	Replacement	AR HMIC PVM GR-1-31.pdf
Filed 06/14/2010	Manual Pages	(AR) R-1 thru 12	Replacement	AR HMIC PPA Rate Pages.pdf
Filed 06/14/2010	Manual Page	(AR) F-1	Replacement	AR HMIC PVM Forms.pdf
Filed 06/14/2010	Manual Pages	(AR) C-1 thru 4	Replacement	AR HMIC PVM Class.pdf
Filed 06/14/2010	Manual Pages	(AR) T-1 thru 13	Replacement	AR HMIC PVM

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TERR.pdf

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RULE 1. DEFINITIONS

A. Private Passenger Auto

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. not used as a public or livery conveyance for passengers,
 - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. has a Gross Vehicle Weight of less than 10,000 lbs.; and
 - b. is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) incidental to insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) for farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

- a. it meets the conditions in a. and b. above; and
 - b. coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement (**PP 03 01**).
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. it is principally garaged on a farm or ranch, and
 - b. it otherwise meets the definitions in 1. and 2. above.

B. AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.

D. SINGLE LIMIT LIABILITY as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.

F. OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured-Lessor endorsement (**PP 03 19**)

G. GROSS VEHICLE WEIGHT as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

RULE 2. PERSONAL AUTO POLICY – ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1. if:

1. they are written on a specified auto basis, and
2. they are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.

B. A Personal Auto Policy shall be used to afford coverage for farm family co-partnerships or farm family corporations: An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided the vehicle is:

1. Not experience rated, and
2. Not used in any occupation other than farming or ranching, or
3. Used only in driving to or from work.

RULE 2. PERSONAL AUTO POLICY – ELIGIBILITY (continued)

- C.** A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1. that are owned jointly by two or more:
1. Resident relatives other than husband and wife; or
 2. Resident individuals; or
 3. Non-resident relatives, including a non-resident husband and wife if:
 - a. they are written on a specified auto basis,
 - b. the policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
 - c. the Joint Ownership Coverage Endorsement (PP 03 34) is attached. Refer to the endorsement for the extent of coverage.
- D.** A Personal Auto Policy shall be used to afford coverage to motor homes if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. an individual;
 - b. a husband and wife;
 - c. two or more relatives other than husband and wife; or
 - d. two or more resident individuals; and
 3. Coverage is limited in accordance with the Miscellaneous Type Vehicle endorsement (**PP 03 23**).

Exception: Exposures in A., B. or C. above may be written under a commercial auto policy when combined with a commercial risk.

- E.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1; and
 2. Motor homes or other similar types of vehicles;
- If they are owned jointly by a trust and the named insured.

Notes:

1. The trust may not be designated in the Declarations as a named insured.
2. If the trust is the exclusive owner of any of the vehicles described above, the exposure may be written under a commercial auto policy.

RULE 3. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.

B. Model Year and Symbol Determination

1. Refer to the Model Year/Age Group Rule to determine the model year/age of the auto and refer to the Symbol and Identification Manual for the appropriate symbol(s) of the auto.

When model year is used in rating and the rates for a model year are not displayed on the Rate Pages, rate according to Rule 12.E.

2. If no Rating Symbol is shown in the Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol:
 - a. If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
 - b. If the S&I Manual does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.

C. Refer to the Territory Definitions to determine the territory code for the location where the auto is principally garaged.

NOTE: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

RULE 3. PREMIUM DETERMINATION (continued)

- D. Refer to the rate pages to determine base rates for the desired coverage for the appropriate territory.
- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factors using the formula shown on the rate pages.
- F. When a surcharge is applicable under the Certified Risk- Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

RULE 4. CLASSIFICATIONS

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

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule unless otherwise specified.

Refer to Section C. below for definitions of terms used in this rule.

- A. Autos owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:
 - 1. Primary Classification
 - a. Classify the auto according to the:
 - (1) Age, sex and marital status of the licensed operators;
 - (2) Use of the auto, and
 - (3) Eligibility of youthful operators for the Driver Training and/or Good Student classes, and
 - b. Determine the applicable factor from the Primary Rating Factor Table, according to the Rate Table/Territory in which the auto is principally garaged.
 - 2. Secondary Classification
 - a. Refer to the Symbol and Identification Manual to determine if the auto is:
 - (1) Standard performance,
 - (2) Intermediate performance,
 - (3) High performance,
 - (4) Sports, or
 - (5) Sports PremiumFor definitions refer to Rule **4.C.9**.
 - b. Determine if the auto is:
 - (1) A single car, or
 - (2) Part of a multi-car risk.
 - c. Refer to the Safe Driver Insurance Plan to classify licensed operators according to the provisions of the Plan.
 - d. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor
 - 3. Classification Changes

Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

 - (1) A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
 - (2) A policy shall **not** be changed mid-term to effect a change in the Driving Record Sub-Classification.
 - (3) A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

RULE 4. CLASSIFICATIONS (continued)

B. Private Passenger Autos Owned by Corporations, Co-partnerships, or Unincorporated Associations are not eligible for coverage under a Personal Auto Policy.

1. A private passenger auto owned by a farm family co-partnership or farm family corporation and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:
 - a. not experience rated, and
 - b. not used in an occupation other than farming or ranching, or
 - c. used only in driving to or from work.

C. Definitions

1. Use Classifications

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or in driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. **PLEASURE USE** means:
 - (1) No **BUSINESS USE**
 - (2) Personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; and
 - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. **WORK LESS THAN 15 MILES** means:
 - (1) No **BUSINESS USE**
 - (2) Personal use including driving to or from work or school
 - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. **WORK 15 OR MORE MILES** means:
 - (1) No **BUSINESS USE**.
 - (2) Personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.
- g. An auto used in the business of the U.S. Government by one of its employees may be classified and rated as **PLEASURE USE**, **WORK LESS THAN 15 MILES** or **WORK 15 or MORE MILES** when the Federal Employees using autos in Government Business endorsement is used to limit coverage.

2. Age, Sex and Marital Status Classifications

- 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 one of the following:
 - (1) **YOUTHFUL UNMARRIED FEMALE OPERATOR** – unmarried female under 25 years of age who is not an owner or principal operator;
 - (2) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator;
 - (3) **YOUTHFUL MARRIED MALE OPERATOR** – married male under 25 years of age;
 - (4) **YOUTHFUL UNMARRIED MALE OPERATOR** – unmarried male under 25 years of age who is not an owner or principal operator;

RULE 4. CLASSIFICATIONS (continued)

(5) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** – unmarried male under 30 years of age who is an owner or principal operator;

- b. **AGE** means the age attained on the last birthday.
- c. **MARRIED** means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- d. **RESIDENT** means anyone residing in the same household.

Exceptions:

- (1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- (2) If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.

Note:

For the purposes of Exception 2, if the rating factor for a married youthful operator is greater than the factor for an unmarried youthful operator, use the lower factor and corresponding statistical code.

3. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

(1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

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

(2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and a minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

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

- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c., or d. or e. above.

4. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is –

(1) at least 16 years of age, and

(2) a full time high school, college or university student., or

(3) an unmarried female graduate* or male graduate of a 4 year college or university and is under age 25.

*married females are classified as Adult – All Other

RULE 4. CLASSIFICATIONS (continued)

- b. On each anniversary date of the policy, the A-1385C Good Student Credit Application is completed and signed by a certified school official indicating that the student has met one of the following requirements during the immediately preceding school semester:

(1) is in the upper 20% of his/her class scholastically, or

(2) maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged then no grade can be below "B."

(3) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.

(4) student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

- c. The Good Student Discount will be continued after the undergraduate work is completed provided the operator is a graduate of a 4-year college or university and continues to be the controlling factor in the classification of the automobile.

A classification change resulting from a change in the scholastic standing of the student can be effected between anniversary dates of the policy.

5. Operator Assignment

Each operator shall be assigned to the vehicle he/she customarily operates and each operator must be assigned to a vehicle. When there are equal or more vehicles than operators, each operator must be assigned to a vehicle as a principal operator (except for youthful operators away at school over 100 miles).

a. Youthful Operators

All youthful operators must be assigned to the vehicle he/she customarily operates as stated above. When there are more operators than vehicles, a youthful occasional operator must be assigned to each vehicle.

(1) Assign any youthful operators to the autos they principally operate. If there are equal cars and operators, or more cars than operators, every operator must be a principal operator unless he/she is away at school over 100 miles.

(2) When there are more youthful operators than vehicles, assign other youthful operators as follows:

(a) determine the primary pleasure use rating factors of all youthful operators;

(b) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently. Only one occasional operator may be assigned to an auto except when there are more occasional operators than cars.

(c) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor;

(3) any remaining autos are rated at the appropriate "No Youthful Operator" classification

b. No Youthful Operators

(1) Operators Age 35 and Over

(a) The Principal Operator Age 35-44 Class shall apply if the principal operator of the auto is age 35-44.

(b) The Principal Operator Age 45-49 Class shall apply if the principal operator of the auto is age 45-49.

(c) The Principal Operator Age 50 -54 Class shall apply if the principal operator of the auto is age 50-54.

(d) The Principal Operator Age 55-64 Class shall apply if the principal operator of the auto is age 55-64.

(e) The Principal Operator Age 65-69 Class shall apply if the principal operator of the auto is age 65-69.

(f) The Principal Operator Age 70-74 Class shall apply if the principal operator of the auto is age 70-74.

(g) The Principal Operator Age 75-79 Class shall apply if the principal operator of the auto is age 75-79.

(h) The Principal Operator Age 80-84 Class shall apply if the principal operator of the auto is age 80-84.

(i) The Principal Operator Age 85 or Over Class shall apply if the principal operator of the auto is age 85 or over.

(j) If all operators in the household are age 35 or over, the above classes shall apply to all autos. The lowest classification factor of any operator over age 35 will determine the classification of any remaining auto(s).

(2) If there are also operators in the household under age 35:

(a) Any youthful operator class shall apply in accordance with the youthful operator rules.

(b) Any auto principally operated by an adult under age 35 shall be rated at the "All Other".

(c) Any remaining auto(s) in excess of the number of operators age 35 and over shall be rated at the "All Other" Class.

RULE 4. CLASSIFICATIONS (continued)

c. Multi-Car Risks

(1) The Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more such autos are insured in this company for any of the following coverages: Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, No-Fault, Comprehensive or Collision.

(2) A Multi-Car Credit will also be allowed when the insured has full time access to a company car (Private Passenger Type) which has unrestricted coverage for personal use under a Commercial Policy.

d. Total Base Premium is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, No-Fault, Comprehensive and Collision coverage that apply to the auto.

6. Anti-Theft Device Discount

a. The Comprehensive coverage Base Premium applicable to any automobile or pickup truck which is rated as a private passenger type is reduced when anti-theft devices are installed and maintained in working condition provided:

(1) The vehicle is equipped with a device as defined in Category I, II, or III below and;

(2) An anti-theft device discount application form has been completed and;

(3) Stickers identifying the specific type of anti-theft system are not attached to the vehicle unless specifically permitted by these rules.

If two or more qualifying devices are attached to the same vehicle, the total discounts shall be those applicable to the device qualifying for the highest discount.

Category I:

A 5% discount shall be afforded on vehicles equipped with:

i. A non-passive ignition or starter cut-off switch or;

ii. A non-passive operated alarm or;

iii. A window identification system (a sticker may identify the presence of this system). This discount is in addition to any other discount permitted by these rules or,

iv. any vehicle equipped with a working GPS tracking device (On-Star, GPS-CarTrack, etc.)

Category II:

A 10% discount shall be afforded on vehicles equipped with:

i. A passive alarm system and motion detection device that can not be operated independently of each other or;

ii. A non-passive internally operated alarm including a forced action prompter or;

iii. A high security ignition replacement lock (a sticker may identify the presence of this system).

Category III:

A 15% shall be afforded on all vehicles equipped with:

i. A passive alarm system that if also equipped with a motion detection device, the motion detection device can be disarmed independently of the remainder of the system, or

ii. A passive fuel cut-off switch or;

iii. A passive ignition cut-off system.

b. Additional Discount:

An additional 5% discount is available if the automobile is equipped with a hood lock and latching mechanism and the vehicle is also equipped with a redundant starting means or alarm system.

7. Safety Equipment Discounts

a. Passive Restraint Discount

The following discounts apply to Medical Payments and/or any No-Fault Coverage ONLY. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either paragraph (1) or (2) below:

(1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.

(2) 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

RULE 4. CLASSIFICATIONS (continued)

b. Anti-Lock Braking System Discount

A 5% discount for Bodily Injury and Property Damage Liability or Single Limit Liability coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

If Anti-Lock Brakes are standard equipment, the discount will be automatically granted as it is reflected in the Vehicle Identification Number. If optional equipment, completion of Form A-1935, Anti-Lock Braking System Credit Applicable, is required and must be submitted along with your request.

8. Pickups and Vans

- a. Liability and Physical Damage:** Rate as private passenger. For non-symbolized pickups, determine a symbol based on original cost new from the Price/Symbol Charts of the Symbol and Identification Manual.
- b. Coverage for caps, covers or bedliners** on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
- c. Camper bodies with or without facilities for cooking or sleeping:** Rate as a separate item. Refer to Rule 19. Miscellaneous Types.

9. Vehicle Performance

a. 2002 and newer model years

- 1. **STANDARD PERFORMANCE** means any non-sports vehicle with a net weight to horsepower ratio of greater than 16 to 1.
- 2. **INTERMEDIATE PERFORMANCE (i)** means any non-sports vehicle with a net weight to horsepower ratio of 16 to 1 or less, but greater than 14 to 1.
- 3. **HIGH PERFORMANCE (h)** means any non-sports vehicle with a net weight to horsepower of 14 to 1 or less.
- 4. **SPORTS GROUP (s)** means all vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 30 to 1 but greater than 20 to 1. Sports Group does not include station wagon, sedan, pickup, utility or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Group.
- 3. **SPORTS PREMIUM GROUP (p)** means all vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horse-power ratio less than or equal to 20 to 1. Sports Premium Group does not include station wagon, sedan, pickup, utility or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus two will be included in the Sports Premium Group.

b. Pre-2002 model years

Refer to the ISO Symbol and Identification Manual.

10. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

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

Exception

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

- 2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a.** Is age 55 or over, and
 - b.** Has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
- 3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a.** Only to the auto principally operated by the operator with the course completion certificate.
 - b.** Only once to each such auto regardless of the number of operators with course completion certificates.

RULE 4. CLASSIFICATIONS (continued)

4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. Be approved by the Arkansas Department of Motor Vehicles, and
 - b. Be taught by an approved instructor, and
 - c. Include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. Shall not be self-instructed.

RULE 5. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in companies authorizing its use. When SDIP is used it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Furnished to an individual by a corporation, partnership or unincorporated association owning less than 5 motor vehicles and not used for business purposes.
3. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching

Exceptions

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Six points shall be assigned for conviction of:

- (a) Driving while intoxicated or under the influence of drugs; or
- (b) Failure to stop and report when involved in an accident; or
- (c) Homicide or assault arising out of the operation of a motor vehicle; or
- (d) Driving during a period while license is suspended or revoked; or
- (e) Reckless or careless driving; or
- (f) Eluding or attempting to elude a police officer.
- (g) Passing a stopped school bus.

(2) Two points are assigned for the conviction of any other moving traffic violation resulting in or from:

- (a) An operator's license was suspended or revoked; or
- (b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.
- (c) Speed in excess of 15 MPH over the speed limit.

RULE 5. SAFE DRIVER INSURANCE PLAN (SDIP) (continued)

(3) One point shall be assigned for the conviction of any other moving motor vehicle violation.

Exceptions: Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excessive escape of exhaust products; or
- (b) Lights or other equipment, except brakes; or
- (c) Failure to sign or display registration card; or
- (d) Display of license plates; or
- (e) Failure to have in possession driver's license, provided there is a valid one in existence.

NOTE: In the event the applicant or operator has an at-fault accident and is convicted of a motor vehicle violation(s) under (1), (2), and/or (3) above, arising out of the same occurrence, only the higher surcharge points between the accident and violation shall be assigned.

b. Accidents

Points shall be assigned for each substantial at-fault* accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in

- (a) Bodily injury or death; or
- (b) Total damage to all property including his or her own net payment in excess of \$1,000.

(2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned points under (1) above.

*Substantially at-fault means a person's action or inaction was a least 50% the cause of the accident.

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or principal operator of an auto insured under a separate policy; and
2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The applicant, owner or other resident operator is reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - d. Operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - f. Accidents involving damage by contact with animals or fowl; or
 - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

c. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years prior to the effective date of the policy for both new and renewal policies.

RULE 5. SAFE DRIVER INSURANCE PLAN (SDIP) (continued)

C. Safe Driver Sub-Classification

The safe driver sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period.

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

D. Assignment of Safe Driver Point Surcharges

Any point surcharges developed under the SDIP are assigned to the car driven by the operator responsible for incurring the points.

If two or more operators are assigned to the same car, the applicable safe driver sub-classification is determined using the sum of the surcharges determined for each operator assigned to the vehicle. If all operators assigned to the same car are point free, apply sub-class 0.

If there are more cars than operators, each operator shall be assigned to only one vehicle. The remaining vehicles shall be rated as sub-class 0.

E. Administration of the SDIP

The administration necessary to assign proper Driving Record Sub-Classification for new and renewal business shall be determined from any one or combination of the following:

1. Company's own records; or
2. Motor Vehicle records; or
3. An application signed by the applicant or his agent; or
4. Information obtained from claims history records.

F. First Accident Forgiveness and Safe Driver discounts are described in Rules 33, 34 and 35.

RULE 6. MODEL YEAR/AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGES

A. Where Model Year is used in rating:

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the Rate Pages, rate according to Rule 12.E.

The "current model year", as used in this section, changes effective October 1 of each calendar year, regardless of the actual introduction of the makes and models.

B. Where Age is used in rating:

1. Rebuilt or structurally altered autos – the age of the chassis determines the age of the auto.

RULE 7. MINIMUM PREMIUM RULE

A. A minimum annual premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:

1. Comprehensive,
2. Collision,
3. Single Limit Liability,
4. Bodily Injury Liability, or
5. Property Damage Liability.

RULE 7. MINIMUM PREMIUM RULE (continued)

- B.** Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.
- C.** The minimum annual premium charge is not subject to reduction except - in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D.** The minimum annual premium is \$50.00.

RULE 8. POLICY PERIOD

- A.** New and renewal policies are written on a 12-month basis.
- B.** Premium charged for policy terms not exceeding 12 months is as follows:
 - 1.** Twelve Month Policies
Charge the annual premium.

Exceptions:

The premium is computed Pro Rata:

- 1.** When coverage is written to secure a common policy date with other coverages or lines of insurance.
- 2.** When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
- 3.** When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

RULE 9. CHANGES

- A.** All changes requiring premium adjustments shall be computed pro rata.
- B.** If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C.** Minimal Premium Adjustments:
 - 1.** If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
 - 2.** Companies need not refund minimal premium if the insured requests the following:
 - a.** cancellation of coverage,
 - b.** reduction of limits of liability,
 - c.** increase in deductible,except that actual return premium shall be returned at the request of the insured.
 - 3.** If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.
 - 4.** The minimum premium is \$5.00.

RULE 10. CANCELLATION

- A.** Cancellation by insured.
 - 1.** An insured may cancel an automobile policy at any time by giving the company notice of intent to cancel. The following will be acceptable as written notice from the insured:
 - a.** Note in the insured's handwriting requesting cancellation, or
 - b.** Return of latest declarations page requesting cancellation, or
 - c.** Signed lost policy release requesting cancellation.
- B.** All cancellations will be calculated pro rata.

RULE 10. CANCELLATION (continued)

C. Instructions for Use of PRO RATA TABLES

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the company.

Example:

Cancellation date May 19, 1976	1976.381
Effective date March 2, 1976	1976. <u>167</u>
	.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

Note: As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years, this table shall also be used for each such year

(THIS PAGE RESERVED FOR FUTURE USE)

Pro Rata Table

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

Pro Rata Table

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

RULE 11. WHOLE DOLLAR PREMIUM

Regardless of policy term, the premium for each coverage or exposure may only be rounded one time to the nearest whole dollar.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

RULE 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON THE RATE PAGES

If the rate for a particular symbol is displayed on the rate pages, use the displayed rate, not the factor shown in this rule, in rating the vehicle. If the rate pages do not display a rate for a particular symbol, use the factor shown in this rule to develop the physical damage base rate.

A. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the Base Rates for Symbol 98 vehicles as follows:

1. Other Than Collision
 - a. Increase the factor for Symbol 70 Model Year by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
 - b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable Model Year:
2. Collision
 - a. Increase the factor for Symbol 70 Model Year by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
 - b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable Model Year:

B. 1990 – 2010 Model Year Vehicles – Symbol 27 Vehicles

Develop the Base Rates for Symbol 27 vehicles as follows:

1. Other Than Collision
 - a. Increase the factor for Symbol 26 Base Model Year by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
 - b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable Model Year:
2. Collision
 - a. Increase the factor for Symbol 26 Base Model Year by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
 - b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable Model Year:

C. 1975 and Prior Model Year Vehicles Above \$10,000:

- a. COMPREHENSIVE: Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- b. COLLISION: Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

D. Original Cost Means:

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

E. New Model Years

If model year/symbol relativities are not displayed for a new model year when it is introduced, the model year/symbol relativities for that model year will be determined by multiplying 1.05 times the model year/symbol relativities for the immediately preceding model year.

RULE 14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

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

Exceptions

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

Increased Limits

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

Note:

- a. For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- b. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
- c. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

PROPERTY DAMAGE

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

Exceptions

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

Rates

- a. Basic Limits

The rates shown on the rate pages are the minimum limits available and are the financial responsibility law limits of the state.

- b. Increased Limits

Increased Limits may be afforded but may not be in excess of the single limit liability or bodily injury liability limits on the policy. Rates are shown on the rate pages.

RULE 14. MISCELLANEOUS COVERAGES (continued)

c. Rates

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

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

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

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

Attach the applicable endorsement (PP 04 95).

B. Underinsured Motorists Coverage

1. Owners

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

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993; and
- (2) The first renewal on or after January 1, 1994 of all policies in effect prior to July 1, 1993.

Exceptions

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

- b. If Underinsured Motorists Coverage is provided:

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

c. Rates

- (1) Rates are displayed on the rate pages. Underinsured Motorists Coverage rates are provided for the following risks:

- (a) Single Car Risk
- (b) Multi-Car Risk

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

- (2) The provisions of [Rule 4](#). Classifications and [Rule 5](#). Safe Driver Insurance Plan do not apply to the rates for this coverage.

C. Arkansas Medical Payments Insurance, Work Loss Coverage And Accidental Death Benefit

A. Eligibility

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

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

Exceptions

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.

RULE 14. MISCELLANEOUS COVERAGES (continued)

2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

B. Coverages and Rates

1. Medical Payments

a. Limits

Statutory Limit per person – \$5,000.

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

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates

- (1) Use the base rates for Medical Payments Insurance.
- (2) The Classifications and SDIP Rules apply.

2. Work Loss Coverage

a. Limits

Maximum per person

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

b. Rates

- (1) Rates are displayed on the rate pages.
- (2) The Classifications and SDIP Rules do NOT apply.

3. Accidental Death Benefit

a. Limits

Maximum per person – \$5,000.

b. Rates

- (1) Rates are displayed on the rate pages.
- (2) The Classification and SDIP Rules do NOT apply.

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

Charge 10% of the annual rates for each month or part of a month insured, up to a maximum of the rate per car, per year shown on the rate pages. Refer to company for the minimum premiums applicable to this coverage.

D. Deductible Insurance

1. Deductible Liability Insurance – is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Refer to rate pages for Comprehensive and Collision deductible options and factors.

RULE 14. MISCELLANEOUS COVERAGES (continued)

E. Optional Limits Transportation Expenses Coverage

1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased.
2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

Increased Limits Transportation Expenses Coverage	Annual Rate Per Auto
\$30/\$900	\$20
\$40/\$1200	26
\$50/\$1500	32
\$75/\$2250	47
\$100/\$3000	62

3. Attach the Optional Limits Transportation Expenses Coverage endorsement (**PP 03 02**) to the policy.

F. Towing and Labor Costs

1. This coverage may be written only for Private Passenger Autos.
2. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

Limit	Annual Rate Per Auto
\$25	\$ 10
50	15
75	20
100	25

3. Attach the Towing and Labor Costs Coverage endorsement (**PP 03 03**).

G. Excess Electronic Equipment Coverage

1. Coverage

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

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

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits shown below.

RULE 14. MISCELLANEOUS COVERAGES (continued)

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Maximum Limit of Liability for Excess Electronic Equipment	Premium Per Auto
\$1,500	\$ 47
2,000	82
2,500	117
3,000	152
3,500	177
4,000	202
4,500	227
5,000	252

3. Endorsement

Attach the excess electronic equipment coverage endorsement **PP 03 13** to the policy.

H. Tapes, Records, Discs And Other Media Coverage

1. Additional coverage for \$200 worth of tapes, records, discs and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

2. Tapes, Records, Discs and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, discs and other media is available for an additional charge.

Coverage for \$200 worth of tapes, records, discs and other media is available for an additional charge of \$10 per auto, annually. This rate is NOT subject to modification under the provisions of any rating plan. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

3. Endorsement

Attach the excess electronic equipment coverage endorsement **PP 03 13** to the policy.

I. Customized Vans and Pickups

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

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in 1. from the tables on pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
4. Attach the Customizing Equipment Coverage endorsement (**PP 03 18**).

A brief description of the items to be insured under this endorsement is required and must be submitted to your underwriter upon submission of the endorsement.

J. Auto Loan/Lease Coverage

1. Eligibility

A policy providing both Collision and Comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a new vehicle.

2. Rates

Charge 5% of both the Collision and Comprehensive coverage premiums for the Auto Loan/Lease coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage endorsement to the policy (**PP 03 35**).

RULE 14. MISCELLANEOUS COVERAGES (continued)

K. Trip Interruption Coverage

1. Description

This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides:

- a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rating

The annual rate per auto is \$15.00.

All premiums apply for the period of coverage.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

3. Endorsement

Attach the trip interruption coverage endorsement **PP 13 02** to the policy.

L. Mexico Collision Coverage

Collision coverage for accidents occurring within Mexico shall be afforded to every motor vehicle which has Collision coverage.

Vehicles are afforded Mexican Collision coverage without additional premium charge. Attach the Mexican Collision Coverage (**PP 03 56**) endorsement.

M. Named Driver Exclusion

1. Applicability

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

2. Requirements

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

3. Endorsement

Attach the named driver exclusion endorsement **PP 13 37** to the policy.

RULE 17. EXTENDED NON-OWNED LIABILITY COVERAGE

A. Liability Coverage – Liability coverage may be extended to an individual described below:

1. The insured named in the policy, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
 - a. When no Primary Liability Insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
 - b. When there is Primary Liability Insurance in effect on the auto or if the auto is used in the business of the United States Government charge the annual rate per person shown below:

Person Named	Bodily Injury	Property Damage	Single Limit
Insured Named or Spouse	\$ 4	\$ 2	\$ 6
Relative	8	2	10

2. The insured named in the policy, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
 - a. When garage has no liability insurance charge 170% of Base Rate for Liability.
 - b. When garage has liability insurance, refer to Company.
3. In all other situations, charge the following annual rate per person:

Person Named	Bodily Injury	Property Damage	Single Limit
Insured Named or Spouse	\$ 2	\$ 2	\$ 4
Relative	6	2	8

B. Medical Payments – annual rate per person available only if Single Limit Liability is extended.

Medical Payments Limit of Policy to which attached	Auto Furnished for Regular Use	Auto Not Furnished for Regular Use
\$ 1,000	\$ 4.50	\$ 2.70
2,000	6.50	4.70
5,000	10.50	8.70
10,000	14.50	12.70

Attach the Extended Non-Owned Coverage for Named Individual (PP 03 06) endorsement.

RULE 18. INCREASED LIMITS

Increased limit options and factors are displayed on the rate pages

RULE 19. MISCELLANEOUS TYPES

A. Motor Homes (Class Code 943700)

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

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy (**PP 03 23 and PP 03 28**).

Note: Coverage is not provided on an "agreed value basis".

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

1. Motor Homes used in business, driving to or from work or used as a permanent residence are not accepted.
2. Pleasure Use Motor Homes – Charge 50% of the otherwise applicable All Other/Pleasure Use rates for private passenger autos. (The Safe Driver Insurance Plan does not apply.)

RULE 19. MISCELLANEOUS TYPES (continued)

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
 - a. Assign a symbol based on the amount determined in Paragraph 3. above using the Price/Symbol Charts of the Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the Rate Pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.
 - b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule 12. depending on the model year of the motor home.

Exception:

For 1989 and Prior Model Year motor homes with stated value of \$65,001 and over, increase the Symbol 20 base rate (as calculated in Rule 12.) as follows:

(1) Comprehensive – 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(2) Collision – 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(Statistical Code – Use the code for Symbol 21 (A))

- c. Motor Homes used in driving to or from work or used in business are not accepted.
- d. Pleasure Use Motor Homes – Charge 35% of the base rates calculated in a. and b. (The Safe Driver Insurance Plan does not apply.) (Class Code 943700)
- e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

B. Trailers and Camper Bodies Designed For Use With Private Passenger Autos and Pickups.

LIABILITY

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

Exceptions:

Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) when no auto is owned by the insured.

MEDICAL PAYMENTS

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

Exceptions:

Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van; or
- (2) when no auto is owned by the insured; or
- (3) located for use as a residence premises.

LIABILITY AND MEDICAL PAYMENTS

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

RULE 19. MISCELLANEOUS TYPES (continued)

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body endorsement. Note: Coverage is not provided on an "agreed value" basis.

**1. Recreational Trailers and Camper Bodies
(Class Code 944200) –**

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

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

Comprehensive and Collision – Use Motor Home rates.

2. All Other Trailers (Class Code 941000)

Other Than Collision		Collision	
Deductible	Rate Per \$100	Deductible	Rate Per \$100
\$ 50	.94	\$100	1.18
\$100	.77	\$200	.94
\$250	.60	\$500	.77
\$500	.42	\$1000	.65

C. Antique Autos

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

Liability, Uninsured Motorists, Underinsured Motorists, Comprehensive and Collision rates are NOT subject to modification under the provision of any rating plan or other manual rule.

Companion Credit also applies to all Liability, Comprehensive and Collision coverages.

LIABILITY

Charge 40% of the private passenger base rates. The premiums are subject to a minimum premium of:

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

MEDICAL PAYMENTS

Charge the private passenger base rate.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE

Uninsured and Underinsured Motorist Coverage – Charge 50% of the private passenger rate on the rate page.

PHYSICAL DAMAGE

Annual Coverage	Deductible	Rate per \$100
Comprehensive	\$ 50	\$1.24
	100	1.08
	200	.84
Collision	100	1.24
	200	1.20
	300	1.10
	500	1.02

Attach the coverage for damage to your auto (maximum limit of liability) (PP 03 08) endorsement. Note: Coverage is NOT provided on an "agreed value" basis.

RULE 19. MISCELLANEOUS TYPES (continued)

D. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the coverage for damage to your auto (maximum limit of liability) endorsement (PP 03 08). Note: Coverage is NOT provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

An appraisal is required along with four photos: one photo of the front; one photo of the rear; one photo of each side of the vehicle.

RULE 20. RATING TERRITORIES

- A. The Rate Pages display rates by territory.
- B. The Territory Pages contain the definition and code for each rating territory.

RULE 21. COMPANION CREDIT

A Companion Credit factor of .85 shall be applied to the Automobile premium provided we have an in-force primary Homeowners policy with a Harleysville Group company.

The Companion Credit applies to the following coverages: Single Limit Liability, or Split Limit Bodily Injury, and Property Damage, Medical Payments, Comprehensive and Collision Coverages.

RULE 22. AUTO REPAIR OR REPLACEMENT COVERAGE

Coverage may be added to pay the insured on a replacement cost basis for losses caused by other than fire, theft, larceny or vandalism to the insured vehicle.

Repair or Replacement Coverage is available:

1. Only for newly purchased and newly manufactured autos.
2. If the agent is notified that this coverage is desired within thirty (30) days of the new car purchase.
3. If Comprehensive and Collision coverages are both maintained continuously while this endorsement is in effect.
4. If the auto is not more than five (5) years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.

The standard deductible will apply to this coverage.

The additional charge for this coverage is 10% of the total comprehensive and collision charge.

This rate is subject to classification rating.

Use Endorsement **A-2268**, Repair or Replacement Coverage for Damage To Your Auto.

RULE 23. AUTO COVERAGE ENHANCEMENT

The A.C.E. endorsement provides a unique package of coverages and may be purchased as an optional coverage to the policy. The following coverages are contained in the endorsement:

1. Collision Deductible Waiver

When an insured has continued auto insurance in force with Harleysville Insurance Company for at least three years and also has not had a paid Bodily Injury, Property Damage, or Collision loss in the last three years, the Collision deductible, up to a maximum of a \$500 deductible, will be waived, when a collision occurs.

When an insured has a Collision loss with another vehicle insured by Harleysville Insurance Company, the Collision deductible will be waived.

2. Additional Living Expense

Coverage is provided for living expenses if the insured has an accident more than 100 miles away from home. Coverage is \$25 per day with a \$400 maximum.

3. Lock Replacement Coverage

An insured vehicle's locks and keys will be replaced, up to \$250 per occurrence, if keys for the insured vehicle are stolen. Deductibles do not apply to this coverage.

4. Locked Vehicle Coverage

If an insured's keys are locked in a covered auto, the company will reimburse the insured for the cost of unlocking the vehicle. Deductibles do not apply to this coverage.

5. Air Bag Coverage

Coverage is provided to replace air bags up to a maximum of \$500 per occurrence due to accidental deployment. Deductibles do not apply to this coverage.

6. Transportation Expenses Coverage

Coverage is provided up to an additional \$10 per day, up to a maximum of \$300, in addition to the transportation expense coverage provided under Part D. of the policy, or as may be increased by the Optional Limits Transportation Expense Coverage endorsement. Deductibles do not apply to this coverage.

7. Rented Vehicle Coverage

Any coverage purchased under the policy, subject to the terms of the policy, will be extended to the insured's use of a private passenger automobile which is rented in the United States or Canada. The automobile can be rented for no longer than on a daily basis and cannot be used for business purposes.

If Other Than Collision (Comprehensive) and/or Collision coverages have been purchased under the policy, no deductible will apply to any claim that arises out of the Other Than Collision and/or Collision coverages while the automobile is being rented.

Coverage is also provided for the "loss of use" of the rented private passenger automobile as a result of covered loss up to \$50 per day and up to 30 total days.

This premium is not subject to classification rating.

Attach Endorsement A-2436 Auto Coverage Enhancement.

Premium: \$30.00 per policy.

RULE 24. INSTALLMENT PAYMENTS

See company Payment Plans Supplement.

RULE 25. PERSONAL ACCOUNT BILLING

See company Payment Plans Supplement.

RULE 26. SEASONAL LAY-UP CREDIT

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages: Bodily Injury and Property Damage Liability, Medical Payments, Uninsured and Underinsured Motorist. An eligible vehicle is defined as those of the private passenger type (including classic auto), except motor homes, recreational trailers, golf carts, electric vehicles, and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

RULE 27. YOUNG FAMILY DISCOUNT

A 5% Young Family Discount will apply to the Liability (excluding Uninsured and Underinsured Motorists Coverage), Medical Payments, Comprehensive and Collision Coverage premiums if:

1. The named insured becomes the parent of a newborn child, or is the parent of at least one child under 4 years of age, and
2. The named insured and spouse {if any} are 24 years or age or older, and
3. The policy is not subject to any surcharges under the Safe Driver Insurance Plan (SDIP) rule.

The discount will apply to all vehicles on which the named insured or spouse is the rated driver. This includes the remaining vehicles when there are more vehicles than operators. The discount does not apply to vehicles on which there are rated operators other than the named insured or spouse. The discount will apply to new business or at the first renewal following the request to add this discount. The discount will be discontinued when, at the renewal date of the policy, the child has attained his/her fourth birthday.

RULE 29. GROUP DISCOUNT

A group discount shall be applied to the Auto Liability (excluding Uninsured and Underinsured Motorists Coverage), Medical Payments, Comprehensive and Collision Coverages of eligible groups.

Home Office Underwriting management must approve the group before the discount will apply. Eligible groups include but are no limited to groups such as the following:

- Employees of a common employer
- Members of an association, church, club or school
- Employees of organizations using a common payroll system

The member insured will lose the discount at the next expiration of the policy upon termination of their membership in the approved group or termination of their employment.

Refer to company for more information.

RULE 30. FINANCIAL FACTOR

The following factor applies to policies based on the financial stability of the named insured as documented by a consumer reporting agency credit profile designated by Harleysville Insurance. The financial stability will be verified on each new policy.

We will update the credit history and financial factor upon the request of the insured and/or update as required by the Arkansas Insurance Department. Scores will not be updated more than once annually.

If the consumer reporting agency returns a message stating the file can not be scored due to no report on file or due to insufficient data to develop a score, the policy will be rated without the use of credit history, using factor 1.00.

This discount applies to private passenger autos and excludes Miscellaneous type vehicles (motor homes, trailers and antique cars). The applicable factor will apply to Liability, Medical Payments, Comprehensive and Collision premiums.

Financial Description	Factor
Financial Factor 1	0.74
Financial Factor 2	0.83
Financial Factor 3	0.88
Financial Factor 4	0.92
Financial Factor 5	0.96
Financial Factor 6	1.04
Financial Factor 7	1.12
Financial Factor 8	1.19
Financial Factor 9	1.26
Financial Factor 10	1.29
Financial Factor 11	1.43
Financial Factor 12	1.56
Financial Factor 13	1.73
Financial Factor 88 (No Hit)	1.00
Financial Factor 99 (No Score)	1.00

RULE 31. ADDITIONAL INTERESTS

ADDITIONAL INSURED – LS PA 41

The insurable interest for Liability of an individual co-owner of the named insured's vehicle who is not eligible for the Joint Ownership endorsement may be covered by this endorsement.

ADDITIONAL INSURED – PP 03 19

The insurable interest for a lessor may be added to a vehicle that is leased to the named insured. Coverage may be added on either a single or a split liability limit basis and for actual cash value minus the deductible for Collision and Comprehensive losses.

CERTIFICATE OF INSURANCE – TRUSTS – PP 13 03

A trust which has a joint interest with a named insured may be added to the policy using the CERTIFICATE OF INSURANCE – TRUSTS endorsement. The protection provided to the described trust only extends to Liability.

JOINT OWNERSHIP – PP 03 34

Vehicles that are jointly owned by resident relatives other than husband and wife or unrelated, resident individuals may be insured with this endorsement. Siblings who own a car or nontraditional households are examples of situations where this endorsement is appropriate.

LOSS PAYABLE CLAUSE – PP 03 05

The interests of a loss payee may be added through the use of this form. Coverage for the loss payee is provided only under Part D Physical Damage.

RULE 32. LIFE INSURANCE / ANNUITY POLICY CREDIT

A premium credit of 5% will be applied to all premiums except Uninsured and Underinsured Motorists Bodily Injury coverage when a named insured has a private passenger auto policy and a qualifying Life Insurance or Annuity policy with Harleysville.

Credit Eligibility:

1. Named insured listed on auto policy must match named insured on Life or Annuity policy.
2. Eligible Life / Annuity policies include: Harleysville Elite Term, Whole Life, Universal Life, Group Life and Accumulator Deferred Annuity
3. This discount is in addition to any other applicable companion credits and applies only once regardless of the number of Life or Annuity policies in the household.
4. The credit will terminate at the first renewal following termination of the eligible Life or Annuity policy.

RULE 33. NEW BUSINESS SAFE DRIVER DISCOUNT

The base premiums for Bodily Injury and Property Damage Liability, Combined Single Limit, Medical Payments, Other than Collision and Collision coverage are reduced by the amount noted below if each of the drivers on the policy is free of paid at-fault accidents and moving violations:

3 or more years	5%
2 to less than 3 years	2%
1 to less than 2 years	1%

The Safe Driver Discount will be applied until the first renewal, where it will be replaced by the Renewal Safe Driver Discount.

RULE 34. RENEWAL SAFE DRIVER DISCOUNT

The Renewal Safe Driver Discount will replace the New Business Safe Driver Discount at the first Harleysville Renewal date. A 1% discount will be added to the existing Safe Driver Discount (New or Renewal) for policies that have had no surchargeable at-fault accidents or major violations in the 18 months prior to the renewal effective date. The discount will apply to the base premiums for bodily injury and property damage liability, combined single limit, medical payments, other than collision and collision coverage. The discount is subject to a maximum policy discount based on the number of years insured with Harleysville. The entire Safe Driver discount is removed if a policy no longer qualifies due to a surcharged major violation or surcharged accident within 18 months of the policy renewal date.

		Maximum Policy Discount
• First renewal	+1%	6%
• Second renewal	+1%	7%
• Third renewal	+1%	8%
• Fourth renewal	+1%	9%
• Fifth renewal	+1%	10%
• Each additional renewal	+1%	10%

For example, a chargeable accident and major violation free policy renewing for the first time with Harleysville that had a 5% New Business Safe Driver Discount will renew with a 6% Renewal Safe Driver Discount (New Business Safe Driver 5% + 1% first renewal). At the second Harleysville renewal, the discount will increase to 7%, etc. If the insured no longer qualifies for the discount, it is reset to zero and will begin accumulating at the renewal rate of 1% per qualifying year.

RULE 35. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A surcharge may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville
- OR
- In the prior 5 years: no incident activity that results in a surcharge in accordance with Rule 5 (SDIP) and no major violation or fault accident

If the new customer has first accident forgiveness and they are written with surchargeable accident(s), the policy will not be surcharged for those accidents.

Existing Customer

- An existing Harleysville policy has been surcharge-free for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer has a surchargeable accident with Harleysville that results in more than one surchargeable accident in the three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the surcharge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident. At the next renewal, surcharge points would apply for both accidents if they meet the definitions outlined in Rule 5.

BASE RATES

Coverage:	Combined Single Limit	Bodily Injury	Property Damage	PIP - Medical Expense	Single Limit Uninsured Motorists (per car)		Split Limit Uninsured Motorists-BI (per car)		Split Limit Uninsured Motorists-PD (per car)		Single Limit Underinsured Motorists (per car)		Split Limit Underinsured Motorists-BI (per car)		Comprehensive	Collision
Base Limit:	\$100K	\$50/100K	\$50K	\$5K	\$100K		\$50/100K		\$50K		\$100K		\$50/100K		\$500 Ded.	\$500 Ded.
Territory	Rate	Rate	Rate	Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Rate	Rate
10	659	347	254	52	31	25	25	20	34	27	76	61	63	50	202	599
11	686	365	260	53	33	26	26	21	35	28	81	65	65	52	211	616
20	717	373	282	52	31	25	24	19	34	27	73	58	60	48	216	650
30	611	312	248	51	30	24	24	19	31	25	68	54	58	46	177	576
40	630	321	257	50	30	24	24	19	33	26	68	54	59	47	139	542
50	608	312	245	51	30	24	24	19	31	25	66	53	58	46	177	576
60	660	343	260	51	30	24	24	19	33	26	70	56	60	48	219	610
70	660	343	260	51	30	24	24	19	33	26	69	55	59	47	219	610
80	608	312	245	51	29	23	24	19	31	25	65	52	58	46	176	571
90	692	360	273	53	33	26	25	20	35	28	78	62	63	50	232	644
100	608	317	239	50	30	24	24	19	33	26	70	56	60	48	206	559
110	698	365	273	52	31	25	25	20	34	27	74	59	61	49	207	622
120	649	334	260	52	30	24	24	19	33	26	69	55	59	47	191	593
130	664	347	260	51	30	24	24	19	33	26	71	57	60	48	219	610
140	664	347	260	52	30	24	24	19	33	26	70	56	60	48	221	610
150	628	321	254	51	30	24	24	19	31	25	69	55	59	47	174	571
160	715	369	285	52	30	24	24	19	31	25	69	55	59	47	187	599
170	680	352	270	50	29	23	24	19	31	25	68	54	58	46	128	514
180	830	425	335	56	33	26	25	20	35	28	79	63	64	51	253	718
190	729	386	279	54	33	26	26	21	35	28	81	65	65	52	215	644
200	664	347	260	51	30	24	24	19	33	26	71	57	60	48	219	610
210	738	386	288	53	33	26	25	20	35	28	78	62	63	50	222	672
220	695	360	276	52	30	24	24	19	33	26	69	55	59	47	212	644
230	701	365	276	48	29	23	23	18	31	25	66	53	58	46	149	548
231	709	369	279	48	29	23	23	18	31	25	68	54	58	46	150	548
240	620	317	251	51	29	23	24	19	31	25	68	54	59	47	177	571
250	646	334	257	51	30	24	24	19	33	26	70	56	60	48	190	593
260	690	360	270	50	30	24	24	19	33	26	70	56	60	48	150	542
261	698	365	273	50	30	24	24	19	33	26	70	56	60	48	149	554
270	747	391	291	49	30	24	24	19	33	26	74	59	61	49	164	554
280	696	365	270	52	31	25	25	20	34	27	74	59	61	49	206	622
290	662	347	257	51	30	24	24	19	33	26	70	56	60	48	218	605
300	664	347	260	51	30	24	24	19	33	26	71	57	60	48	190	588
310	633	330	248	52	30	24	24	19	33	26	70	56	60	48	212	588
320	655	339	260	52	30	24	24	19	33	26	70	56	60	48	190	599
330	652	339	257	52	30	24	24	19	33	26	70	56	60	48	190	599
340	706	369	276	53	31	25	25	20	34	27	75	60	63	50	208	638
350	809	430	307	53	30	24	25	20	33	26	75	60	61	49	188	616
351	806	430	304	52	30	24	25	20	33	26	74	59	61	49	188	610
360	611	312	248	51	29	23	24	19	31	25	66	53	58	46	177	571
370	664	347	260	51	30	24	24	19	33	26	70	56	60	48	221	610
380	688	356	273	52	30	24	24	19	33	26	70	56	60	48	200	622
390	744	391	288	52	33	26	25	20	35	28	80	64	64	51	236	655
400	714	378	273	53	33	26	26	21	35	28	81	65	65	52	228	638
410	635	330	251	52	30	24	24	19	33	26	70	56	60	48	213	593
420	611	317	242	51	30	24	24	19	33	26	68	54	59	47	184	565
430	701	365	276	48	29	23	23	18	31	25	66	53	58	46	151	542
440	608	312	245	51	30	24	24	19	31	25	68	54	58	46	174	571
450	605	312	242	51	29	23	24	19	31	25	65	52	58	46	179	565
460	723	378	282	51	30	24	24	19	33	26	73	58	60	48	236	650
470	794	408	319	55	33	26	25	20	35	28	79	63	64	51	233	689
480	698	365	273	52	31	25	25	20	34	27	75	60	61	49	210	627
490	664	347	260	51	30	24	24	19	33	26	70	56	60	48	190	582
500	664	347	260	51	30	24	24	19	33	26	71	57	60	48	219	610
510	614	317	245	51	30	24	24	19	33	26	68	54	59	47	184	576
520	643	334	254	51	30	24	24	19	33	26	69	55	59	47	217	593
530	614	317	245	51	30	24	24	19	33	26	68	54	59	47	182	565
540	763	399	298	54	33	26	26	21	35	28	81	65	65	52	218	672
550	633	330	248	51	30	24	24	19	33	26	70	56	60	48	210	588
560	714	373	279	53	33	26	25	20	35	28	79	63	64	51	215	644

BASE RATES

Coverage:	Combined Single Limit	Bodily Injury	Property Damage	PIP - Medical Expense	Single Limit Uninsured Motorists (per car)		Split Limit Uninsured Motorists-BI (per car)		Split Limit Uninsured Motorists-PD (per car)		Single Limit Underinsured Motorists (per car)		Split Limit Underinsured Motorists-BI (per car)		Comprehensive	Collision
Base Limit:	\$100K	\$50/100K	\$50K	\$5K	\$100K		\$50/100K		\$50K		\$100K		\$50/100K		\$500 Ded.	\$500 Ded.
Territory	Rate	Rate	Rate	Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Single Car Rate	Multi-Car Rate	Rate	Rate
570	630	330	245	51	30	24	24	19	33	26	70	56	60	48	208	582
580	622	321	248	51	29	23	24	19	31	25	66	53	58	46	170	554
590	706	369	276	53	31	25	25	20	34	27	75	60	61	49	211	633
600	824	438	313	50	29	23	24	19	31	25	73	58	60	48	123	554
601	848	451	322	51	29	23	25	20	31	25	75	60	63	50	126	576
602	833	443	316	51	29	23	24	19	31	25	74	59	61	49	126	576
610	685	356	270	52	30	24	24	19	33	26	70	56	60	48	202	610
620	741	386	291	53	33	26	25	20	35	28	79	63	64	51	234	655
630	662	347	257	49	30	24	24	19	31	25	69	55	59	47	148	525
631	684	360	264	50	28	22	24	19	30	24	65	52	58	46	144	525
640	619	321	245	51	30	24	24	19	33	26	69	55	59	47	187	576
650	617	317	248	51	30	24	24	19	33	26	68	54	59	47	180	576
660	668	347	264	49	29	23	23	18	31	25	65	52	58	46	125	503
670	633	330	248	51	30	24	24	19	33	26	70	56	60	48	212	588
680	655	339	260	52	30	24	24	19	33	26	70	56	60	48	191	599
690	646	334	257	52	30	24	24	19	33	26	70	56	60	48	191	593
700	717	373	282	50	30	24	24	19	33	26	69	55	59	47	253	650
710	614	317	245	51	29	23	24	19	31	25	68	54	58	46	176	571
720	630	321	257	50	30	24	24	19	33	26	68	54	59	47	140	548
730	634	326	254	50	29	23	24	19	31	25	68	54	58	46	184	571
740	706	369	276	53	31	25	25	20	34	27	76	61	63	50	210	633
750	611	317	242	51	30	24	24	19	33	26	69	55	59	47	184	565

PREMIUM CALCULATION

Combined Single Limit

Base Rate (See Pages from AR-R-1 to AR-R-2)	x	Program Multiplier (See below)
	x	Increased Limit Factor (See below)
	x	Class Factor
	x	Miscellaneous Type Percentage (See Rule 19)
	x	All Other Discount Factors (Except Financial Factor)
	x	Financial Factor

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Program Multiplier	
<u>Program</u>	<u>Factor</u>
Standard	1.00
Preferred	0.90
Elite	0.80

Increase Limit Factor	
<u>Limit</u>	<u>Factor</u>
\$75,000	0.95
\$100,000	1.00
\$200,000	1.09
\$300,000	1.13
\$500,000	1.18

PREMIUM CALCULATION

Bodily Injury

- Base Rate (See Pages from AR-R-1 to AR-R-2) x Program Multiplier (See below)
- x Increased Limit Factor (See below)
- x Class Factor
- x Miscellaneous Type Percentage (See Rule 19)
- x All Other Discount Factors (Except Financial Factor)
- x Financial Factor

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Program Multiplier	
<u>Program</u>	<u>Factor</u>
Standard	1.00
Preferred	0.90
Elite	0.80

Increase Limit Factor	
<u>Limit</u>	<u>Factor</u>
\$25,000/\$50,000	0.83
\$50,000/\$100,000	1.00
\$100,000/\$300,000	1.16
\$250,000/\$500,000	1.32
\$500,000/\$500,000	1.38

PREMIUM CALCULATION

Property Damage

- Base Rate (See Pages from AR-R-1 to AR-R-2) x Program Multiplier (See below)
- x Increased Limit Factor (See below)
- x Class Factor
- x Miscellaneous Type Percentage (See Rule 19)
- x All Other Discount Factors (Except Financial Factor)
- x Financial Factor

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Program Multiplier	
<u>Program</u>	<u>Factor</u>
Standard	1.00
Preferred	0.90
Elite	0.80

Increase Limit Factor	
<u>Limit</u>	<u>Factor</u>
\$25,000	0.97
\$50,000	1.00
\$100,000	1.05
\$250,000	1.13

PREMIUM CALCULATION

Personal Injury Protection

- | | | |
|--|---|---|
| 1. Medical Expense Base Rate
(See Pages from AR-R-1 to AR-R-2) | x | Program Multiplier (See below) |
| | x | Increased Limit Factor (See below) |
| | x | Class Factor |
| 2. Work Loss Base Rate
(See below) | x | Program Multiplier (See below) |
| 3. Accidental Death
(See below) | x | Program Multiplier (See below) |
| 4. Total Personal Injury Protection
(Add Premiums from Steps 1 - 3) | x | Miscellaneous Type Percentage (See Rule 19) |
| | x | All Other Discount Factors |

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Program Multiplier	
<u>Program</u>	<u>Factor</u>
Standard	1.00
Preferred	0.90
Elite	0.80

Increase Limit Factor	
<u>MP Limit</u>	<u>Factor</u>
\$1,000	0.41
\$2,000	0.65
\$5,000	1.00
\$10,000	1.31
\$25,000	1.72
\$50,000	2.05
\$75,000	2.18
\$100,000	2.22

Work Loss	
<u>Territory</u>	<u>Rate</u>
Statewide	\$10

Accidental Death	
<u>Territory</u>	<u>Rate</u>
Statewide	\$5

PREMIUM CALCULATION

Uninsured Motorist Coverage

- Base Rate (See Pages from AR-R-1 to AR-R-2) x Increased Limit Factor (See below)
- x Program Multiplier (1.00 for all Programs)
- x Miscellaneous Type Percentage (See Rule 19)
- x Any Applicable Discount Factors

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Increased Limit Factor			
Uninsured Motorist-Bodily Injury			
<u>Limit</u>	<u>Factor</u>	<u>Limit (000's)</u>	<u>Factor</u>
\$75,000	0.96	\$ 25/50	0.74
\$100,000	1.00	\$ 50/100	1.00
\$200,000	1.24	\$100/300	1.29
\$300,000	1.41	\$250/500	1.41
\$500,000	1.56	\$500/500	1.47

Uninsured Motorists Property Damage Coverage

- Base Rate (See Pages from AR-R-1 to AR-R-2) x Increased Limit Factor (See below)
- x Program Multiplier (1.00 for all Programs)
- x Miscellaneous Type Percentage (See Rule 19)
- x Any Applicable Discount Factors

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Increased Limit Factor	
Uninsured Motorist - Property Damage	
<u>Uninsured Limit</u>	<u>Factor</u>
\$25,000	0.82
\$50,000	1.00
\$100,000	1.12
\$250,000	1.39

PREMIUM CALCULATION

Underinsured Motorist Coverage

Base Rate (See Pages from AR-R-1 to AR-R-2) x Increased Limit Factor (See below)
 x Program Multiplier (1.00 for all Programs)
 x Miscellaneous Type Percentage (See Rule 19)
 x Any Applicable Discount Factors

ROUND FINAL PREMIUM TO NEAREST DOLLAR
 (All Interim Calculations are Rounded to the Nearest Cent)

Increased Limit Factor			
Underinsured Motorist-Bodily Injury			
<u>Limit</u>	<u>Factor</u>	<u>Limit (000's)</u>	<u>Factor</u>
\$75,000	0.92	\$ 25/50	0.69
\$100,000	1.00	\$ 50/100	1.00
\$200,000	1.28	\$100/300	1.66
\$300,000	1.61	\$250/500	2.10
\$500,000	2.21	\$500/500	2.39

PREMIUM CALCULATION

Comprehensive

- Base Rate (See Pages from AR-R-1 to AR-R-2) x Program Multiplier (See below)
- x Model Year / Symbol Relativity (See Page AR-R-11)
- x Lower / Higher Symbol Relativity (See Rule 12)
- x Deductible Factor (See below)
- x Class Factor
- x Miscellaneous Type Percentage (See Rule 19)
- x All Other Discount Factors (Except Financial Factor)
- x Financial Factor

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Program Multiplier	
<u>Program</u>	<u>Factor</u>
Standard	1.00
Preferred	0.90
Elite	0.80

Deductible Factors	
<u>Deductible</u>	<u>Factor</u>
\$100	1.43
\$200	1.23
\$250	1.00
\$500	0.77
\$1,000	0.64
\$2,000	0.54
\$2,500	0.47

PREMIUM CALCULATION

Collision

- Base Rate (See Pages from AR-R-1 to AR-R-2) x Program Multiplier (See below)
- x Model Year / Symbol Relativity (See Page AR-R-12)
- x Lower / Higher Symbol Relativity (See Rule 12)
- x Deductible Factor (See below)
- x Class Factor
- x Miscellaneous Type Percentage (See Rule 19)
- x All Other Discount Factors (Except Financial Factor)
- x Financial Factor

ROUND FINAL PREMIUM TO NEAREST DOLLAR
(All Interim Calculations are Rounded to the Nearest Cent)

Program Multiplier	
<u>Program</u>	<u>Factor</u>
Standard	1.00
Preferred	0.90
Elite	0.80

Deductible Factors	
<u>Deductible</u>	<u>Factor</u>
\$100	1.24
\$200	1.13
\$250	1.08
\$500	1.00
\$1,000	0.86
\$1,500	0.75
\$2,000	0.67
\$2,500	0.59

Model Year and Symbol Relativities (a)
Model Year 2010 Base

Comprehensive														1990- 1999	1989 & Prior (d)(e)(f)	
Symbol (a)	2012 (c)	2011 (c)	Symbol (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000		
1	0.34	0.33	1	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
2	0.42	0.40	2	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
3	0.52	0.49	3	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
4	0.64	0.61	4	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
5	0.73	0.69	5	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
6	0.80	0.77	6	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
7	0.89	0.85	7	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
8	0.96	0.91	8	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.03	0.99	10	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.10	1.05	11	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.17	1.11	12	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.22	1.17	13	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.28	1.22	14	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.34	1.28	15	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	1.40	1.33	16	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	1.46	1.40	17	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	1.53	1.46	18	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	1.58	1.51	19	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	1.64	1.56	20	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	1.69	1.62	21	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	1.75	1.67	22	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	
23	1.80	1.72	23	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	
24	1.86	1.77	24	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	
25	1.91	1.83	25	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	
26	1.96	1.87	26	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	
27	2.01	1.92														
28	2.07	1.97														
29	2.11	2.02														
30	2.17	2.07														
31	2.22	2.12														
32	2.27	2.16														
33	2.31	2.21														
34	2.37	2.26														
35	2.41	2.30														
36	2.48	2.36														
37	2.55	2.44														
38	2.63	2.51														
39	2.70	2.57														
40	2.77	2.65														
41	2.84	2.71														
42	2.92	2.78														
43	2.98	2.85														
44	3.06	2.92														
45	3.12	2.98														
46	3.20	3.06														
47	3.29	3.14														
48	3.38	3.22														
49	3.47	3.31														
50	3.54	3.38														
51	3.63	3.47														
52	3.72	3.55														
53	3.80	3.62														
54	3.93	3.75														
55	4.09	3.91														
56	4.27	4.07														
57	4.44	4.24														
58	4.72	4.50														
59	5.08	4.85														
60	5.46	5.21														
61	5.84	5.58														
62	6.24	5.95														
63	6.64	6.34														
64	7.05	6.73														
65	7.45	7.11														
66	8.05	7.69														
67	8.87	8.46														
68	9.67	9.23														
69	10.47	10.00														
70	11.29	10.77														
71	12.10	11.55														
72	12.91	12.33														
73	13.73	13.10														
74	14.54	13.88														
75	15.36	14.66														

- (a) 75 Symbol Table applies to 2011 and later model years. Refer to Manual Rule 12 for rating Symbol 98 vehicles.
- (b) 27 Symbol Table applies to 1990-2010 model years. Refer to Manual Rule 12 for rating Symbol 27 vehicles.
- (c) 2011 relativities are 1.05 times the relativities from the 75 Symbol Table. 2012 relativities are 1.10 times the relativities from the 75 Symbol Table, where 1.10 = 1.05 x 1.05 rounded to two decimal places.
- (d) 21 Symbol Table applies to 1981-1989 model years. Refer to Manual Rule 12.
- (e) 14 Symbol Table applies to 1976-1980 model years. Refer to Manual Rule 12.
- (f) 7 Symbol Table applies to 1975 and prior model years. Refer to Manual Rule 12.

Model Year and Symbol Relativities (a)
Model Year 2010 Base

Collision																
Symbol	2012	2011	Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990-1999	1989 & Prior
(a)	(c)	(c)	(b)													(d)(e)(f)
1	0.48	0.46	1	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
2	0.61	0.58	2	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
3	0.74	0.70	3	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
4	0.85	0.81	4	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
5	0.90	0.86	5	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
6	0.94	0.89	6	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
7	0.97	0.92	7	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
8	1.01	0.97	8	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.06	1.01	10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.10	1.05	11	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.13	1.08	12	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.17	1.11	13	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.19	1.13	14	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.22	1.17	15	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.24	1.19	16	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.28	1.22	17	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.31	1.25	18	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.34	1.28	19	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.36	1.30	20	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	1.40	1.33	21	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	1.43	1.37	22	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	
23	1.46	1.40	23	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	
24	1.49	1.42	24	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	
25	1.52	1.45	25	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	
26	1.54	1.47	26	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	
27	1.56	1.49														
28	1.60	1.52														
29	1.62	1.54														
30	1.65	1.58														
31	1.67	1.60														
32	1.69	1.62														
33	1.73	1.65														
34	1.75	1.67														
35	1.77	1.69														
36	1.80	1.72														
37	1.84	1.75														
38	1.87	1.79														
39	1.89	1.81														
40	1.93	1.84														
41	1.95	1.86														
42	1.98	1.89														
43	2.00	1.91														
44	2.02	1.93														
45	2.05	1.95														
46	2.08	1.98														
47	2.11	2.02														
48	2.13	2.04														
49	2.17	2.07														
50	2.20	2.10														
51	2.23	2.13														
52	2.26	2.15														
53	2.29	2.18														
54	2.33	2.23														
55	2.39	2.28														
56	2.45	2.34														
57	2.52	2.40														
58	2.63	2.51														
59	2.76	2.64														
60	2.89	2.76														
61	3.06	2.92														
62	3.26	3.11														
63	3.44	3.29														
64	3.64	3.48														
65	3.83	3.65														
66	4.11	3.93														
67	4.50	4.29														
68	4.88	4.66														
69	5.27	5.03														
70	5.64	5.39														
71	6.03	5.75														
72	6.41	6.12														
73	6.80	6.49														
74	7.18	6.86														
75	7.57	7.22														

- (a) 75 Symbol Table applies to 2011 and later model years. Refer to Manual Rule 12 for rating Symbol 98 vehicles.
- (b) 27 Symbol Table applies to 1990-2010 model years. Refer to Manual Rule 12 for rating Symbol 27 vehicles.
- (c) 2011 relativities are 1.05 times the relativities from the 75 Symbol Table. 2012 relativities are 1.10 times the relativities from the 75 Symbol Table, where 1.10 = 1.05 x 1.05 rounded to two decimal places.
- (d) 21 Symbol Table applies to 1981-1989 model years. Refer to Manual Rule 12.
- (e) 14 Symbol Table applies to 1976-1980 model years. Refer to Manual Rule 12.
- (f) 7 Symbol Table applies to 1975 and prior model years. Refer to Manual Rule 12.

PERSONAL AUTO FORMS/ENDORSEMENTS

Form	Edition	Title
A-1385C	04-06	Good Student Credit Application
A-1698A	02-84	Deductible Collision Waiver – Common Insurer
A-2268	03-08	Repair or Replacement Coverage for Damage to Your Auto
A-2436	06-10	Auto Coverage Enhancement
A-2530	12-07	Domestic Cat and Domestic Dog Limited Coverage Endorsement
PP 00 01	01-05	Personal Auto Policy
PP 01 77	10-07	Amendment of Policy Provisions - Arkansas
PP 03 01	08-86	Federal Employees Using Autos in Government Business
PP 03 02	06-98	Optional Limits Transportation Expenses Coverage
PP 03 03	04-86	Towing and Labor Costs Coverage
PP 03 05	08-86	Loss Payable Clause
PP 03 06	01-05	Extended Non-Owned Coverage – Vehicles Furnished or Available for Regular Use
PP 03 07	01-05	Trailer/Camper Body Coverage (Maximum Limit of Liability)
PP 03 08	06-94	Coverage for Damage to Your Auto (Maximum Limit of Liability)
PP 03 09	01-05	Single Liability Limit
PP 03 13	01-05	Excess Electronic Equipment Coverage
PP 03 18	01-05	Customizing Equipment Coverage
PP 03 19	08-86	Additional Insured – Lessor
PP 03 23	01-05	Miscellaneous Type Vehicle Endorsement
PP 03 26	06-94	Liability Coverage Exclusion Endorsement
PP 03 28	06-98	Miscellaneous Type Vehicle Amendment (Motor Homes)
PP 03 34	01-05	Joint Ownership Coverage
PP 03 35	09-93	Auto Loan/Lease Coverage
PP 03 56	06-98	Mexican Collision Coverage
PP 04 01	06-98	Single Uninsured Motorists Limit
PP 04 02	06-98	Single Underinsured Motorists Limit
PP 04 34	10-07	Underinsured Motorists Coverage – Arkansas
PP 04 95	10-07	Uninsured Motorists Coverage—Arkansas
PP 05 82	10-07	Personal Injury Protection Coverage – Arkansas
PP 13 01	12-99	Coverage For Damage to Your Auto Exclusion Endorsement
PP 13 02	01-05	Trip Interruption Coverage
PP 13 03	01-05	Trust Endorsement
PP 13 37	10-07	Named Driver Exclusion Endorsement – Arkansas
PP 13 85	06-03	Arkansas Notice
IL N 016	09-03	Arkansas Fraud Statement

PRIMARY AND SECONDARY CLASSIFICATIONS, RATING FACTORS AND STATISTICAL CODES

For Private Passenger Automobiles Owned by an Individual or Owned Jointly by Two or More Relatives Resident in the Same Household, Eligible Under the Safe Driver Insurance Plan. Refer to statistical Plan for codes for such cars NOT eligible under the Safe Driver Insurance Plan.

FIRST DIGIT

8 – Identifies a Private Passenger Automobile

SECOND and THIRD DIGITS			Primary Rating Factor "A"		
<i>Operator Class by Age, Sex, Marital Status and Driver Training</i>			<i>Without Good Student</i>	<i>With Good Student</i>	
80	No Youthful Operator	All Other	1.04	–	
81		Principal Operator Age 35 - 44	0.96	–	
82		Principal Operator Age 45 - 49	0.90	–	
83		Principal Operator Age 50 - 54	0.86	–	
84		Principal Operator Age 55 - 64	0.77	–	
85		Principal Operator Age 65 - 69	0.70	–	
86		Principal Operator Age 70 - 74	0.77	–	
87		Principal Operator Age 75 - 79	0.83	–	
88		Principal Operator Age 80 - 84	1.00	–	
89		Principal Operator Age 85 or over	1.03	–	
02	Youthful Unmarried Female, Not Owner	Age 17 or less, Without Driver Training	2.31	2.09	
03		18	2.31	2.09	
04		19	2.31	2.09	
05		20	2.31	2.09	
06	or Principal Operator †	Age 17 or less, With Driver Training	2.09	1.87	
07		18	2.09	1.87	
08		19	2.09	1.87	
09		20	2.09	1.87	
31		Age 21, With or Without Driver Training	1.43	1.21	
32		22	1.43	1.21	
33		23	1.43	1.21	
34		24	1.43	1.21	
12		Age 17 or less, Without Driver Training	2.86	2.59	
13		18	2.86	2.59	
14		19	2.86	2.59	
15		20	2.86	2.59	
16		Youthful Unmarried Female, Owner or Principal Operator	Age 17 or less, With Driver Training	2.59	2.31
17	18		2.59	2.31	
18	19		2.59	2.31	
19	20		2.59	2.31	
21			Age 21, With or Without Driver Training	1.76	1.49
22		22	1.76	1.49	
23		23	1.76	1.49	
24		24	1.76	1.49	
25		25	1.21	–	
26		26	1.21	–	
27		27	1.21	–	
28		28	1.21	–	
29		29	1.21	–	
92		Youthful Married Male	Age 17 or less, Without Driver Training	1.71	1.54
93	18		1.71	1.54	
94	19		1.71	1.54	
95	20		1.71	1.54	
96	Age 17 or less, With Driver Training		18	1.54	1.38
97			19	1.54	1.38
98			20	1.54	1.38
99			21	1.54	1.38
10			Age 21, With or Without Driver Training	22	1.38
20	23			1.38	1.16
30	24			1.38	1.16
40	25			1.38	1.16
	26			1.38	1.16

PRIMARY AND SECONDARY CLASSIFICATIONS, RATING FACTORS AND STATISTICAL CODES

SECOND and THIRD DIGITS			Primary Rating Factor "A"	
Operator Class by Age, Sex, Marital Status and Driver Training			Without Good Student	With Good Student
SECOND and THIRD DIGITS			Primary Rating Factor "A"	
42	Youthful Unmarried Male, Not Owner or Principal Operator †	Age 17 or less, Without Driver Training	2.75	2.48
43		18	2.75	2.48
44		19	2.75	2.48
45		20	2.75	2.48
46	Youthful Unmarried Male, Not Owner or Principal Operator †	Age 17 or less, With Driver Training	2.48	2.20
47		18	2.48	2.20
48		19	2.48	2.20
49		20	2.48	2.20
51	Youthful Unmarried Male, Not Owner or Principal Operator †	Age 21, With or Without Driver Training	1.49	1.27
52		22	1.49	1.27
53		23	1.49	1.27
54		24	1.49	1.27
62	Youthful Unmarried Male, Not Owner or Principal Operator †	Age 17 or less, Without Driver Training	3.63	3.30
63		18	3.63	3.30
64		19	3.63	3.30
65		20	3.63	3.30
66	Youthful Unmarried Male, Not Owner or Principal Operator †	Age 17 or less, With Driver Training	3.30	2.92
67		18	3.30	2.92
68		19	3.30	2.92
69		20	3.30	2.92
71	Owner or Principal Operator	Age 21, With or Without Driver Training	1.93	1.65
72		22	1.93	1.65
73		23	1.93	1.65
74		24	1.93	1.65
75		25	1.43	-
76		26	1.43	-
77		27	1.43	-
78		28	1.43	-
79		29	1.43	-

† "Youthful Unmarried Operator", not owner or principal operator, away at school over 100 miles from place of principal garaging shall be rated as if such operator were "married".

FOURTH DIGIT			Primary Rating Factor "B"
Use Class			
0.1.4.8*	Youthful Operator	Pleasure Use – Work Less Than 3 Miles ø	0.00
3.5.9‡		Work 3 Miles but Less Than 15 Miles #	0.15
3.5.9‡		Work – 15 Miles or More	0.15
3.5.9‡		Business Use	0.15
0.1.4.8*		Farm Use	0.00
1	No Youthful Operator	Pleasure Use – Work Less Than 3 Miles ø	0.00
2		Work 3 Miles but Less Than 15 Miles #	0.05
3		Work – 15 Miles or More	0.15
8		Business Use	0.20
9		Farm Use	-0.15

* Assign code 1 to Unmarried Males, without Driver Training, Age 18 or 19.
 Assign code 0 to all other Unmarried Males, Ages 17 to 20.
 Assign code 8 to Unmarried Males, Owner or Principal Operator, Age 25 thru 29.
 Assign code 4 to all other Youthful Operators.

‡ Assign code 3 to Unmarried Males, without Driver Training, Age 17 or 20
 and to Unmarried Males with Driver Training, Age 17 thru 20.
 Assign code 9 to Unmarried Males, Owner or Principal Operator, Age 25 thru 29.
 Assign code 5 to all other Youthful Operators.

ø Includes driving to work up to 15 miles, but not more than 2 days per week or not more than 2 weeks every 5 weeks.

Includes driving to work 15 miles or more, but not more than 2 days per week or not more than 2 weeks every 5 weeks.

PRIMARY AND SECONDARY CLASSIFICATIONS, RATING FACTORS AND STATISTICAL CODES

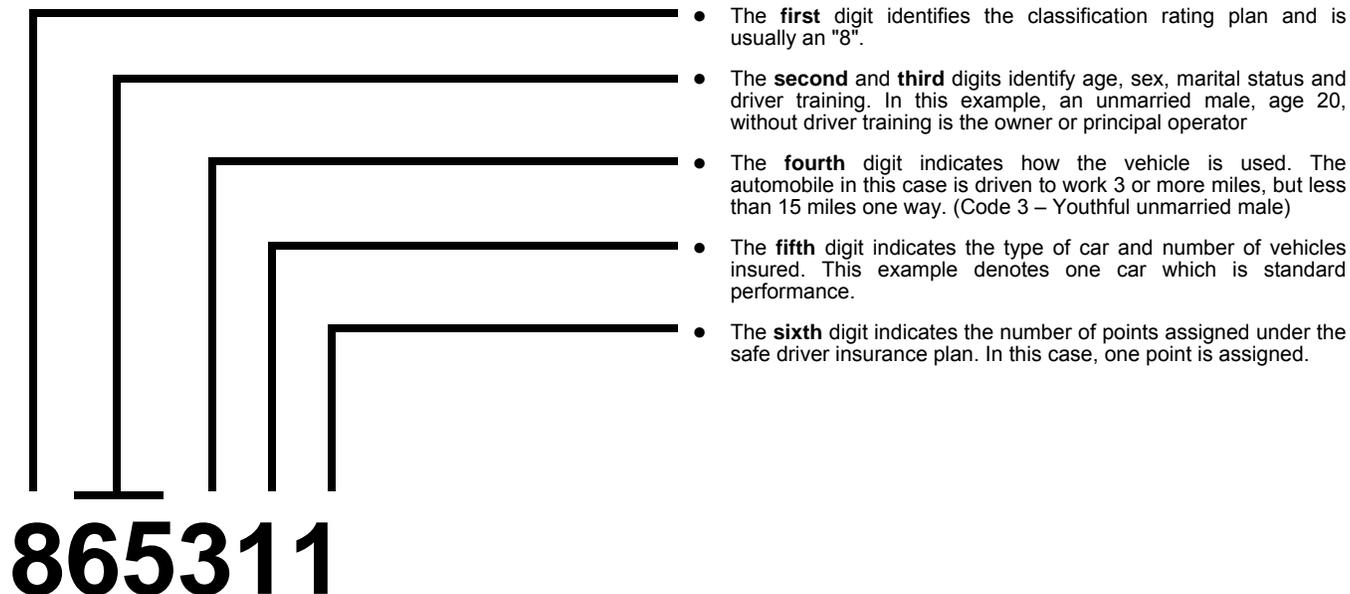
FIFTH DIGIT			Secondary Rating Factor "C"
Car Characteristics			
1 3 5 7 9	Single Car	1971-2001 model automobiles: Standard Performance Intermediate Performance High Performance Sports Premium Sports	0.00 0.00 0.00 0.00 +0.10
2 4 6 8 0	Multi-Car	1971-2001 model automobiles: Standard Performance Intermediate Performance High Performance Sports Premium Sports	-0.20 -0.20 -0.20 -0.20 -0.10

SIXTH DIGIT	Safe Driver Sub-Class	Secondary Rating Factor
Number of Surcharge Points		Single Car or Multi-car
0	All Other	+ .00
1	One Point	+ .10
2	Two Points	+ .40
3	Three Points	+ .65
4	Four Points	+1.00
5	Five Points	+1.25
6	Six Points	+1.30
7	Seven Points	+1.35
8	Eight Points	+2.00
9	Nine Points	+2.50
W	Point Waiver **	+ .00

** Point Waiver – Refer to Rule 35.

Explanation of Rating: To Determine FINAL RATING FACTOR for a vehicle, Combine Primary Rating Factors A & B and Secondary Rating Factors C & D.

ILLUSTRATION OF PRIVATE PASSENGER AUTO CLASS PLAN CODES



TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
71601	PINE BLUFF	350
71602	WHITE HALL	351
71603	PINE BLUFF	350
71611	PINE BLUFF	350
71612	WHITE HALL	350
71613	PINE BLUFF	350
71630	ARKANSAS CITY	210
71631	BANKS	60
71635	CROSSETT	20
71638	DERMOTT	90
71639	DUMAS	210
71640	EUDORA	90
71642	FOUNTAIN HILL	20
71643	GOULD	400
71644	GRADY	400
71646	HAMBURG	20
71647	HERMITAGE	60
71651	JERSEY	60
71652	KINGSLAND	130
71653	LAKE VILLAGE	90
71654	MC GEHEE	210
71655	MONTICELLO	220
71656	MONTICELLO	220
71657	MONTICELLO	220
71658	MONTROSE	20
71659	MOSCOW	350
71660	NEW EDINBURG	130
71661	PARKDALE	20
71662	PICKENS	400
71663	PORTLAND	20
71665	RISON	130
71666	MC GEHEE	210
71667	STAR CITY	400
71670	TILLAR	210
71671	WARREN	60
71674	WATSON	210
71675	WILMAR	220
71676	WILMOT	20
71677	WINCHESTER	220
71678	YORKTOWN	400
71701	CAMDEN	520
71711	CAMDEN	520
71720	BEARDEN	520
71721	BEIRNE	100
71722	BLUFF CITY	500
71724	CALION	700
71725	CARTHAGE	200
71726	CHIDESTER	520
71728	CURTIS	100
71730	EL DORADO	700
71731	EL DORADO	700
71740	EMERSON	140
71742	FORDYCE	200
71743	GURDON	100
71744	HAMPTON	70
71745	HARRELL	70
71747	HUTTIG	700

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
71748	IVAN	200
71749	JUNCTION CITY	700
71750	LAWSON	700
71751	LOUANN	520
71752	MC NEIL	140
71753	MAGNOLIA	140
71754	MAGNOLIA	140
71758	MOUNT HOLLY	700
71759	NORPHLET	700
71762	SMACKOVER	700
71763	SPARKMAN	200
71764	STEPHENS	520
71765	STRONG	700
71766	THORNTON	70
71768	URBANA	700
71770	WALDO	140
71772	WHELEN SPRINGS	100
71801	HOPE	290
71802	HOPE	290
71820	ALLEENE	410
71822	ASHDOWN	410
71823	BEN LOMOND	670
71825	BLEVINS	290
71826	BRADLEY	370
71827	BUCKNER	370
71828	CALE	500
71831	COLUMBUS	290
71832	DE QUEEN	670
71833	DIERKS	310
71834	DODDRIDGE	460
71835	EMMET	500
71836	FOREMAN	410
71837	FOUKE	460
71838	FULTON	290
71839	GARLAND CITY	460
71840	GENOA	460
71841	GILLHAM	670
71842	HORATIO	670
71845	LEWISVILLE	370
71846	LOCKESBURG	670
71847	MC CASKILL	290
71851	MINERAL SPRINGS	310
71852	NASHVILLE	310
71853	OGDEN	410
71854	TEXARKANA	460
71855	OZAN	290
71857	PRESCOTT	500
71858	ROSTON	500
71859	SARATOGA	290
71860	STAMPS	370
71861	TAYLOR	140
71862	WASHINGTON	290
71864	WILLISVILLE	500
71865	WILTON	410
71866	WINTHROP	410
71901	HOT SPRINGS NATIONAL PARK	260
71902	HOT SPRINGS NATIONAL PARK	260

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
71903	HOT SPRINGS NATIONAL PARK	260
71909	HOT SPRINGS NATIONAL PARK	260
71910	HOT SPRINGS VILLAGE	260
71913	HOT SPRINGS NATIONAL PARK	260
71914	HOT SPRINGS NATIONAL PARK	260
71920	ALPINE	100
71921	AMITY	100
71922	ANTOINE	550
71923	ARKADELPHIA	100
71929	BISMARCK	300
71932	BOARD CAMP	570
71933	BONNERDALE	300
71935	CADDO GAP	490
71937	COVE	570
71940	DELIGHT	550
71941	DONALDSON	300
71942	FRIENDSHIP	300
71943	GLENWOOD	550
71944	GRANNIS	570
71945	HATFIELD	570
71949	JESSIEVILLE	261
71950	KIRBY	550
71951	HOT SPRINGS NATIONAL PARK	261
71952	LANGLEY	550
71953	MENA	570
71956	MOUNTAIN PINE	261
71957	MOUNT IDA	490
71958	MURFREESBORO	550
71959	NEWHOPE	550
71960	NORMAN	490
71961	ODEN	490
71962	OKOLONA	100
71964	PEARCY	261
71965	PENCIL BLUFF	490
71966	ODEN	490
71968	ROYAL	261
71969	SIMS	490
71970	STORY	490
71971	UMPIRE	310
71972	VANDERVOORT	570
71973	WICKES	570
71998	ARKADELPHIA	100
71999	ARKADELPHIA	100
72001	ADONA	530
72002	ALEXANDER	631
72003	ALMYRA	10
72004	ALTHEIMER	351
72005	AMAGON	340
72006	AUGUSTA	740
72007	AUSTIN	430
72010	BALD KNOB	730
72011	BAUXITE	631
72012	BEEBE	730
72013	BEE BRANCH	710
72014	BEEDEVILLE	340
72015	BENTON	631
72016	BIGELOW	530

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72017	BISCOE	590
72018	BENTON	631
72019	BENTON	631
72020	BRADFORD	340
72021	BRINKLEY	480
72022	BRYANT	631
72023	CABOT	430
72024	CARLISLE	430
72025	CASA	530
72026	CASSCOE	10
72027	CENTER RIDGE	150
72028	CHOCTAW	710
72029	CLARENDON	480
72030	CLEVELAND	150
72031	CLINTON	710
72032	CONWAY	230
72033	CONWAY	230
72034	CONWAY	230
72035	CONWAY	230
72036	COTTON PLANT	740
72037	COY	430
72038	CROCKETTS BLUFF	10
72039	DAMASCUS	710
72040	DES ARC	590
72041	DE VALLS BLUFF	590
72042	DE WITT	10
72043	DIAZ	340
72044	EDGEMONT	120
72045	EL PASO	730
72046	ENGLAND	430
72047	ENOLA	231
72048	ETHEL	11
72051	FOX	690
72052	GARNER	730
72053	COLLEGE STATION	602
72055	GILLETT	10
72057	GRAPEVINE	270
72058	GREENBRIER	231
72059	GREGORY	740
72060	GRIFFITHVILLE	590
72061	GUY	231
72063	HATTIEVILLE	150
72064	HAZEN	590
72065	HENSLEY	631
72066	HICKORY PLAINS	590
72067	HIGDEN	120
72068	HIGGINSON	730
72069	HOLLY GROVE	480
72070	HOUSTON	530
72072	HUMNOKE	430
72073	HUMPHREY	10
72074	HUNTER	740
72075	JACKSONPORT	340
72076	JACKSONVILLE	600
72078	JACKSONVILLE	602
72079	JEFFERSON	351
72080	JERUSALEM	710

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72081	JUDSONIA	730
72082	KENSETT	730
72083	KEO	430
72084	LEOLA	270
72085	LETONA	730
72086	LONOKE	430
72087	LONSDALE	630
72088	FAIRFIELD BAY	710
72089	BRYANT	631
72099	LITTLE ROCK AIR FORCE BASE	602
72101	MC CRORY	740
72102	MC RAE	730
72103	MABELVALE	631
72104	MALVERN	300
72105	JONES MILL	300
72106	MAYFLOWER	230
72107	MENIFEE	150
72108	MONROE	480
72110	MORRILTON	150
72111	MOUNT VERNON	231
72112	NEWPORT	340
72113	MAUMELLE	600
72114	NORTH LITTLE ROCK	602
72115	NORTH LITTLE ROCK	602
72116	NORTH LITTLE ROCK	600
72117	NORTH LITTLE ROCK	601
72118	NORTH LITTLE ROCK	600
72119	NORTH LITTLE ROCK	602
72120	SHERWOOD	600
72121	PANGBURN	730
72122	PARON	631
72123	PATTERSON	740
72124	NORTH LITTLE ROCK	602
72125	PERRY	530
72126	PERRYVILLE	530
72127	PLUMERVILLE	150
72128	POYEN	270
72129	PRATTSVILLE	270
72130	PRIM	120
72131	QUITMAN	120
72132	REDFIELD	351
72133	REYDELL	351
72134	ROE	480
72135	ROLAND	601
72136	ROMANCE	730
72137	ROSE BUD	730
72139	RUSSELL	730
72140	SAINT CHARLES	11
72141	SCOTLAND	710
72142	SCOTT	600
72143	SEARCY	730
72145	SEARCY	730
72149	SEARCY	730
72150	SHERIDAN	270
72152	SHERRILL	351
72153	SHIRLEY	710
72156	SOLGOHACHIA	150

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72157	SPRINGFIELD	150
72158	BENTON	631
72160	STUTTGART	10
72164	SWEET HOME	602
72165	THIDA	320
72166	TICHNOR	11
72167	TRASKWOOD	631
72168	TUCKER	351
72169	TUPELO	340
72170	ULM	590
72173	VILONIA	231
72175	WABBASEKA	351
72176	WARD	430
72178	WEST POINT	730
72179	WILBURN	120
72180	WOODSON	602
72181	WOOSTER	231
72182	WRIGHT	350
72183	WRIGHTSVILLE	602
72190	NORTH LITTLE ROCK	602
72198	NORTH LITTLE ROCK	602
72199	NORTH LITTLE ROCK	602
72201	LITTLE ROCK	602
72202	LITTLE ROCK	602
72203	LITTLE ROCK	602
72204	LITTLE ROCK	602
72205	LITTLE ROCK	602
72206	LITTLE ROCK	602
72207	LITTLE ROCK	602
72209	LITTLE ROCK	602
72210	LITTLE ROCK	601
72211	LITTLE ROCK	601
72212	LITTLE ROCK	601
72214	LITTLE ROCK	602
72215	LITTLE ROCK	602
72216	LITTLE ROCK	602
72217	LITTLE ROCK	602
72219	LITTLE ROCK	602
72221	LITTLE ROCK	602
72222	LITTLE ROCK	602
72223	LITTLE ROCK	601
72225	LITTLE ROCK	602
72227	LITTLE ROCK	602
72231	LITTLE ROCK	602
72260	LITTLE ROCK	602
72295	LITTLE ROCK	602
72301	WEST MEMPHIS	180
72303	WEST MEMPHIS	180
72310	ARMOREL	470
72311	AUBREY	390
72312	BARTON	540
72313	BASSETT	470
72315	BLYTHEVILLE	470
72316	BLYTHEVILLE	470
72319	GOSNELL	470
72320	BRICKEYS	390
72321	BURDETTE	470

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72322	CALDWELL	620
72324	CHERRY VALLEY	190
72325	CLARKEDALE	180
72326	COLT	620
72327	CRAWFORDSVILLE	180
72328	CRUMROD	540
72329	DRIVER	470
72330	DYESS	470
72331	EARLE	180
72332	EDMONDSON	180
72333	ELAINE	540
72335	FORREST CITY	620
72336	FORREST CITY	620
72338	FRENCHMANS BAYOU	470
72339	GILMORE	180
72340	GOODWIN	620
72341	HAYNES	390
72342	HELENA	540
72346	HETH	620
72347	HICKORY RIDGE	190
72348	HUGHES	620
72350	JOINER	470
72351	KEISER	470
72352	LA GRANGE	390
72353	LAMBROOK	540
72354	LEPANTO	560
72355	LEXA	540
72358	LUXORA	470
72359	MADISON	620
72360	MARIANNA	390
72364	MARION	180
72365	MARKED TREE	560
72366	MARVELL	540
72367	MELLWOOD	540
72368	MORO	390
72369	ONEIDA	540
72370	OSCEOLA	470
72372	PALESTINE	620
72373	PARKIN	190
72374	POPLAR GROVE	540
72376	PROCTOR	180
72377	RIVERVALE	560
72379	SNOW LAKE	210
72383	TURNER	540
72384	TURRELL	180
72386	TYRONZA	560
72387	VANNDALE	190
72389	WABASH	540
72390	WEST HELENA	540
72391	WEST RIDGE	470
72392	WHEATLEY	620
72394	WIDENER	620
72395	WILSON	470
72396	WYNNE	190
72401	JONESBORO	160
72402	JONESBORO	160
72403	JONESBORO	160

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72404	JONESBORO	160
72410	ALICIA	380
72411	BAY	160
72412	BEECH GROVE	280
72413	BIGGERS	610
72414	BLACK OAK	160
72415	BLACK ROCK	380
72416	BONO	160
72417	BROOKLAND	160
72419	CARAWAY	160
72421	CASH	160
72422	CORNING	110
72424	DATTO	110
72425	DELAPLAINE	280
72426	DELL	470
72427	EGYPT	160
72428	ETOWAH	470
72429	FISHER	560
72430	GREENWAY	110
72431	GRUBBS	340
72432	HARRISBURG	560
72433	HOXIE	380
72434	IMBODEN	610
72435	KNOBEL	110
72436	LAFE	280
72437	LAKE CITY	160
72438	LEACHVILLE	470
72439	LIGHT	280
72440	LYNN	380
72441	MC DOUGAL	110
72442	MANILA	470
72443	MARMADUKE	280
72444	MAYNARD	610
72445	MINTURN	380
72447	MONETTE	160
72449	O KEAN	610
72450	PARAGOULD	280
72451	PARAGOULD	280
72453	PEACH ORCHARD	280
72454	PIGGOTT	110
72455	POCAHONTAS	610
72456	POLLARD	110
72457	PORTIA	380
72458	POWHATAN	380
72459	RAVENDEN	380
72460	RAVENDEN SPRINGS	610
72461	RECTOR	110
72462	REYNO	610
72464	SAINT FRANCIS	110
72465	SEDGWICK	380
72466	SMITHVILLE	380
72467	STATE UNIVERSITY	160
72469	STRAWBERRY	380
72470	SUCCESS	110
72471	SWIFTON	340
72472	TRUMANN	560
72473	TUCKERMAN	340

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72474	WALCOTT	280
72475	WALDENBURG	560
72476	WALNUT RIDGE	380
72478	WARM SPRINGS	610
72479	WEINER	560
72482	WILLIFORD	680
72501	BATESVILLE	320
72503	BATESVILLE	320
72512	HORSESHOE BEND	330
72513	ASH FLAT	680
72515	BEXAR	250
72517	BROCKWELL	330
72519	CALICO ROCK	30
72520	CAMP	250
72521	CAVE CITY	680
72522	CHARLOTTE	320
72523	CONCORD	120
72524	CORD	320
72525	CHEROKEE VILLAGE	680
72526	CUSHMAN	320
72527	DESHA	320
72528	DOLPH	330
72529	CHEROKEE VILLAGE	680
72530	DRASCO	120
72531	ELIZABETH	30
72532	EVENING SHADE	680
72533	FIFTY SIX	690
72534	FLORAL	320
72536	FRANKLIN	330
72537	GAMALIEL	30
72538	GEPP	250
72539	GLENCOE	250
72540	GUION	330
72542	HARDY	680
72543	HEBER SPRINGS	120
72544	HENDERSON	30
72545	HEBER SPRINGS	120
72546	IDA	120
72550	LOCUST GROVE	320
72553	MAGNESS	320
72554	MAMMOTH SPRING	250
72555	MARCELLA	690
72556	MELBOURNE	330
72560	MOUNTAIN VIEW	690
72561	MOUNT PLEASANT	330
72562	NEWARK	320
72564	OIL TROUGH	320
72565	OXFORD	330
72566	PINEVILLE	330
72567	PLEASANT GROVE	690
72568	PLEASANT PLAINS	320
72569	POUGHKEEPSIE	680
72571	ROSIE	320
72572	SAFFELL	380
72573	SAGE	330
72575	SALADO	320
72576	SALEM	250

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72577	SIDNEY	680
72578	STURKIE	250
72579	SULPHUR ROCK	320
72581	TUMBLING SHOALS	120
72583	VIOLA	250
72584	VIOLET HILL	330
72585	WIDEMAN	330
72587	WISEMAN	330
72601	HARRISON	50
72602	HARRISON	50
72611	ALPENA	50
72613	BEAVER	80
72615	BERGMAN	50
72616	BERRYVILLE	80
72617	BIG FLAT	30
72619	BULL SHOALS	450
72623	CLARKRIDGE	30
72624	COMPTON	510
72626	COTTER	30
72628	DEER	510
72629	DENNARD	710
72630	DIAMOND CITY	50
72631	EUREKA SPRINGS	80
72632	EUREKA SPRINGS	80
72633	EVERTON	50
72634	FLIPPIN	450
72635	GASSVILLE	30
72636	GILBERT	650
72638	GREEN FOREST	80
72639	HARRIET	650
72640	HASTY	510
72641	JASPER	510
72642	LAKEVIEW	30
72644	LEAD HILL	50
72645	LESLIE	650
72648	MARBLE FALLS	510
72650	MARSHALL	650
72651	MIDWAY	30
72653	MOUNTAIN HOME	30
72654	MOUNTAIN HOME	30
72655	MOUNT JUDEA	510
72657	TIMBO	690
72658	NORFORK	30
72659	NORFORK	30
72660	OAK GROVE	80
72661	OAKLAND	450
72662	OMAHA	50
72663	ONIA	690
72666	PARTHENON	510
72668	PEEL	450
72669	PINDALL	650
72670	PONCA	510
72672	PYATT	450
72675	SAINT JOE	650
72677	SUMMIT	450
72679	TILLY	250
72680	TIMBO	690

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72682	VALLEY SPRINGS	450
72683	VENDOR	510
72685	WESTERN GROVE	510
72686	WITTS SPRINGS	650
72687	YELLVILLE	450
72701	FAYETTEVILLE	720
72702	FAYETTEVILLE	720
72703	FAYETTEVILLE	720
72704	FAYETTEVILLE	720
72711	AVOCA	40
72712	BENTONVILLE	40
72714	BELLA VISTA	40
72715	BELLA VISTA	40
72716	BENTONVILLE	40
72717	CANEHILL	720
72718	CAVE SPRINGS	40
72719	CENTERTON	40
72721	COMBS	440
72722	DECATUR	40
72727	ELKINS	440
72728	ELM SPRINGS	720
72729	EVANSVILLE	720
72730	FARMINGTON	720
72732	GARFIELD	40
72733	GATEWAY	40
72734	GENTRY	40
72735	GOSHEN	720
72736	GRAVETTE	40
72737	GREENLAND	720
72738	HINDSVILLE	440
72739	HIWASSE	40
72740	HUNTSVILLE	440
72741	JOHNSON	720
72742	KINGSTON	440
72744	LINCOLN	720
72745	LOWELL	40
72747	MAYSVILLE	40
72749	MORROW	720
72751	PEA RIDGE	40
72752	PETTIGREW	440
72753	PRAIRIE GROVE	720
72756	ROGERS	40
72757	ROGERS	40
72758	ROGERS	40
72760	SAINT PAUL	440
72761	SILOAM SPRINGS	40
72762	SPRINGDALE	720
72764	SPRINGDALE	720
72765	SPRINGDALE	720
72766	SPRINGDALE	720
72768	SULPHUR SPRINGS	40
72769	SUMMERS	720
72770	TONTITOWN	720
72773	WESLEY	440
72774	WEST FORK	720
72776	WITTER	440
72801	RUSSELLVILLE	580

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72802	RUSSELLVILLE	580
72811	RUSSELLVILLE	580
72812	RUSSELLVILLE	580
72820	ALIX	240
72821	ALTUS	240
72823	ATKINS	580
72824	BELLEVILLE	750
72826	BLUE MOUNTAIN	420
72827	BLUFFTON	750
72828	BRIGGSVILLE	750
72829	CENTERVILLE	750
72830	CLARKSVILLE	360
72832	COAL HILL	360
72833	DANVILLE	750
72834	DARDANELLE	750
72835	DELAWARE	420
72837	DOVER	580
72838	GRAVELLY	750
72839	HAGARVILLE	360
72840	HARTMAN	360
72841	HARVEY	640
72842	HAVANA	750
72843	HECTOR	580
72845	KNOXVILLE	360
72846	LAMAR	360
72847	LONDON	580
72851	NEW BLAINE	420
72852	OARK	360
72853	OLA	530
72854	OZONE	360
72855	PARIS	420
72856	PELSOR	580
72857	PLAINVIEW	750
72858	POTTSVILLE	580
72860	ROVER	750
72863	SCRANTON	420
72865	SUBIACO	420
72901	FORT SMITH	660
72902	FORT SMITH	660
72903	FORT SMITH	660
72904	FORT SMITH	660
72905	FORT SMITH	660
72906	FORT SMITH	660
72908	FORT SMITH	660
72913	FORT SMITH	660
72914	FORT SMITH	660
72916	FORT SMITH	660
72917	FORT SMITH	660
72918	FORT SMITH	660
72919	FORT SMITH	660
72921	ALMA	170
72923	BARLING	660
72926	BOLES	640
72927	BOONEVILLE	420
72928	BRANCH	240
72930	CECIL	240
72932	CEDARVILLE	170

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Zip Code	USPS Zip Code Name	Territory
72933	CHARLESTON	240
72934	CHESTER	170
72935	DYER	170
72936	GREENWOOD	660
72937	HACKETT	660
72938	HARTFORD	660
72940	HUNTINGTON	660
72941	LAVACA	660
72943	MAGAZINE	420
72944	MANSFIELD	660
72945	MIDLAND	660
72946	MOUNTAINBURG	170
72947	MULBERRY	170
72948	NATURAL DAM	170
72949	OZARK	240
72950	PARKS	640
72951	RATCLIFF	420
72952	RUDY	170
72955	UNIONTOWN	170
72956	VAN BUREN	170
72957	VAN BUREN	170
72958	WALDRON	640
72959	WINSLOW	720

** New zip codes will be added on a periodic (not more than quarterly) basis. In the event that the new zip code has not been added to our rating pages, then the rating will default to the prior zip code for the address.

NOTE: Refer to an atlas or map for places not listed.

SERFF Tracking Number: HRLV-126621610 State: Arkansas
 Filing Company: Harleysville Mutual Insurance Company State Tracking Number: EFT \$150
 Company Tracking Number: J CLEAVER 1
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: PPA
 Project Name/Number: Arkansas Auto/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	06/14/2010
Comments:			
Attachment:	F-1 PPA Abstract.pdf		

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	06/14/2010
Comments:			
Attachment:	Harleysville PPA Survey FORM APCS corrected.xls		

		Item Status:	Status Date:
Bypassed - Item:	NAIC loss cost data entry document	Filed	06/14/2010
Bypass Reason:	Not applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/14/2010
Bypass Reason:	Not applicable		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	cover letter	Filed	06/14/2010

SERFF Tracking Number: HRLV-126621610 State: Arkansas
Filing Company: Harleysville Mutual Insurance Company State Tracking Number: EFT \$150
Company Tracking Number: J CLEAVER 1
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: Arkansas Auto/

Comments:

Attachment:

cover letter.pdf

	Item Status:	Status Date:
Satisfied - Item: Actuarial memo	Filed	06/14/2010
Comments:		
Attachment:		
AR PPA FILING MEMO.pdf		

	Item Status:	Status Date:
Satisfied - Item: response	Filed	06/14/2010
Comments:		
Attachment:		
response 1.pdf		

	Item Status:	Status Date:
Satisfied - Item: Response exhibit	Filed	06/14/2010
Comments:		
Attachment:		
Exhibit - Financial Factors.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 Harleysville Mutual Insurance Company
 NAIC # (including group #) 14168

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

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

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

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

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

a. Driver over 55	+3to -0.23point
b. Good Student Discount	-8.5 to -16.5%
c. Multi-car Discount	-0.2 Point
d. Accident Free Discount*	1 to 10%
Please Specify Qualification for Discount: See Manual Rules 33 & 34.	

e. Anti-Theft Discount	0 to -15%
f. Other (specify)Passive Restraint	20 or 30%
<u>Anti-Lock Brake</u>	5%
<u>Accident Prevention Course Discount</u>	10%
Companion Credit	15%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$5.00

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
Standard Program	0%	0
Preferred Program	10%	0
Elite Program	20%	0

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

Carol Zwoyer

 Signature
 Carol Zwoyer

 Printed Name
 Senior State Filing Analyst

 Title
 215-256-5735

 Telephone Number
 czwoyer@harleysvillegroup.com

 Email address

SERFF Tracking Number: *HRLV-126621610* *State:* *Arkansas*
Filing Company: *Harleysville Mutual Insurance Company* *State Tracking Number:* *EFT \$150*
Company Tracking Number: *J CLEAVER 1*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *PPA*
Project Name/Number: *Arkansas Auto/*

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

HARLEYSVILLE MUTUAL INSURANCE COMPANY

355 Maple Avenue
Harleysville PA 19438-2297
www.harleysvillegroup.com

May 18, 2010

Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

NAIC # 14168
PERSONAL AUTOMOBILE
Rate/Rule Filing
Company Tracking Number: 126621610

Dear Honorable Bradford:

With this filing we submit for your review and approval a new Personal Automobile Program in Harleysville Mutual Insurance Company which replaces that which is currently on file.

As a subscriber to Insurance Services Office, we wish to adopt the ISO 2005 Personal Auto Program rules filed on our behalf by ISO, subject to variations.

To assist in your review, attached please find a filing memorandum as well as a complete Personal Auto manual to be used in conjunction with this program:

Attached Index-1 & 2, July 2010
GR-1 thru 31, July 2010
(AR) R-1 thru 12, July 2010
(AR) F-1, July 2010
(AR) C-1 thru 4, July 2010
(AR) T-1 thru 13, July 2010

Rule of Application: These changes shall be applicable to new business policies effective on or after July 28, 2010.

Statistical Agent: Insurance Services Office, 545 Washington Blvd, Jersey City NJ 07310-1686.

Your favorable approval will be appreciated.

Very truly yours,



Carol Zwoyer, AAM, AIT
Senior State Filing Analyst
(215) 256-5735
czwoyer@harleysvillegroup.com

**HARLEYSVILLE MUTUAL INSURANCE COMPANY
PRIVATE PASSENGER AUTO
ARKANSAS**

Filing Memorandum

Harleysville Insurance would like to introduce a new Personal Automobile program which adopts ISO 2005 Platform under Harleysville Mutual Insurance Company. The proposed rates, rules, and forms filed are to apply to all business effective July 28, 2010 and after.

The development of the proposed rates was based on a market basket analysis including a detailed review of Auto Owners, Cincinnati, Hanover, Shelter Mutual, State Auto, and Travelers. We also incorporated some of Harleysville's typical offerings used in many other states we operate in. The end result is a product that is competitive, adequate and sustainable as we look to build a quality book of business in Arkansas. The explanations below provide the framework that the proposed rates were developed.

We started with territory definitions by using zip. In developing our base rates, we examined the territorial relativities used by our competitors and averaged them to develop our own relativities.

The class plan adopted follows ISO with some adjustments to account for Harleysville's countrywide experience for non-youthful operators and for youthful operators.

Increase limit and deductible factors were based on an analysis of competitors' information and ISO factors. We will be adopting the ISO Model Year and Symbol rating tables and will initially propose using MY 2010, Symbol 8 as our base.

All other rating factors were developed based on discounts and surcharges used in other states for Harleysville, including our Financial Factor rating, tier rating factors, Companion Credit discount, Young Family Discount, Life Policy discount, Safe Driver discounts and other rules.

HARLEYSVILLE MUTUAL INSURANCE COMPANY

355 Maple Avenue
Harleysville PA 19438-2297
www.harleysvillegroup.com

May 28, 2010

Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

NAIC # 14168
PERSONAL AUTOMOBILE
Rate/Rule Filing
Company Tracking Number: 126621610

Dear Ms. Grissom:

In response to your objections of May 27, currently, Harleysville Mutual Insurance Company does not have any policies in force for Arkansas Auto.

The additions of the new discounts are:

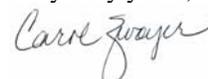
1. Tier Rating Factors of 1.00, 0.90, 0.80, are commonly used in most of our states.
2. Companion Credit of 15% is offered to our policyholders when they have Homeowners policy with Harleysville in most of our states.
3. Seasonal Lay-up Credit is to reflect the reduced exposure from having the car off the road for an extended period of time. This credit has been filed and approved in almost all of the states we write business.
4. Young Family Discount of 5% is to benefit those insureds who have young children in their cars and who are more carefully drivers. We also offer the discount offered in most states.
5. Group Discount is to reflect the reduced expenses through the reduced commissions or other expenses.
6. Financial Factor: Exhibit – Financial Factors is attached for your reference.
7. Life Insurance Policy Credit of 5% is applied to the total policy premium when a named insured has a private passenger Auto policy and a qualifying life insurance or Annuity policy with Harleysville. This credit is offered in most of our states.
- 8 Introduction of new safe driver program:

The new safe driver program consists of 3 rules as outlined below. Please refer to the actual manual rules for more details:

- a. Rule 33 New Business Safe Driver Discount: The intent of this discount is to give qualifying policies credit for their clean driving record on their initial policy with Harleysville;
- b. Rule 34, Renewal Safe Driver Discount: The Renewal Safe Driver Discount will replace the New Business Safe Driver Discount at the first Harleysville Renewal date. At the first and all subsequent renewals, a 1% discount will be added to the existing Safe Driver Discount for policies that have had no surcharge-able accidents or major violations in the 18 months prior to the renewal effective date, subject to a maximum credit of 10%.
- c. Rule 35 First Accident Forgiveness: Consistent with rules in place by Harleysville in other states, we will introduce an accident forgiveness rule

We hope this addresses your concerns and enables you to complete your review of our filing.

Very truly yours,



Carol Zwoyer, AAM, AIT
Senior State Filing Analyst
(215) 256-5735
czwoyer@harleysvillegroup.com

**CONFIDENTIAL
NOT FOR PUBLIC ACCESS**

Arkansas Auto - Development of Financial Factors

Countrywide data - Excludes CT due to different model used

Credit Score Range	Earned Exposures (Car Years)				Earned Premium				Incurred Claim Counts				Ultimate Incurred Losses			
	2005	2006	2007	2008	2005	2006	2007	2008	2005	2006	2007	2008	2005	2006	2007	2008
Pricing Range 13	647	464	295	194	567,669	401,492	253,811	167,215	208	139	65	44	413,362	788,366	73,113	52,329
Pricing Range 12	2,468	1,654	1,137	976	2,069,845	1,340,712	875,882	740,220	742	457	372	215	1,717,014	674,549	578,910	600,384
Pricing Range 11	5,405	3,939	3,067	2,743	4,468,746	3,226,876	2,439,030	2,086,373	1,494	963	753	614	4,124,014	1,997,723	1,750,890	1,122,515
Pricing Range 10	9,543	7,607	6,537	5,976	7,755,872	6,033,700	4,973,410	4,434,335	2,483	1,775	1,564	1,310	4,614,026	3,219,853	3,610,172	2,810,018
Pricing Range 9	10,032	8,443	7,503	7,163	7,941,241	6,532,190	5,524,887	5,123,697	2,365	1,968	1,719	1,523	4,337,954	4,342,225	4,436,177	3,389,855
Pricing Range 8	10,297	8,820	7,928	7,644	8,130,270	6,824,230	5,920,257	5,505,732	2,204	1,904	1,654	1,462	6,018,589	5,495,053	3,434,245	3,237,566
Pricing Range 7	10,845	9,624	8,897	8,761	8,406,243	7,341,672	6,520,091	6,180,208	2,348	1,885	1,834	1,649	5,357,766	3,745,409	4,568,232	5,266,826
Pricing Range 6	9,899	8,995	8,784	8,734	7,610,104	6,691,837	6,170,852	5,881,714	1,925	1,735	1,692	1,666	3,922,455	3,976,575	3,675,252	4,362,139
Pricing Range 5	21,651	20,418	20,301	20,804	16,395,590	14,904,031	14,105,353	13,930,905	4,040	3,749	3,654	3,471	8,384,756	7,531,745	7,883,621	7,562,342
Pricing Range 4	13,985	13,357	13,324	13,714	10,154,041	9,392,167	8,945,047	8,813,840	2,405	2,170	2,246	2,171	4,946,172	4,691,507	4,941,182	6,342,353
Pricing Range 3	15,738	15,584	16,173	16,956	11,142,635	10,656,203	10,552,936	10,585,461	2,552	2,450	2,771	2,608	6,357,843	6,037,010	6,705,957	5,669,667
Pricing Range 2	10,621	10,908	11,575	12,291	7,284,575	7,134,483	7,116,566	7,193,494	1,627	1,566	1,810	1,712	3,526,449	4,080,802	4,025,792	4,279,335
Pricing Range 1	16,496	18,588	21,639	24,102	10,952,186	11,668,252	12,693,387	13,453,061	2,317	2,458	2,792	3,096	5,479,670	5,789,567	6,589,357	6,940,043
Pricing Range 88(No Hit)	8,024	6,633	5,702	5,097	5,921,873	4,830,369	4,120,910	3,674,681	1,302	965	895	701	3,445,610	2,604,817	2,085,924	1,785,705
Pricing Range 99(No Score)	5,561	2,396	1,761	1,891	4,223,453	1,945,134	1,433,852	1,532,913	1,027	385	246	360	1,846,634	1,047,471	474,468	909,737
Total	151,213	137,429	134,622	137,046	113,024,343	98,923,348	91,646,272	89,303,849	29,039	24,569	24,067	22,602	64,492,313	56,022,672	54,833,293	54,330,816
Total (Scored Data Only)	137,628	128,400	127,160	130,058	102,879,017	92,147,844	86,091,510	84,096,255	26,710	23,219	22,926	21,541	59,200,069	52,370,384	52,272,901	51,635,373

Credit Score Range	Total EE	Total EP	Total IC	Total UIL	Frequency				Total Freq	Pure Premium				Total PP	Relativities to the CW Averages X-NH and NS)		Proposed Factors
					2005	2006	2007	2008		2005	2006	2007	2008		Freq	PP	
					Pricing Range 13	1,600	1,390,187	456		1,327,170	32.1%	29.9%	22.0%		22.7%	28.5%	
Pricing Range 12	6,236	5,026,659	1,786	3,570,857	30.1%	27.6%	32.7%	22.0%	28.6%	696	408	509	615	573	1.59	1.39	1.56
Pricing Range 11	15,153	12,221,026	3,824	8,995,142	27.6%	24.4%	24.6%	22.4%	25.2%	763	507	571	409	594	1.40	1.44	1.43
Pricing Range 10	29,663	23,197,317	7,132	14,254,070	26.0%	23.3%	23.9%	21.9%	24.0%	484	423	552	470	481	1.33	1.17	1.29
Pricing Range 9	33,141	25,122,015	7,575	16,506,211	23.6%	23.3%	22.9%	21.3%	22.9%	432	514	591	473	498	1.27	1.21	1.26
Pricing Range 8	34,689	26,380,489	7,224	18,185,454	21.4%	21.6%	20.9%	19.1%	20.8%	585	623	433	424	524	1.15	1.27	1.19
Pricing Range 7	38,126	28,448,214	7,716	18,938,233	21.7%	19.6%	20.6%	18.8%	20.2%	494	389	513	601	497	1.12	1.21	1.12
Pricing Range 6	36,412	26,354,507	7,018	15,936,420	19.4%	19.3%	19.3%	19.1%	19.3%	396	442	418	499	438	1.07	1.06	1.04
Pricing Range 5	83,175	59,335,879	14,914	31,362,464	18.7%	18.4%	18.0%	16.7%	17.9%	387	369	388	364	377	0.99	0.92	0.96
Pricing Range 4	54,379	37,305,094	8,992	20,921,214	17.2%	16.2%	16.9%	15.8%	16.5%	354	351	371	462	385	0.92	0.93	0.92
Pricing Range 3	64,452	42,937,235	10,381	24,770,477	16.2%	15.7%	17.1%	15.4%	16.1%	404	387	415	334	384	0.89	0.93	0.88
Pricing Range 2	45,396	28,729,119	6,715	15,912,378	15.3%	14.4%	15.6%	13.9%	14.8%	332	374	348	348	351	0.82	0.85	0.83
Pricing Range 1	80,824	48,766,887	10,663	24,798,638	14.0%	13.2%	12.9%	12.8%	13.2%	332	311	305	288	307	0.73	0.75	0.74
Pricing Range 88(No Hit)	25,455	18,547,832	3,863	9,922,057	16.2%	14.5%	15.7%	13.8%	15.2%	429	393	366	350	390	0.84	0.95	1.00
Pricing Range 99(No Score)	11,608	9,135,352	2,018	4,278,311	18.5%	16.1%	14.0%	19.0%	17.4%	332	437	269	481	369	0.96	0.89	1.00
Total	560,309	392,897,812	100,277	229,679,094	19.2%	17.9%	17.9%	16.5%	17.9%	427	408	407	396	410			
Total (Scored Data Only)	523,245	365,214,627	94,396	215,478,726	19.4%	18.1%	18.0%	16.6%	18.0%	430	408	411	397	412			

SERFF Tracking Number: HRLV-126621610 State: Arkansas
 Filing Company: Harleysville Mutual Insurance Company State Tracking Number: EFT \$150
 Company Tracking Number: J CLEAVER 1
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: PPA
 Project Name/Number: Arkansas Auto/

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)
06/03/2010	Supporting Document	APCS-Auto Premium Comparison Survey	06/10/2010	Harleysville PPA Survey FORM APCS.xls (Superseded)
05/10/2010	Supporting Document	APCS-Auto Premium Comparison Survey	06/03/2010	Harleysville PPA Survey FORM APCS.pdf (Superseded)

SERFF Tracking Number: *HRLV-126621610* *State:* *Arkansas*
Filing Company: *Harleysville Mutual Insurance Company* *State Tracking Number:* *EFT \$150*
Company Tracking Number: *J CLEAVER 1*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *PPA*
Project Name/Number: *Arkansas Auto/*

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

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 14168
Company Name: Harleysville Mutual Insurance Company
Contact Person: Carol Zwoyer
Telephone No.: 215-256-5735
Email Address: czwoyer@harleysvillegroup.com
Effective Date: July 28, 2010 on and after

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. %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,065	\$1,323	\$488	\$379	\$1,188	\$1,480	\$543	\$419	\$1,344	\$1,677	\$606	\$462	\$1,159	\$1,443	\$531	\$409	\$1,314	\$1,642	\$596	\$456
	Minimum Liability with Comprehensive and Collision			\$1,812	\$2,267	\$798	\$606	\$2,138	\$2,681	\$938	\$707	\$2,097	\$2,629	\$920	\$691	\$2,133	\$2,675	\$938	\$704	\$2,198	\$2,758	\$962	\$725
	100/300/50 Liability with Comprehensive and Collision			\$2,068	\$2,575	\$941	\$726	\$2,429	\$3,031	\$1,099	\$840	\$2,427	\$3,030	\$1,093	\$835	\$2,416	\$3,012	\$1,094	\$834	\$2,520	\$3,149	\$1,134	\$866
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,065	\$1,323	\$488	\$379	\$1,188	\$1,480	\$543	\$419	\$1,344	\$1,677	\$606	\$462	\$1,159	\$1,443	\$531	\$409	\$1,314	\$1,642	\$596	\$456
	Minimum Liability with Comprehensive and Collision			\$2,068	\$2,591	\$904	\$685	\$2,464	\$3,094	\$1,075	\$807	\$2,355	\$2,955	\$1,027	\$769	\$2,469	\$3,099	\$1,077	\$807	\$2,500	\$3,141	\$1,091	\$815
	100/300/50 Liability with Comprehensive and Collision			\$2,324	\$2,899	\$1,047	\$805	\$2,755	\$3,444	\$1,236	\$940	\$2,685	\$3,356	\$1,200	\$913	\$2,752	\$3,436	\$1,233	\$937	\$2,822	\$3,532	\$1,263	\$956
2003 Honda Odyssey "EX"	Minimum Liability			\$1,065	\$1,323	\$488	\$379	\$1,188	\$1,480	\$543	\$419	\$1,344	\$1,677	\$606	\$462	\$1,159	\$1,443	\$531	\$409	\$1,314	\$1,642	\$596	\$456
	Minimum Liability with Comprehensive and Collision			\$1,957	\$2,452	\$858	\$650	\$2,319	\$2,910	\$1,014	\$763	\$2,249	\$2,821	\$981	\$736	\$2,318	\$2,909	\$1,014	\$761	\$2,368	\$2,972	\$1,033	\$774
	100/300/50 Liability with Comprehensive and Collision			\$2,213	\$2,760	\$1,001	\$770	\$2,610	\$3,260	\$1,175	\$896	\$2,579	\$3,222	\$1,154	\$880	\$2,601	\$3,246	\$1,170	\$891	\$2,690	\$3,363	\$1,205	\$915
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,065	\$1,323	\$488	\$379	\$1,188	\$1,480	\$543	\$419	\$1,344	\$1,677	\$606	\$462	\$1,159	\$1,443	\$531	\$409	\$1,314	\$1,642	\$596	\$456
	Minimum Liability with Comprehensive and Collision			\$2,262	\$2,839	\$986	\$743	\$2,717	\$3,412	\$1,178	\$883	\$2,554	\$3,209	\$1,109	\$829	\$2,728	\$3,425	\$1,183	\$884	\$2,734	\$3,438	\$1,186	\$887
	100/300/50 Liability with Comprehensive and Collision			\$2,518	\$3,147	\$1,129	\$863	\$3,008	\$3,762	\$1,339	\$1,016	\$2,884	\$3,610	\$1,282	\$973	\$3,011	\$3,762	\$1,339	\$1,014	\$3,056	\$3,829	\$1,358	\$1,028
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,065	\$1,323	\$488	\$379	\$1,188	\$1,480	\$543	\$419	\$1,344	\$1,677	\$606	\$462	\$1,159	\$1,443	\$531	\$409	\$1,314	\$1,642	\$596	\$456
	Minimum Liability with Comprehensive and Collision			\$2,369	\$2,970	\$1,028	\$773	\$2,862	\$3,594	\$1,237	\$927	\$2,655	\$3,334	\$1,151	\$858	\$2,880	\$3,616	\$1,245	\$929	\$2,864	\$3,602	\$1,240	\$927
	100/300/50 Liability with Comprehensive and Collision			\$2,625	\$3,278	\$1,171	\$893	\$3,153	\$3,944	\$1,398	\$1,060	\$2,985	\$3,735	\$1,324	\$1,002	\$3,163	\$3,953	\$1,401	\$1,059	\$3,186	\$3,993	\$1,412	\$1,068
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,314	\$1,642	\$596	\$456	\$1,188	\$1,480	\$543	\$419	\$1,344	\$1,677	\$606	\$462	\$1,159	\$1,443	\$531	\$409	\$1,314	\$1,642	\$596	\$456
	Minimum Liability with Comprehensive and Collision			\$1,851	\$2,317	\$815	\$619	\$2,194	\$2,753	\$961	\$725	\$2,138	\$2,681	\$936	\$703	\$2,193	\$2,750	\$961	\$723	\$2,250	\$2,822	\$983	\$741
	100/300/50 Liability with Comprehensive and Collision			\$2,107	\$2,625	\$958	\$739	\$2,485	\$3,103	\$1,122	\$858	\$2,468	\$3,082	\$1,109	\$847	\$2,476	\$3,087	\$1,117	\$853	\$2,572	\$3,213	\$1,155	\$882