

SERFF Tracking Number: AOIC-126701970 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPA-AR-01-07/01/2010-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Filing at a Glance

Company: Auto-Owners Insurance Company

Product Name: Private Passenger Automobile

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

SERFF Tr Num: AOIC-126701970

SERFF Status: Closed-Filed

Co Tr Num: PPA-AR-01-07/01/2010-01

Authors: Hilary Ludema, Mike Billings, Corey DeGoffau, Nicole Smith, Dave Roland, Chasity Dawson, Karen Milmine, Rose Cross, Martina Celebrezze, Steven Shedlock, Torye Santucci, Adam Dancer, Christine Ferrini, Joseph Kimosh

Date Submitted: 07/01/2010

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Brittany Yielding

Disposition Date: 08/05/2010

Effective Date Requested (New): 08/18/2010

Effective Date Requested (Renewal): 09/23/2010

Disposition Status: Filed

Effective Date (New): 08/18/2010

Effective Date (Renewal): 09/23/2010

State Filing Description:

General Information

Project Name: Arkansas Rate Change

Project Number: PPA-AR-01-07/01/2010-01

Reference Organization:

Reference Title:

Filing Status Changed: 08/05/2010

State Status Changed: 07/06/2010

Created By: Mike Billings

Corresponding Filing Tracking Number:

Filing Description:

The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +3.0% for our Private Passenger Automobile program. The changes submitted will

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Mike Billings

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apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows: New Business August 18, 2010
 Renewals September 23, 2010

The overall annual effect of this filing is estimated to be a change of \$184,406 or 3.0%.

Please see the Supporting Documentation tab for a detailed cover letter explaining the changes.

Company and Contact

Filing Contact Information

Hilary Ludema, Manager, Personal Auto ludema.hilary@aoins.com
 Actuarial
 6101 Anacapri Blvd 517-323-1284 [Phone]
 Lansing, MI 48917 517-323-8796 [FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan
 P.O. Box 30660 Group Code: 280 Company Type: PC
 Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
 Group
 (800) 346-0346 ext. [Phone] FEIN Number: 38-0315280

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 for Auto-Owners Company
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Insurance Company	\$100.00	07/01/2010	37701751

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/05/2010	08/05/2010
Filed	Alexa Grissom	07/22/2010	07/22/2010

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	07/13/2010	07/13/2010	Mike Billings	07/14/2010	07/15/2010
Pending Industry Response	Alexa Grissom	07/06/2010	07/06/2010	Mike Billings	07/07/2010	07/08/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Higher Limits - Uninsured Motorist	Mike Billings	07/29/2010	07/29/2010
Rate	Higher Limits - Underinsured Motorist	Mike Billings	07/29/2010	07/29/2010

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 Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Disposition

Disposition Date: 08/05/2010
 Effective Date (New): 08/18/2010
 Effective Date (Renewal): 09/23/2010
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	12.500%	3.000%	\$184,406	4,760	\$6,162,264	7.300%	-9.800%

SERFF Tracking Number: AOIC-126701970 State: Arkansas
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 Product Name: Private Passenger Automobile
 Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Rate Change Summary	Filed	Yes
Supporting Document	Response Letter 1	Filed	Yes
Supporting Document	Response Letter 2	Filed	Yes
Rate	Additional Expense	Filed	Yes
Rate	Age, Type & Use Relativities	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Cost Symbol Relativities	Filed	Yes
Rate	Deductibles	Filed	Yes
Rate	Higher Limits - Bodily Injury	Filed	Yes
Rate (revised)	Higher Limits - Uninsured Motorist	Filed	Yes
Rate	Higher Limits - Uninsured Motorist	Filed	Yes
Rate	Motorcycle Premiums	Filed	Yes
Rate	Premium Calculations	Filed	Yes
Rate	Territory Relativities	Filed	Yes
Rate	Road Trouble Service	Filed	Yes
Rate	Uninsured Motorist Property Damage	Filed	Yes
Rate	Territory Schedule	Filed	Yes
Rate	Liability Coverage	Filed	Yes
Rate	Applicant Eligibility	Filed	Yes
Rate	Previous Driving History	Filed	Yes
Rate	Vehicle Acceptability	Filed	Yes
Rate	Automobile Physical Damage Plus	Filed	Yes
Rate	Bodily Injury Liability	Filed	Yes
Rate	Comprehensive	Filed	Yes
Rate	Named Operator Policy	Filed	Yes
Rate	Pet Medical Coverage	Filed	Yes
Rate	Property Damage Liability	Filed	Yes
Rate	Defensive Driver Discount	Filed	Yes
Rate	Good Student Discount	Filed	Yes

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Rate	Multi-Car Discount	Filed	Yes
Rate	Specialty Vehicle Surcharge	Filed	Yes
Rate	Teen Driver Monitoring Discount	Filed	Yes
Rate	Antique Automobiles	Filed	Yes
Rate	Classic Automobiles	Filed	Yes
Rate	Converted/Modified and Assembled/Branded Automobiles	Filed	Yes
Rate	Motor Homes	Filed	Yes
Rate	Recreational Vehicles	Filed	Yes
Rate	Trailers (Vacation/Utility/Horse) and Camper Bodies	Filed	Yes
Rate	Higher Limits - Underinsured Motorist	Filed	Yes

SERFF Tracking Number: AOIC-126701970 State: Arkansas
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Disposition

Disposition Date: 07/22/2010
 Effective Date (New): 08/18/2010
 Effective Date (Renewal): 09/23/2010
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	12.500%	3.000%	\$184,406	4,760	\$6,162,264	7.300%	-9.800%

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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	Rate Change Summary	Filed	Yes
Supporting Document	Response Letter 1	Filed	Yes
Supporting Document	Response Letter 2	Filed	Yes
Rate	Additional Expense	Filed	Yes
Rate	Age, Type & Use Relativities	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Cost Symbol Relativities	Filed	Yes
Rate	Deductibles	Filed	Yes
Rate	Higher Limits - Bodily Injury	Filed	Yes
Rate (revised)	Higher Limits - Uninsured Motorist	Filed	Yes
Rate	Higher Limits - Uninsured Motorist	Filed	Yes
Rate	Motorcycle Premiums	Filed	Yes
Rate	Premium Calculations	Filed	Yes
Rate	Territory Relativities	Filed	Yes
Rate	Road Trouble Service	Filed	Yes
Rate	Uninsured Motorist Property Damage	Filed	Yes
Rate	Territory Schedule	Filed	Yes
Rate	Liability Coverage	Filed	Yes
Rate	Applicant Eligibility	Filed	Yes
Rate	Previous Driving History	Filed	Yes
Rate	Vehicle Acceptability	Filed	Yes
Rate	Automobile Physical Damage Plus	Filed	Yes
Rate	Bodily Injury Liability	Filed	Yes
Rate	Comprehensive	Filed	Yes
Rate	Named Operator Policy	Filed	Yes
Rate	Pet Medical Coverage	Filed	Yes
Rate	Property Damage Liability	Filed	Yes
Rate	Defensive Driver Discount	Filed	Yes
Rate	Good Student Discount	Filed	Yes

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Rate	Multi-Car Discount	Filed	Yes
Rate	Specialty Vehicle Surcharge	Filed	Yes
Rate	Teen Driver Monitoring Discount	Filed	Yes
Rate	Antique Automobiles	Filed	Yes
Rate	Classic Automobiles	Filed	Yes
Rate	Converted/Modified and Assembled/Branded Automobiles	Filed	Yes
Rate	Motor Homes	Filed	Yes
Rate	Recreational Vehicles	Filed	Yes
Rate	Trailers (Vacation/Utility/Horse) and Camper Bodies	Filed	Yes
Rate	Higher Limits - Underinsured Motorist	Filed	Yes

SERFF Tracking Number: AOIC-126701970 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/13/2010

Submitted Date 07/13/2010

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Where is the applicant/insured advised of the percentages for the real or perceived market value? Also, my question on the good student discount dealt with the percentage difference for boy and girls. Do you have statistical data to justify the difference?

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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Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/14/2010
Submitted Date 07/15/2010

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: Please see attached document Response Letter 2.PDF for our responses to your objection letter dated 07/13/2010. Thank you.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter 2

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We hope this allows you to complete your review of our filing.

Sincerely,

Adam Dancer, Chasity Dawson, Christine Ferrini, Corey DeGoffau, Dave Roland, Hilary Ludema, Joseph Kimosh, Karen Milmine, Martina Celebrezze, Mike Billings, Nicole Smith, Rose Cross, Steven Shedlock, Torye Santucci

SERFF Tracking Number: AOIC-126701970 State: Arkansas
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Product Name: Private Passenger Automobile
Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/06/2010
Submitted Date 07/06/2010
Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please advise how "real or perceived market value" is determined as used in AOU2517. Is there data to justify the differing discounts for male and female driver college graduate discounts? Also, please advise if you have data to support the teen driver monitoring discount. The surcharge for comprehensive coverage on motorhomes without a discount is increasing significantly; please justify.

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: AOIC-126701970 State: Arkansas
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Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/07/2010
Submitted Date 07/08/2010

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: Please see the Response Letter 1.pdf that is attached to the Supporting Documentation Tab for our responses to your objection letter dated 07/06/2010. Thank you.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter 1

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We hope this allows you to complete your review of our filing.

Sincerely,

Adam Dancer, Chasity Dawson, Christine Ferrini, Corey DeGoffau, Dave Roland, Hilary Ludema, Joseph Kimosh, Karen Milmine, Martina Celebrezze, Mike Billings, Nicole Smith, Rose Cross, Steven Shedlock, Torye Santucci

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.500%
Effective Date of Last Rate Revision: 02/15/2010
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	12.500%	3.000%	\$184,406	4,760	\$6,162,264	7.300%	-9.800%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 07/22/2010	Additional Expense	AOAPZ076	Replacement	AOAPZ076.pdf
Filed 07/22/2010	Age, Type & Use Relativities	AOAPZ077	Replacement	AOAPZ077.pdf
Filed 07/22/2010	Base Rates	AOAPZ078	Replacement	AOAPZ078.pdf
Filed 07/22/2010	Cost Symbol Relativities	AOAPZ079	Replacement	AOAPZ079.pdf
Filed 07/22/2010	Deductibles	AOAPZ080	Replacement	AOAPZ080.pdf
Filed 07/22/2010	Higher Limits - Bodily Injury	AOAPZ081	Replacement	AOAPZ081.pdf
Filed 08/05/2010	Higher Limits - Uninsured Motorist	AOAPZ082	Replacement	AOAPZ082.pdf
Filed 07/22/2010	Motorcycle Premiums	AOAPZ083	Replacement	AOAPZ083.pdf
Filed 07/22/2010	Premium Calculations	AOAPZ084	Replacement	AOAPZ084.pdf
Filed 07/22/2010	Territory Relativities	AOAPZ085	Replacement	AOAPZ085.pdf
Filed 07/22/2010	Road Trouble Service	AOAPZ087	Replacement	AOAPZ087.pdf
Filed 07/22/2010	Uninsured Motorist	AOAPZ088	Replacement	AOAPZ088.pdf

SERFF Tracking Number: AOIC-126701970 *State:* Arkansas
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Property Damage

Filed 07/22/2010 Territory Schedule	AOAPZ086	Replacement	AOAPZ086.pdf
Filed 07/22/2010 Liability Coverage	AOAPZ089	Replacement	AOAPZ089.pdf
Filed 07/22/2010 Applicant Eligibility	AOUPZ522	Replacement	AOUPZ522.pdf
Filed 07/22/2010 Previous Driving History	AOUPZ523	Replacement	AOUPZ523.pdf
Filed 07/22/2010 Vehicle Acceptability	AOUPZ524	Replacement	AOUPZ524.pdf
Filed 07/22/2010 Automobile Physical Damage Plus	AOUPZ517	Replacement	AOUPZ517.pdf
Filed 07/22/2010 Bodily Injury Liability	AOUPZ518	Replacement	AOUPZ518.pdf
Filed 07/22/2010 Comprehensive	AOUPZ519	Replacement	AOUPZ519.pdf
Filed 07/22/2010 Named Operator Policy	AOUPZ520	Replacement	AOUPZ520.pdf
Filed 07/22/2010 Pet Medical Coverage	AOUPZ478	New	AOUPZ478.pdf
Filed 07/22/2010 Property Damage Liability	AOUPZ521	Replacement	AOUPZ521.pdf
Filed 07/22/2010 Defensive Driver Discount	AOUPZ525	Replacement	AOUPZ525.pdf
Filed 07/22/2010 Good Student	AOUPZ526	Replacement	AOUPZ526.pdf

SERFF Tracking Number: AOIC-126701970 *State:* Arkansas
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Discount

Filed 07/22/2010 Multi-Car Discount	AOUPZ527	Replacement	AOUPZ527.pdf
Filed 07/22/2010 Specialty Vehicle Surcharge	AOUPZ528	Replacement	AOUPZ528.pdf
Filed 07/22/2010 Teen Driver Monitoring Discount	AOUPZ467	New	AOUPZ467.pdf
Filed 07/22/2010 Antique Automobiles	AOUPZ529	Replacement	AOUPZ529.pdf
Filed 07/22/2010 Classic Automobiles	AOUPZ530	Replacement	AOUPZ530.pdf
Filed 07/22/2010 Converted/Modified and Assembled/Branded Automobiles	AOUPZ531	Replacement	AOUPZ531.pdf
Filed 07/22/2010 Motor Homes	AOUPZ532	Replacement	AOUPZ532.pdf
Filed 07/22/2010 Recreational Vehicles	AOUPZ534	Replacement	AOUPZ534.pdf
Filed 07/22/2010 Trailers (Vacation/Utility/Horse) and Camper Bodies	AOUPZ535	Replacement	AOUPZ535.pdf
Filed 08/05/2010 Higher Limits - Underinsured Motorist	AOAPZ090	Replacement	AOAPZ090.pdf

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Auto-Owners Standard](#)
[Auto-Owners Premier](#)

ADDITIONAL EXPENSE COVERAGE
Semi-Annual Premium - All Territories

Auto-Owners Standard
Limit (per day/per occurrence)

\$30/\$900	\$14.00
\$40/\$1,200	\$21.00
\$50/\$1,500	\$26.00
\$75/\$2,250	\$36.00
\$100/\$3,000	\$46.00
\$150/\$4,500	\$61.00

Auto-Owners Premier
Limit (per day/per occurrence)

\$30/\$900	\$13.00
\$40/\$1,200	\$19.00
\$50/\$1,500	\$24.00
\$75/\$2,250	\$33.00
\$100/\$3,000	\$42.00
\$150/\$4,500	\$55.00

**Auto-Owners Standard
Auto-Owners Premier**

AGE, TYPE & USE RELATIVITIES

Arkansas

Applies to BI, PD, Comp. & Coll.

- [Principal Operator over 30](#)
- [No Youthful Operators](#)
- [Married Female Principal Operator](#)
- [Married Male Principal Operator](#)
- [Single Female Principal Operator](#)
- [Single Male Principal Operator](#)
- [Single Female Occasional Operator](#)
- [Single Male Occasional Operator](#)

Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.00	0.98	1.15	1.21	1.36	1.23	0.90
31	1.00	0.98	1.15	1.21	1.36	1.23	0.90
32	1.00	0.98	1.15	1.21	1.36	1.23	0.90
33	1.00	0.98	1.15	1.21	1.36	1.23	0.90
34	1.00	0.98	1.15	1.21	1.36	1.23	0.90
35	1.00	0.98	1.15	1.21	1.36	1.23	0.90
36	1.00	0.98	1.15	1.21	1.36	1.23	0.90
37	1.00	0.98	1.15	1.21	1.36	1.23	0.90
38	1.00	0.98	1.15	1.21	1.36	1.23	0.90
39	1.00	0.98	1.15	1.21	1.36	1.23	0.90
40	1.00	0.98	1.15	1.21	1.36	1.23	0.90
41	0.99	0.97	1.14	1.20	1.35	1.22	0.89
42	0.99	0.97	1.14	1.20	1.35	1.22	0.89
43	0.98	0.96	1.13	1.19	1.34	1.21	0.88
44	0.98	0.96	1.13	1.19	1.34	1.21	0.88
45	0.95	0.93	1.10	1.16	1.31	1.18	0.85
46	0.94	0.92	1.09	1.15	1.30	1.17	0.84
47	0.94	0.92	1.09	1.15	1.30	1.17	0.84
48	0.93	0.91	1.08	1.14	1.29	1.16	0.83
49	0.93	0.91	1.08	1.14	1.29	1.16	0.83
50	0.78	0.76	1.01	1.08	1.24	1.10	0.78
51	0.77	0.75	1.00	1.07	1.23	1.09	0.77
52	0.77	0.75	1.00	1.07	1.23	1.09	0.77
53	0.76	0.74	0.99	1.06	1.22	1.08	0.76
54	0.76	0.74	0.99	1.06	1.22	1.08	0.76
55	0.72	0.72	0.98	1.04	1.20	1.06	0.72
56	0.72	0.72	0.98	1.04	1.20	1.06	0.72
57	0.72	0.72	0.98	1.04	1.20	1.06	0.72
58	0.72	0.72	0.98	1.04	1.20	1.06	0.72
59	0.72	0.72	0.98	1.04	1.20	1.06	0.72
60	0.72	0.72	0.98	1.04	1.20	1.06	0.72
61	0.72	0.72	0.98	1.04	1.20	1.06	0.72
62	0.72	0.72	0.98	1.04	1.20	1.06	0.72
63	0.72	0.72	0.98	1.04	1.20	1.06	0.72
64	0.72	0.72	0.98	1.04	1.20	1.06	0.72
65	0.72	0.72	0.98	1.04	1.20	1.06	0.72

66	0.72	0.72	0.98	1.04	1.20	1.06	0.72
67	0.72	0.72	0.98	1.04	1.20	1.06	0.72
68	0.72	0.72	0.98	1.04	1.20	1.06	0.72
69	0.74	0.74	0.98	1.04	1.20	1.06	0.74
70	0.74	0.74	0.98	1.04	1.20	1.06	0.74
71	0.74	0.74	0.98	1.04	1.20	1.06	0.74
72	0.76	0.76	1.00	1.06	1.22	1.08	0.76
73	0.78	0.78	1.02	1.08	1.24	1.10	0.78
74	0.80	0.80	1.04	1.10	1.26	1.12	0.80
75	0.82	0.82	1.06	1.12	1.28	1.14	0.82
76	0.84	0.84	1.08	1.14	1.30	1.16	0.84
77	0.86	0.86	1.10	1.16	1.32	1.18	0.86
78	0.88	0.88	1.12	1.18	1.34	1.20	0.88
79	0.90	0.90	1.14	1.20	1.36	1.22	0.90
80	0.92	0.92	1.15	1.21	1.36	1.23	0.92
81	0.94	0.94	1.15	1.21	1.36	1.23	0.94
82	0.96	0.96	1.15	1.21	1.36	1.23	0.96
83	0.98	0.98	1.15	1.21	1.36	1.23	0.98
84	1.00	1.00	1.15	1.21	1.36	1.23	1.00
85	1.02	1.02	1.15	1.21	1.36	1.23	1.02
86	1.02	1.02	1.15	1.21	1.36	1.23	1.02
87	1.03	1.03	1.15	1.21	1.36	1.23	1.03
88	1.04	1.04	1.15	1.21	1.36	1.23	1.04
89	1.05	1.05	1.15	1.21	1.36	1.23	1.05
90+	1.06	1.06	1.15	1.21	1.36	1.23	1.06

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.97	0.95	1.12	1.18	1.33	1.20	0.87
41	0.96	0.94	1.11	1.17	1.32	1.19	0.86
42	0.96	0.94	1.11	1.17	1.32	1.19	0.86
43	0.95	0.93	1.10	1.16	1.31	1.18	0.85
44	0.95	0.93	1.10	1.16	1.31	1.18	0.85
45	0.92	0.90	1.07	1.13	1.28	1.15	0.82
46	0.91	0.89	1.06	1.12	1.27	1.14	0.81
47	0.91	0.89	1.06	1.12	1.27	1.14	0.81
48	0.90	0.88	1.05	1.11	1.26	1.13	0.80
49	0.90	0.88	1.05	1.11	1.26	1.13	0.80
50	0.75	0.73	0.98	1.05	1.21	1.07	0.75
51	0.74	0.72	0.97	1.04	1.20	1.06	0.74
52	0.74	0.72	0.97	1.04	1.20	1.06	0.74
53	0.73	0.71	0.96	1.03	1.19	1.05	0.73
54	0.73	0.71	0.96	1.03	1.19	1.05	0.73

Married Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.14	1.14	1.24	1.29	1.48	1.34	1.04
17	1.14	1.14	1.24	1.29	1.48	1.34	1.04
18	1.14	1.14	1.24	1.29	1.48	1.34	1.04

19	1.08	1.08	1.20	1.26	1.41	1.29	0.98
20	1.08	1.08	1.20	1.26	1.41	1.29	0.98
21	1.08	1.08	1.20	1.26	1.41	1.29	0.98
22	1.07	1.07	1.18	1.25	1.38	1.26	0.97
23	1.07	1.07	1.18	1.25	1.38	1.26	0.97
24	1.07	1.07	1.18	1.25	1.38	1.26	0.97
25	1.03	1.03	1.15	1.23	1.36	1.23	0.93
26	1.03	1.03	1.15	1.23	1.36	1.23	0.93
27	1.03	1.03	1.15	1.23	1.36	1.23	0.93
28	1.03	1.03	1.15	1.23	1.36	1.23	0.93
29	1.03	1.03	1.15	1.23	1.36	1.23	0.93

Married Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.23	2.23	2.23	2.23	2.33	2.33	1.73
17	2.23	2.23	2.23	2.23	2.33	2.33	1.73
18	2.20	2.20	2.20	2.20	2.29	2.29	1.68
19	1.98	1.98	1.98	1.98	2.07	2.07	1.51
20	1.98	1.98	1.98	1.98	2.07	2.07	1.51
21	1.80	1.80	1.80	1.80	1.80	1.80	1.38
22	1.29	1.29	1.29	1.29	1.36	1.29	0.99
23	1.29	1.29	1.29	1.29	1.36	1.29	0.99
24	1.29	1.29	1.29	1.29	1.36	1.29	0.99
25	1.03	1.03	1.15	1.23	1.36	1.23	0.93
26	1.03	1.03	1.15	1.23	1.36	1.23	0.93
27	1.03	1.03	1.15	1.23	1.36	1.23	0.93
28	1.03	1.03	1.15	1.23	1.36	1.23	0.93
29	1.03	1.03	1.15	1.23	1.36	1.23	0.93

Single Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.73	2.73	2.73	2.73	2.84	2.84	2.43
17	2.73	2.73	2.73	2.73	2.84	2.84	2.43
18	2.73	2.73	2.73	2.73	2.84	2.84	2.43
19	2.58	2.58	2.58	2.58	2.70	2.70	2.30
20	2.58	2.58	2.58	2.58	2.70	2.70	2.30
21	1.57	1.57	1.57	1.57	1.57	1.57	1.33
22	1.57	1.57	1.57	1.57	1.57	1.57	1.33
23	1.57	1.57	1.57	1.57	1.57	1.57	1.33
24	1.57	1.57	1.57	1.57	1.57	1.57	1.33
25	1.03	1.03	1.15	1.23	1.36	1.23	0.93
26	1.03	1.03	1.15	1.23	1.36	1.23	0.93
27	1.03	1.03	1.15	1.23	1.36	1.23	0.93
28	1.03	1.03	1.15	1.23	1.36	1.23	0.93
29	1.03	1.03	1.15	1.23	1.36	1.23	0.93

Single Male Principal Operator

Age of	Pleasure	Commute	Commute	Commute	Principal	Occasional	
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**Auto-Owners Standard
Auto-Owners Premier**

BASE RATES**Arkansas****SEMI-ANNUAL BASE RATES**

<u>Coverage</u>	<u>Auto-Owners Standard</u>	<u>Auto-Owners Premier</u>
100/300 BI	\$196	\$178
100,000 PD	\$154	\$140
100/300 UM	\$21	\$19
100/300 UIM	\$30	\$27
FULL COMP	\$124	\$113
\$100 COLL	\$254	\$232
\$140/wk DI	\$3	\$3

Auto-Owners Standard
Auto-Owners Premier

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

COST SYMBOL RELATIVITIES

Prior to 1990

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-1600	1	0.25	0.50
1601-2100	2	0.25	0.50
2101-2750	3	0.27	0.51
2751-3700	4	0.30	0.51
3701-5000	5	0.39	0.60
5001-6500	6	0.56	0.67
6501-8000	7	0.74	0.81
8001-10000	8	0.85	0.91
10001-12500	10	1.00	1.00
12501-15000	11	1.19	1.10
15001-17500	12	1.36	1.21
17501-20000	13	1.54	1.30
20001-24000	14	1.78	1.43
24001-28000	15	1.96	1.61
28001-33000	16	2.25	1.83
33001-39000	17	2.63	2.04
39001-46000	18	3.16	2.25
46001-55000	19	3.60	2.41
55001-65000	20	4.00	2.63
65001+ over	21	.042*	.017*
*For each add'l 1,000 over 65,000 add the given factor to the symbol 20 relativity.			

1990-2010

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-6500	1	0.50	0.60
6501-8000	2	0.72	0.81
8001-9000	3	0.81	0.88
9001-10000	4	0.89	0.94
10001-11250	5	1.00	1.00
11251-12500	6	1.08	1.05
12501-13750	7	1.17	1.10
13751-15000	8	1.26	1.14
15001-16250	10	1.36	1.19
16251-17500	11	1.47	1.24
17501-18750	12	1.58	1.30
18751-20000	13	1.68	1.35
20001-22000	14	1.78	1.41
22001-24000	15	1.89	1.50
24001-26000	16	2.00	1.60
26001-28000	17	2.10	1.69
28001-30000	18	2.16	1.79
30001-33000	19	2.27	1.89
33001-36000	20	2.43	1.98
36001-40000	21	2.46	2.12
40001-45000	22	2.52	2.28
45001-50000	23	2.76	2.40
50001-60000	24	2.99	2.60
60001-70000	25	3.42	2.80
70001-80000	26	3.99	3.05
80001 + over	27	.042**	.017**
**For each add'l 1,000 over 80,000 add the given factor to the symbol 26 relativity.			

2011 and Subsequent

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-3000	1	0.500	0.600
3001-5500	2	0.610	0.705
5501-8000	3	0.720	0.810
8001-9000	4	0.810	0.880
9001-10000	5	0.890	0.940
10001-11000	6	1.000	1.000
11001-12000	7	1.080	1.050
12001-13000	8	1.125	1.075
13001-14000	10	1.170	1.100
14001-15000	11	1.260	1.140
15001-15625	12	1.310	1.165
15626-16250	13	1.360	1.190
16251-16875	14	1.415	1.215
16876-17500	15	1.470	1.240
17501-18125	16	1.525	1.270
18126-18750	17	1.580	1.300
18751-19375	18	1.630	1.325
19376-20000	19	1.680	1.350
20001-20625	20	1.730	1.380
20626-21250	21	1.780	1.410
21251-21875	22	1.817	1.440
21876-22500	23	1.853	1.470
22501-23125	24	1.890	1.500
23126-23750	25	1.918	1.525
23751-24375	26	1.945	1.550
24376-25000	27	1.973	1.575
25001-25625	28	2.000	1.600
25626-26250	29	2.033	1.630
26251-26875	30	2.067	1.660
26876-27500	31	2.100	1.690
27501-28125	32	2.120	1.723
28126-28750	33	2.140	1.757
28751-29375	34	2.160	1.790
29376-30000	35	2.186	1.814
30001-31000	36	2.228	1.852
31001-32000	37	2.270	1.890
32001-33000	38	2.323	1.920
33001-34000	39	2.377	1.950
34001-35000	40	2.430	1.980

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
35001-36000	41	2.438	2.015
36001-37000	42	2.445	2.050
37001-38000	43	2.453	2.085
38001-39000	44	2.460	2.120
39001-40000	45	2.473	2.154
40001-41250	46	2.488	2.196
41251-42500	47	2.504	2.238
42501-43750	48	2.520	2.280
43751-45000	49	2.580	2.310
45001-46250	50	2.640	2.340
46251-47500	51	2.700	2.370
47501-48750	52	2.760	2.400
48751-50000	53	2.793	2.429
50001-52500	54	2.859	2.486
52501-55000	55	2.924	2.543
55001-57500	56	2.990	2.600
57501-60000	57	3.076	2.640
60001-65000	58	3.248	2.720
65001-70000	59	3.420	2.800
70001-75000	60	3.705	2.925
75001-80000	61	3.990	3.050
80001-85000	62	4.150	3.135
85001-90000	63	4.310	3.220
90001-95000	64	4.470	3.305
95001-100000	65	4.630	3.390
100001-110000	66	4.920	3.560
110001-120000	67	5.210	3.730
120001-130000	68	5.500	3.900
130001-140000	69	5.790	4.070
140001-150000	70	6.080	4.240
Rating Symbol	71	6.370	4.410
Rating Symbol	72	6.660	4.580
Rating Symbol	73	6.950	4.750
Rating Symbol	74	7.240	4.920
Rating Symbol	75	7.530	5.090
150001+ over	98	0.029***	0.017***
***For each additional 1,000 over 150,000 add the given factor to the symbol 70 relativity.			

For Base Rates refer to {{AR PPA Base Rates}}

[Comprehensive Deductibles with Glass Breakage](#)
[Comprehensive Deductibles with no Deductible to Glass Breakage](#)
[Deductible Collision Coverage](#)
[Physical Damage Plus](#)
[Waiver of Collision Deductibles](#)

DEDUCTIBLES

Comprehensive Coverage with deductible applicable to Glass Breakage

\$ 50 Deductible - Charge .87 of applicable Full Comprehensive premium
\$ 100 Deductible - Charge .75 of applicable Full Comprehensive premium
\$ 200 Deductible - Charge .60 of applicable Full Comprehensive premium
\$ 250 Deductible - Charge .56 of applicable Full Comprehensive premium
\$ 500 Deductible - Charge .48 of applicable Full Comprehensive premium
\$1000 Deductible - Charge .42 of applicable Full Comprehensive premium
\$2000 Deductible - Charge .40 of applicable Full Comprehensive premium
\$3000 Deductible - Charge .38 of applicable Full Comprehensive premium
\$5000 Deductible - Charge .36 of applicable Full Comprehensive premium

Comprehensive Coverage with no deductible applicable to Glass Breakage

\$ 50 Deductible - Charge .95 of applicable Full Comprehensive premium
\$ 100 Deductible - Charge .90 of applicable Full Comprehensive premium
\$ 200 Deductible - Charge .80 of applicable Full Comprehensive premium
\$ 250 Deductible - Charge .70 of applicable Full Comprehensive premium
\$ 500 Deductible - Charge .65 of applicable Full Comprehensive premium
\$1000 Deductible - Charge .60 of applicable Full Comprehensive premium
\$2000 Deductible - Charge .58 of applicable Full Comprehensive premium
\$3000 Deductible - Charge .56 of applicable Full Comprehensive premium
\$5000 Deductible - Charge .54 of applicable Full Comprehensive premium

Deductible Collision Coverage

Collision coverage may be written on a deductible basis as follows:

\$ 150 Deductible - Charge .95 of applicable \$100 deductible premium
\$ 200 Deductible - Charge .90 of applicable \$100 deductible premium

AOAPZ080

\$ 250 Deductible - Charge .84 of applicable \$100 deductible premium

\$ 500 Deductible - Charge .73 of applicable \$100 deductible premium

\$1000 Deductible - Charge .43 of applicable \$100 deductible premium

\$2000 Deductible - Charge .40 of applicable \$100 deductible premium

\$3000 Deductible - Charge .37 of applicable \$100 deductible premium

\$5000 Deductible - Charge .34 of applicable \$100 deductible premium

Physical Damage Plus - Charge 1.10 of Comprehensive and Collision

Waiver of Collision Deductible - (Collision with Identified Uninsured Motorist)

When a policy is written to provide Uninsured Motorist and Collision coverage, the collision deductible may be waived for loss caused by an identified Uninsured Motorist legally liable for such damage.

The Semi-Annual premium for this coverage is -

\$2.00 if the insured carries \$100 Deductible Collision

\$3.00 if the insured carries \$150 Deductible Collision

\$4.00 if the insured carries \$200 Deductible Collision

\$5.00 if the insured carries \$250 Deductible Collision

\$6.00 if the insured carries \$500 Deductible Collision

\$7.00 if the insured carries \$1000 Deductible Collision

\$8.00 if the insured carries \$2000 Deductible Collision

\$9.00 if the insured carries \$3000 Deductible Collision

\$10.00 if the insured carries \$5000 Deductible Collision

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

BODILY INJURY LIMITS

<u>Limit</u>	<u>BI</u>
25/50	0.72
50/50	0.78
50/100	0.88
100/100	0.90
250/250	1.05
100/300	1.00
300/300	1.10
250/500	1.15
500/500	1.21
750/750	1.34
500/1000	1.25
1000/1000	1.40

SINGLE LIMIT

(Bodily Injury and Property Damage Combined)

To write a single limit of liability for Bodily Injury and Property Damage combined, multiply the premium developed for separate limits equal to the single limit desired, by .975.

Example: For a single limit of \$100,000

Premium for \$100/100,000 BI x .975 - xxx

Premium for \$100,000 PD x .975 - xxx

Single Limit premium \$xxx

A single limit of liability may be written only under the Automobile policy and only for the following limits:

\$100,000 \$250,000 \$300,000 \$500,000 \$750,000 \$1,000,000

For Base Rates refer to {{AR PA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNINSURED MOTORIST HIGHER LIMITS

**Individual Insured or Husband
and Wife**

Standard

Premier

Each Owned Private
Passenger Automobile

Named Person Coverage

Each Named Person

Motorcycles

\$23.00

\$21.00

25/50	0.56	250/250	1.03	750/750	1.36
50/50	0.60	250/500	1.14	1000/1000	1.41
50/100	0.73	300/300	1.08		
100/100	0.85	500/500	1.23		
100/300	1.00	500/1000	1.31		

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

MOTORCYCLE PREMIUMS

Arkansas

[Auto-Owners Standard Motorcycle Premium](#)
[Auto-Owners Premier Motorcycle Premium](#)
[Engine Size](#)
[Stated Amount](#)

MOTORCYCLE SEMI-ANNUAL PREMIUMS

Auto-Owners Standard				
Territory	100/300 BI	100,000 PD	Full COMP	\$100 COLL
All Territories	\$159	\$84	\$513	\$684
Auto-Owners Premier				
Territory	100/300 BI	100,000 PD	Full COMP	\$100 COLL
All Territories	\$143	\$75	\$462	\$616

Motorcycle Multipliers: Multiply premium from table above by applicable factors, times discounts/surcharges, etc.

Driver Age Factor: If 23 and Under, multiply by 3.39; If 24-29, multiply by 1.69; If 30-49, multiply by 1.00; If 50 to 69 multiply by .76; If 70 or older, multiply by .78. **(Driver age factor does not apply to UM,UIM,UMPD,RTS)**

BI - Higher limits: Refer to {{AR PPA BI Higher Limits}}

PD - Higher limits: Refer to {{AR PPA PD Higher Limits}}

UM Higher Limits: - Refer to {{AR PPA UM Higher Limits}}

UIM Higher Limits: - Refer to {{AR PPA UIM Higher Limits}}

UMPD - Refer to {{AR PPA UMPD Limits}}

ID - Refer to {{AR PPA Base Rates}}

Medical and Hospital Benefits

Auto-Owners Standard

**Auto-Owners
Premier**

AOAPZ083

\$5,000 Limit	\$242.00	\$218.00
\$10,000 Limit	\$364.00	\$327.00

Guest Passenger Liability

This coverage is included in the above Bodily Injury Premium

BI & PD - Engine Displacement:

<u>C.C. Range</u>	<u>BI</u>	<u>PD</u>		<u>C.I. Range</u>	<u>BI</u>	<u>PD</u>
0 - 100 cc	0.308	0.375		0 - 6	0.308	0.375
101 - 200 cc	0.423	0.500		7 - 12	0.423	0.500
201 - 350 cc	0.577	0.750		13 - 21	0.577	0.750
351 - 500 cc	0.769	0.875		22 - 31	0.769	0.875
501 - 750 cc	1.000	1.000		32 - 46	1.000	1.000
751 - 900 cc	1.269	1.125		47 - 55	1.269	1.125
901 - 1050 cc	1.269	1.125		56 - 64	1.269	1.125
1051 - 1150 cc	1.269	1.125		65 - 70	1.269	1.125
1151 cc and up	1.269	1.125		71 and up	1.269	1.125

Comp & Coll - Stated Amount

<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>	<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>
\$1,000 or Less	0.033	0.031	13,001 - 14,000	0.886	0.885
1,001 - 2,000	0.115	0.113	14,001 - 15,000	0.943	0.942
2,001 - 3,000	0.200	0.195	15,001 - 16,000	1.000	1.000
3,001 - 4,000	0.285	0.277	16,001 - 17,000	1.057	1.058
4,001 - 5,000	0.367	0.359	17,001 - 18,000	1.114	1.115
5,001 - 6,000	0.448	0.442	18,001 - 19,000	1.171	1.173
6,001 - 7,000	0.530	0.524	19,001 - 20,000	1.228	1.230
7,001 - 8,000	0.612	0.606	20,001 - 21,000	1.285	1.288
8,001 - 9,000	0.644	0.619	21,001 - 22,000	1.342	1.345
9,001 - 10,000	0.678	0.655	22,001 - 23,000	1.399	1.403

AOAPZ083

10,001 - 11,000	0.735	0.712	23,001 - 24,000	1.455	1.460
11,001 - 12,000	0.792	0.770	24,001 - 25,000	1.512	1.518
12,001 - 13,000	0.849	0.827			

For each \$1,000 (or fraction there of) above \$25,000, add 0.057 (comp) or 0.058 (coll) to the \$25,000 relativity.

For Comp. and Coll. model years: Refer to {{AR PPA Model Year Relativities}}

For other Comp. and Coll. deductibles: Refer to {{AR PPA Deductibles}}

MINIMUM PREMIUM (Semi-Annual) - For a Motorcycle or Licensed Recreational Vehicle item with **only** Comprehensive coverage, the minimum premium charge will be \$50 semi-annually.

RTS - Refer to {{AR PPA Road Trouble Service}}

Auto-Owners Standard
Auto-Owners Premier

PREMIUM CALCULATION

Arkansas

STEP#	
1	SEMI-ANNUAL BASE RATE X 2
2	TERRITORY RELATIVITY
3	AGE, TYPE & USE RELATIVITIES
4	LIMIT RELATIVITY
5	COMBINED SINGLE LIMIT FACTOR (.975)
6	COST SYMBOL RELATIVITY
7	MODEL YEAR RELATIVITY
8	DEDUCTIBLE RELATIVITY
9	POLICY TERM PRORATE FACTOR - \$ ROUND (EX: .50 FOR SEMI-ANNUAL & 1.00 FOR ANNUAL)
10	PHYSICAL DAMAGE PLUS
11	**SPECIAL FACTORS
12	SPECIAL LEASED VEHICLE FACTOR/LOAN GAP SURCHARGE
13	ANTI-LOCK BRAKE DISCOUNT FACTOR
14	ANTI-THEFT DEVICE DISCOUNT FACTOR
15	SPECIALTY VEHICLE SURCHARGE FACTOR
16	AIRBAG DISCOUNT FACTOR
17	SPECIAL MOTORHOME FACTOR
18	GOLF CART FACTOR
19	MULTI-CAR DISCOUNT FACTOR
20	COMPANY CAR DISCOUNT FACTOR
21	TEEN MONITORING DISCOUNT FACTOR
22	BROADENED COVERAGE FOR NAMED INDIVIDUALS-DRIVE OTHER CARS
23	EXTENDED COVERAGE-NON OWNED AUTOMOBILES FURNISHED OR AVAILABLE FOR REGULAR USE
24	GOOD STUDENT DISCOUNT FACTOR
25	STUDENT AWAY DISCOUNT FACTOR
26	CONVICTION*ACCIDENT SURCHARGE FACTOR
27	BORDERLINE FACTOR
28	DEFENSIVE DRIVER DISCOUNT FACTOR

29	WAIVER OF COLLISION DEDUCTIBLE										
30	AUTO/DWELLING FIRE MULTI-POLICY DISCOUNT										
31	AUTO/HOME MULTI-POLICY DISCOUNT										
32	AUTO/LIFE MULTI-POLICY DISCOUNT										
33	AUTO/UMBRELLA MULTI-POLICY DISCOUNT										
34	COLLEGE GRADUATE FACTOR										
35	A+ DISCOUNT										
36	INSURANCE SCORING										
37	PAID IN FULL DISCOUNT FACTOR										
38	CENT ROUND										
STEP#	BI	PD	MB	UM	UIM	UMPD	COMP	COLL	AE	RTS	ID
1											
2	X	X					X	X			
3	X	X					X	X			
4	X	X		X	X						
5	X	X									
6							X	X			
7							X	X			
8							X	X			
9	X	X	X	X	X	X	X	X	X	X	X
10							X	X			
11											
12							X	X			
13	X	X						X			
14							X				
15	X	X	X				X	X			
16			X								
17	X	X	X	X	X	X	X	X	X	X	X
18	X	X	X	X	X	X	X	X	X	X	X
19	X	X	X	X	X	X	X	X	X	X	X
20	X	X	X	X	X	X		X	X	X	X

21	X	X	X	X	X	X		X	X	X	X
22	X	X						X			
23	X	X									
24	X	X	X	X	X	X	X	X	X	X	X
25	X	X	X				X	X			
26	X	X	X					X			
27	X	X	X	X	X	X	X	X			X
28	X	X		X	X	X		X			
29								+			
30	X	X	X	X	X	X	X	X	X	X	X
31	X	X	X	X	X	X	X	X	X	X	X
32	X	X	X	X	X	X	X	X	X	X	X
33	X	X	X	X	X	X	X	X	X	X	X
34	X	X	X	X	X	X	X	X	X	X	X
35	X	X	X	X	X	X	X	X	X	X	X
36	X	X	X	X	X	X	X	X	X	X	X
37	X	X	X	X	X	X	X	X	X	X	X
***38											

TOTAL ITEM PREMIUM #38 (SUM OF COVERAGE TOTALS)=

NOTE: ROUND AT STEPS #9 & 38. DO NOT ROUND AT ANY OTHER POINT IN THE PREMIUM CALCULATION.

**Driver Training Cars, School Auto, Funeral Car, Antique, Emergency, Lic. RV, Named Non-Owner, Classic, Converted Vehicle

*****MINIMUM PREMIUM:** There is a \$1.00 minimum premium charge applied to all coverages except comprehensive. A \$30.00 semi-annual minimum premium will apply to private passenger automobiles, motor homes, mobile homes, antique automobiles, classic automobiles, corvettes, converted automobiles, and assembled automobiles with comprehensive coverage only.

**Auto-Owners Standard
Auto-Owners Premier**

TERRITORY RELATIVITIES

Arkansas

TERRITORY	BI	PD	UM	COMP	COLL
1	1.19	1.19	1.00	1.84	1.42
2	1.14	1.14	1.00	1.76	1.40
3	0.90	0.90	1.00	1.41	1.10
4	0.74	0.74	1.00	1.07	1.03
5	0.91	0.91	1.00	0.84	1.01
6	0.90	0.90	1.00	0.83	0.93
7	1.04	1.04	1.00	0.93	1.12
8	1.00	1.00	1.00	1.00	1.00
9	1.11	1.11	1.00	0.89	1.10
10	1.02	1.02	1.00	1.02	1.05
11	1.27	1.27	1.00	1.28	1.27
12	0.86	0.86	1.00	1.80	1.15
13	1.31	1.31	1.00	1.71	1.44
14	1.04	1.04	1.00	2.15	1.38
15	1.26	1.26	1.00	2.16	1.53
16	1.20	1.20	1.00	2.05	1.41
17	1.04	1.04	1.00	2.15	1.38
18	0.99	0.99	1.00	0.98	0.98
19	0.97	0.97	1.00	1.19	0.99
20	0.79	0.79	1.00	1.39	1.00
21	0.92	0.92	1.00	1.26	1.05
22	1.01	1.01	1.00	0.96	1.05
23	0.84	0.84	1.00	1.39	1.00

For Territories refer to {{AR PPA Territory Schedule}}

**Auto-Owners
Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

ROAD TROUBLE SERVICE
Semi-Annual Premium - All Territories

Auto-Owners Standard

\$ 50 Limit	\$6.00
\$ 75 Limit	\$9.00
\$ 100 Limit	\$11.00
\$ 150 Limit	\$16.00
\$ 200 Limit	\$21.00
\$ 250 Limit	\$26.00

Auto-Owners Premier

\$ 50 Limit	\$5.00
\$ 75 Limit	\$8.00
\$ 100 Limit	\$10.00
\$ 150 Limit	\$15.00
\$ 200 Limit	\$19.00
\$ 250 Limit	\$24.00

Auto-Owners Standard
Auto-Owners Premier

ADDITIONAL RATING
FACTORS AND PREMIUMS

Arkansas

UNINSURED MOTORIST PROPERTY DAMAGE

LIMITS	STANDARD	PREMIER
\$25,000	\$14.00	\$13.00
\$50,000	\$17.00	\$16.00
\$100,000	\$22.00	\$20.00
\$250,000	\$28.00	\$26.00
\$300,000	\$30.00	\$27.00
\$500,000	\$39.00	\$36.00
\$750,000	\$45.00	\$41.00
\$1,000,000	\$51.00	\$46.00

For the Arkansas County Coding listing, please refer to {{AR Terr County Coding}}.

The territory boundaries that are defined by using zip codes are determined by the zip code boundaries in use on the effective date of this page. Future changes in these zip codes will not affect the territory boundaries.

(A)	(H)	(O)	(W)
(B)	(I)	(P)	(Y)
(C)	(J)	(R)	
(D)	(L)	(S)	
(F)	(M)	(U)	
(G)	(N)	(V)	

Territory	Code
ARKANSAS COUNTY - (Entire County)	19
ASHLEY COUNTY - (Entire County)	16
BAXTER COUNTY - (Entire County)	04
BENTON COUNTY - (Entire County)	05
BOONE COUNTY - (Entire County)	04
BRADLEY COUNTY - (Entire County)	14
CALHOUN COUNTY - (Entire County)	14
CARROLL COUNTY - (Entire County)	04
CHICOT COUNTY - (Entire County)	17
CLARK COUNTY - (Entire County)	20
CLAY COUNTY - (Entire County)	02
CLEBURNE COUNTY - (Entire County)	03
CLEVELAND COUNTY - (Entire County)	14
COLUMBIA COUNTY - (Entire County)	14
CONWAY COUNTY - (Entire County)	04
CRAIGHEAD COUNTY - (Entire County)	02
CRAWFORD COUNTY - (Entire County)	06
CRITTENDEN COUNTY - (Entire County)	01

CROSS COUNTY - (Entire County)	02
DALLAS COUNTY - (Entire County)	14
DESHA COUNTY - (Entire County)	16
Back to Top	
DREW COUNTY - (Entire County)	16
FAULKNER COUNTY - (Entire County)	10
FRANKLIN COUNTY - (Entire County)	04
FULTON COUNTY - (Entire County)	03
GARLAND COUNTY	
Hot Springs Village	18
Remainder of Garland County	22
GRANT COUNTY - (Entire County)	08
GREENE COUNTY - (Entire County)	02
HEMPSTEAD COUNTY - (Entire County)	14
HOT SPRING COUNTY - (Entire County)	07
HOWARD COUNTY - (Entire County)	12
INDEPENDENCE COUNTY - (Entire County)	03
IZARD COUNTY - (Entire County)	03
JACKSON COUNTY - (Entire County)	02
JEFFERSON COUNTY - (Entire County)	11
JOHNSON COUNTY - (Entire County)	04
LAFAYETTE COUNTY - (Entire County)	14
Back to Top	
LAWRENCE COUNTY - (Entire County)	02
LEE COUNTY - (Entire County)	01
LINCOLN COUNTY - (Entire County)	14
LITTLE RIVER COUNTY - (Entire County)	12
LOGAN COUNTY - (Entire County)	04
LONOKE COUNTY - (Entire County)	10
MADISON COUNTY - (Entire County)	04
MARION COUNTY - (Entire County)	04

MILLER COUNTY - (Entire County)	13
MISSISSIPPI COUNTY - (Entire County)	01
MONROE COUNTY - (Entire County)	02
MONTGOMERY COUNTY - (Entire County)	07
NEVADA COUNTY - (Entire County)	14
NEWTON COUNTY - (Entire County)	04
OUACHITA COUNTY - (Entire County)	14
PERRY COUNTY - (Entire County)	04
PHILLIPS COUNTY - (Entire County)	16
PIKE COUNTY - (Entire County)	23
POINSETT COUNTY - (Entire County)	02
POLK COUNTY - (Entire County)	23
POPE COUNTY - (Entire County)	04
PRAIRIE COUNTY - (Entire County)	02
PULASKI COUNTY - (Entire County)	09
Back to Top	
RANDOLPH COUNTY - (Entire County)	02
ST FRANCIS COUNTY - (Entire County)	01
SALINE COUNTY	
Hot Springs Village	18
Remainder of Saline County	08
SCOTT COUNTY - (Entire County)	04
SEARCY COUNTY - (Entire County)	04
SEBASTIAN COUNTY - (Entire County)	06
SEVIER COUNTY - (Entire County)	12
SHARP COUNTY - (Entire County)	03
STONE COUNTY - (Entire County)	03
UNION COUNTY - (Entire County)	15
VAN BUREN COUNTY - (Entire County)	04
WASHINGTON COUNTY - (Entire County)	05
WHITE COUNTY - (Entire County)	21

AOAPZ086

WOODRUFF COUNTY - (Entire County)	02
YELL COUNTY - (Entire County)	04
Back to Top	

Refer to {{AR PA Terr Relativities}}

Auto-Owners
Auto-Owners Premier

UNLICENSED RECREATIONAL VEHICLES

Arkansas

LIABILITY COVERAGE

Monoline Recreational Vehicle Policy Liability Coverage

Limit	Rate per Vehicle
\$25,000	\$18
\$50,000	\$21
\$100,000	\$24
\$300,000	\$27
\$500,000	\$30
\$1,000,000	\$33

Liability Coverage (100/300) - Charge \$23.00 per policy when attached to an Auto, Homeowners or Mobile Homeowners policy. For Bodily Injury higher limits, refer to {{AR PPA BI Higher Limits}}

Additional limits for Homeowners and Mobile Homeowners

\$25,000 - 0.72 (Mobile Homeowners only)

\$50,000 - 0.78 (Mobile Homeowners only)

\$200,000 - 0.94

Uninsured Motorist: (100/300)- Charge \$28.00 per vehicle when attached to an Automobile policy. Refer to {{AR PPA UM Higher Limits}}

Note: When an Unlicensed Recreational Vehicle is written on an Automobile policy, Uninsured Motorist Coverage is available with limits to match the Uninsured Motorist limits of other vehicles on the policy.

Uninsured Motorist: (25/50)- Charge \$16.00 per vehicle when written on a Monoline policy or attached to a Homeowners or Mobile Homeowners policy.

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE ELIGIBILITY		Arkansas
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APPLICANT ELIGIBILITY

A+	Premier	Standard	Borderline
1. An applicant who has not been insured for at least the preceding 6 months under an automobile policy for preferred or standard risks MAY NOT BE BOUND.	Same as A+	Same as A+	Not Applicable
2. An applicant or any other operator currently a resident in the household required to file evidence of financial responsibility under any Financial Responsibility law MAY NOT BE BOUND.	Same as A+	Same as A+	Same as A+
3. Any applicant which we cannot verify driving experience is INELIGIBLE.	Same as A+	Same as A+	Same as A+
4. Any applicant who has been canceled or nonrenewed in the previous 36 months (including canceled for non-payment of premium) is INELIGIBLE.	Any applicant who has been canceled or nonrenewed in the previous 36 months (unless canceled for non-payment of premium) is INELIGIBLE.		Same as Premier
5. Principal operators must have 3 years of driving experience, and be over the age of 19 , unless they are being written on a policy with an operator over the age of 25 .	Same as A+	Not Applicable	Not Applicable
6. Applicants who are members of the military, professional athletes, professional entertainers or transient persons are INELIGIBLE.	Same as A+	Transient persons are INELIGIBLE.	Same as Standard

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
ELIGIBILITY**

Arkansas

PREVIOUS DRIVING HISTORY

It is important that you know the violation and accident criteria we use to evaluate new applicants. The following criteria based on the driving record of all drivers will be used. UNDER NO CIRCUMSTANCES MAY APPLICATIONS BE BOUND OR SUBMITTED WHERE DRIVING RECORDS EXCEED THE ELIGIBILITY REQUIREMENTS LISTED IN THE FOLLOWING RULES. WE WILL ORDER MOTOR VEHICLE RECORDS FOR ALL DRIVERS TO BE COVERED BY OUR POLICY.

A. Any applicant convicted of the following in the preceding **60** months **IS NOT ELIGIBLE**.

	<u>A+</u>	<u>Premier</u>	<u>Standard</u>	<u>Borderline</u>
1. Any violation involving alcohol or drugs.		Same as A+	Same as A+	Same as A+
2. Negligent homicide or vehicular manslaughter.		Same as A+	Same as A+	Same as A+
3. Leaving the scene of an accident.		Same as A+	Same as A+	Same as A+
4. Fleeing or eluding a police officer.		Same as A+	Same as A+	Same as A+
5. Reckless or careless driving.		Same as A+	Same as A+	Same as A+
6. Drivers license or registration suspension or revocation.		Same as A+	Same as A+	Same as A+
7. Driving with a suspended or revoked driver license or registration.		Same as A+	Same as A+	Same as A+
8. Drag racing or racing on roadways.		Same as A+	Same as A+	Same as A+
9. Exceeding the speed limit by more than 15 MPH .		Same as A+	Exceeding the speed limit by more than 20 MPH .	Not applicable

B. The following criteria apply in addition to the list in A. above in the preceding **36** months, unless otherwise indicated.

<u>A+</u>	<u>Premier</u>	<u>Standard</u>	<u>Borderline</u>
1. All operators must have no at-fault accidents.	1. All operators must have no at-fault accidents.	1. Operators age 25 and older may have: <ul style="list-style-type: none"> a. 1 violation (assigned 3 conviction surcharge points or fewer) and no at-fault accident (in the past 12 months); or b. 1 violation (assigned 3 conviction surcharge points or fewer) and 1 at-fault 	1. All operators may have: <ul style="list-style-type: none"> a. 3 violations (assigned 4 conviction surcharge points or fewer); or b. 2 violations (assigned 4 conviction surcharge points or fewer) and 1 at-fault accident (not in the past 12

- | | | | | |
|---|--|---|---|---|
| | | | accident (not in the past 12 months); or | months); or |
| | | | c. 2 violations (assigned 3 conviction surcharge points or fewer and no more than 1 in the past 12 months). | c. 1 at-fault accident; or |
| | | | | d. 1 violation for exceeding the speed limit by 21 MPH or more in the past 60 months. |
| 2. Operators age 55 and older may have 1 violation (assigned 2 conviction surcharge points). | 2. Operators age 25 and older may have 1 violation (assigned 2 conviction surcharge points). | 2. Operators under age 25 or with 8 years or less driving experience may have 1 violation (assigned 3 conviction surcharge points or fewer and not in the past 12 months) and no at-fault accidents. | | |
| 3. Operators under age 55 may have no violations. | 3. Operators under age 25 or with 8 years or less driving experience may have no violations. | 3. The combined record of all operators may not exceed: | | 2. The combined record of all operators may not exceed 3 at-fault accidents. |
| | | a. 2 violations (assigned 3 conviction surcharge points or fewer); or | | |
| | | b. 1 violation (assigned 3 conviction surcharge points or fewer) and 1 at-fault accident (not in the past 12 months); or | | |
| | | c. 2 at-fault accidents (not in the past 12 months). | | |
| 4. The combined record | 4. The combined record | | | |

of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) **and** no at-fault accidents;
and

- a. Single-car household: 1 not at-fault accident **and** 2 comp claims (not including weather-related losses); **or**
- b. Multi-car household: 1 not at-fault accident **and** 3 comp claims (not including weather-related losses).

of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) **and** no at-fault accidents.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
ELIGIBILITY**

Arkansas

VEHICLE ACCEPTABILITY

The following types of vehicles are unacceptable under any circumstances and **MAY NOT BE BOUND OR SUBMITTED** unless otherwise indicated.

	A+	Premier	Standard	Borderline
1.	Commercially rated vehicles.	Same as A+	Same as A+	Same as A+
2.	Emergency vehicles.	Same as A+	Not Applicable	Not Applicable
3.	Any vehicle so defective in condition that it endangers public safety.	Same as A+	Same as A+	Same as A+
4.	Any vehicle designed, modified or intended for on or off road racing.	Same as A+	Same as A+	Same as A+
5.	Any vehicle whose body, frame or mechanical systems have been altered to an extent that affects safe operation.	Same as A+	Same as A+	Same as A+
6.	Dune buggies, kit cars and trailers are ineligible if they are the only vehicle on the policy.	Same as A+	Not Applicable	Not Applicable
7.	Any vehicle used for livery, limousine or taxi service, including vehicles used to transport nursery or school children, migrant workers, hotel/motel patrons, patients or any company-owned van pools.	Same as A+	Same as A+	Same as A+
8.	Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.	Same as A+	Same as A+	Same as A+

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
COVERAGES**

Arkansas

AUTOMOBILE PHYSICAL DAMAGE PLUS

Automobile Physical Damage Plus may be written on **an automobile that** is covered for Comprehensive and/or Collision. Subject to the provisions of the endorsement, Automobile Physical Damage Plus provides additional coverage for any real or perceived reduction in market value of the automobile after it has been repaired as compared to the real or perceived market value of the automobile prior to such damage. Refer to Endorsement {{79940 (AR)}} for a complete explanation of coverage. Refer to the Private Passenger Rate Section {{AR PPA Deductibles}}.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
COVERAGES**

Arkansas

BODILY INJURY LIABILITY

Bodily Injury Liability protects against monetary loss resulting from legal liability for injuries to a person occurring in the United States, Canada or Mexico.

NOTE: When two or more vehicles are insured by a single policy, the same Bodily Injury and Property Damage Liability limit combination must apply for all of the following vehicles: private passenger automobiles, motor homes, motorcycles, licensed RV's, antique automobiles, classic automobiles, Corvettes, converted vehicles and kit cars.

Refer to {{AR PPA BI Higher Limits}} for a listing of limits available and rating relativities.

Form

Combined Limit of Liability, {{79539 (AR)}}

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE COVERAGES	Arkansas
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COMPREHENSIVE

Comprehensive Coverage responds to all losses to the insured vehicle except by collision and other exclusions. Written for the actual cash value of the automobile. Refer to {{AR PPA Deductibles}} for deductible options. The insured has the option of waiving the Comprehensive deductible for repair or replacement of damaged glass or safety glass.

A \$30 semi-annual minimum premium will apply to private passenger automobiles, motor homes, mobile homes, antique automobiles, classic automobiles, Corvettes, converted automobiles, and assembled automobiles insured with Comprehensive coverage only.

A \$50 semi-annual minimum premium will apply to motorcycles, mopeds and licensed recreational vehicles insured with Comprehensive coverage only.

Form

Waiver of Deductible – Glass Damage, {{79730 (AR)}}

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
COVERAGES**

Arkansas

NAMED OPERATOR POLICY

- A. A person who does not own an automobile but has a need for coverage for the operation of non-owned automobiles may be afforded protection under a Named Operator Policy, Endorsement {{79528 (AR)}}. The following coverages may be written:
1. Bodily Injury Liability
 2. Property Damage Liability
 3. Medical and Hospital Benefits
 4. Uninsured Motorist
 5. Underinsured Motorist
- B. Coverage is excess over any valid and collectible insurance and applies to the named insured and spouse for use of an automobile. Coverage does not apply to:
1. Any automobile owned by the named insured or a member of the named insured's household.
 2. Any automobile while used in the business or occupation of the named insured or spouse, unless operated or occupied by the named insured or spouse.
 3. Any accident arising out of an automobile garage operation.
- C. **Rating**
1. If the operator is furnished an automobile or has an automobile available for regular use, determine the premium by using the applicable age, type & use relativity from the {{AR PPA Age Type & Use Rule}} and the territory in which the applicant resides {{AR Terr Schedule}}.
 2. If the operator is not furnished an automobile or does not have an automobile available for their regular use, determine the premium by using the applicable age, type & use relativity from the {{AR PPA Age Type & Use Rule}} and the territory in which the applicant resides {{AR Terr Schedule}}. Charge **50%** of the applicable Bodily Injury Liability and Property Damage Liability premiums and use manual rates for all other available coverages.
 3. If an individual is an employee of the United States Government or any of its agencies and is furnished an automobile for regular use in the business thereof, the rates shall be determined in accordance with C.2. above, provided the vehicle is not customarily used in any other occupation, profession or business of the insured.
 4. **Financial Responsibility Filings**
When a Named Operator policyholder requires a Financial Responsibility filing (Endorsement {{79529 (AR)}}), it is necessary to extend our policy coverage to include operation of automobiles owned by members of the insured's household. The rates shall be determined in accordance with C.1. above and shall be subject to the applicable surcharge shown in the {{AR Auto Financial Responsibility Certification}} rule.

The following discounts and surcharges are applicable on a Named Operator Policy:

1. Good Student Discount
2. Multi-Policy Discount
3. Conviction Surcharge
4. Accident Surcharge (Assume one vehicle for application of surcharge amount.)
5. Defensive Driving Course Credit
6. Driver Training Discount
7. Borderline Surcharge
8. College Graduate Discount
9. Insurance Score
10. Paid In Full
11. Teen Driver Monitoring Discount

Note: When two or more operators are insured by a single policy, the same Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits, Uninsured Motorist and Underinsured Motorist limits must apply for all operators.

Auto-Owners Owners	PERSONAL AUTOMOBILE COVERAGES	Arkansas
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PET MEDICAL COVERAGE

Pet Medical Coverage provides coverage in the event a policyholder's cat or dog is injured or killed when a vehicle they are in is involved in an accident. This coverage will provide up to \$750 per animal and \$1,500 per loss. Refer to **form {{89125 (AR)}}** for a complete explanation of coverage. There is no additional charge for this endorsement and no deductible is applied.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
COVERAGES**

Arkansas

PROPERTY DAMAGE LIABILITY

Property Damage Liability protects against monetary loss resulting from legal liability for damage to property of another in the United States, Canada or Mexico.

NOTE: When two or more vehicles are insured by a single policy, the same Bodily Injury and Property Damage Liability limit combination must apply for all of the following vehicles: private passenger automobiles, motor homes, motorcycles, licensed RV's, antique automobiles, classic automobiles, Corvettes, converted vehicles and kit cars.

Refer to {{AR PPA PD Higher Limits}} for a listing of limits available and rating relativities.

Form

Combined Limit of Liability, {{79539 (AR)}}

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE PREMIUM ADJUSTMENTS	Arkansas
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DEFENSIVE DRIVING DISCOUNT

In compliance with state statute, a 5% discount will apply to the coverages of Bodily Injury Liability, Property Damage Liability, Uninsured Motorist, Underinsured Motorist, Uninsured Motorist Property Damage and Collision if the vehicle is principally operated by a person who is 55 years of age or older and has **successfully completed a motor vehicle accident prevention course meeting the Office of Motor Vehicle criteria.**

Application of Discount

1. The discount may be applied to new business, renewals or mid-term to eligible drivers who have provided proof of course completion.
2. The discount will be removed automatically at the renewal three years after certification is received. Recertification will be required for continuation of the discount each three-year period.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS**

Arkansas

GOOD STUDENT DISCOUNT

Unmarried operators age 16-24 are eligible for a Good Student Discount when use of an automobile is considered in determining the applicable premium rating and the following criteria are met:

1. Academic Record

- a) At the time the student operator applies for the discount, he or she must be enrolled full time:
 - 1) As a high school student;
 - 2) In academic courses in college or university; or
 - 3) In a vocational technical school.
- b) The cumulative scholastic record must indicate the operator has met one of the following requirements:
 - 1) Ranks among the upper **20%** of the class scholastically;
 - 2) In a school using letter grades, has a cumulative grade average of "B". (If the system of letter grading cannot be averaged, no grade shall be below a "B");
 - 3) In a school using number grades, has a cumulative grade average of 3 points for all subjects combined on a 4 point scale (or its equivalent).

2. Driving Record and Discount Level

- a) For the purposes of eligibility for the Good Student Discount, at-fault accidents will be considered for 36 months as specified in the {{AR PPA Accident/Conviction Surcharge Rule}}. Violations resulting in conviction surcharge points will be considered for 36 or 60 months as specified in the {{AR PPA Accident/Conviction Surcharge Rule}}. The accident and conviction record will be evaluated at the time of the application for the discount and at each renewal thereafter.
- b) **Discount I:** If the student operator has had no at-fault accidents and no violations, then eligible male operators will receive a **20%** discount, while all eligible female operators will receive a **10%** discount.
- c) **Discount II:** If the student operator has had one at-fault accident or one violation **resulting in three** or fewer conviction surcharge points, then eligible male operators will receive a **10%** discount, while all eligible female operators will receive a **5%** discount.
- d) **The student operator is ineligible for a discount if they have:**
 - 1) more than one at-fault accident, or
 - 2) **more than one violation** resulting in **two or more** conviction surcharge points, or
 - 3) **one violation resulting in four or more conviction surcharge points, or**
 - 4) one at-fault accident and one violation **resulting in two or more** conviction surcharge points.

The Good Student Discount will be applied to the premium for all coverages on the applicable automobile upon receipt of the REQUEST FOR GOOD STUDENT DISCOUNT {{19763 (AR)}}. Report cards are acceptable in place of the school official's statement on the form.

The discount may no longer apply once the eligible operator turns 25. If the eligible operator is removed from the policy, the discount will be deleted. Periodic recertification of the academic record for the Good Student Discount may be required. Recertification for the Good Student Discount will be required if the operator becomes ineligible because of driving record.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS**

Arkansas

MULTI-CAR DISCOUNT

When two or more automobiles rated as private passenger vehicles, written in our Personal Automobile program, for a single family household, for the same policyholder, rated as private passenger automobiles, are insured on the same or separate policies with any Auto-Owners Insurance Group company, the following Multi-Car Discount will apply:

<u>All Vehicles Rated For</u>	<u>Coverages</u>	<u>Discounts</u>
Operators age 24 and under	BI, PD, M HB, ID, UM, UIM, UMPD	15%
	COMP	17%
	COLL, RTS, AE	20%
<hr/>		
All remaining private passenger vehicles	BI, PD, M & HB, ID, UM, UIM, UMPD	22%
	COMP	17%
	COLL, RTS, AE	22%

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS**

Arkansas

SPECIALTY VEHICLE SURCHARGE

Any private passenger automobile identified in the Cost Symbol Section as a specialty vehicle shall be subject to a surcharge as described below:

1. The ninth digit of the cost symbol identifies a specialty vehicle. The chart below shows the applicable surcharge based on the digit.

<u>Ninth Digit</u>	<u>Liability</u>	<u>Physical Damage</u>
3	5%	5%
4	0%	5%
5	8%	8%

2. The surcharge applies to Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits, Comprehensive and Collision.

TEEN DRIVER MONITORING DISCOUNT

Unmarried operators age 16-20 are eligible for a Teen Driver Monitoring Discount of **5%** when a Global Positioning System (GPS) unit is attached to the vehicle the teen principally operates. This discount will be applied upon receipt of the proof of purchase or other documentation.

ELIGIBILITY

1. Eligible GPS units must meet the following criteria:
 - a. Locate Vehicle – the ability to determine the vehicle's location via Web or phone.
 - b. Speed – the ability to know when the teen driver has exceeded a given speed limit.
2. The discount will be removed when the eligible operator turns 21, gets married, or is removed from the policy.
3. An otherwise eligible operator is no longer eligible for this discount if they have had:
 - a. More than 1 at-fault accident, or
 - b. More than 1 violation resulting in 2 or more conviction surcharge points, or
 - c. One violation resulting in 4 or more conviction surcharge points, or
 - d. One at-fault accident and 1 violation resulting in 2 or more conviction surcharge points.

RATING

Apply a **5%** discount to the premium for all coverages except comprehensive on the vehicle the teen principally operates.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
SPECIALTY RATED VEHICLES**

Arkansas

ANTIQUUE AUTOMOBILE

A. An antique automobile is a motor vehicle which is more than 25 years old or is licensed as an antique automobile and maintained for use in exhibitions, antique automobile club activities, parades and other functions of public interest. The primary use of the automobile may not be the transportation of passengers.

B. Semi-Annual Rates

Bodily Injury Liability and Property Damage Liability are rated using operator's actual age, vehicle type and use – Charge **26%** of the Private Passenger Rate.

Physical Damage Rates per \$100 of insurance -

	<u>Premier</u>	<u>Standard</u>
Full Comprehensive	.51	.57
\$100 Deductible Collision	.43	.48

Comprehensive and Collision are written on a stated amount basis. Comprehensive and Collision deductible factors will be the same as those used for private passenger automobiles. Rates for all coverages not listed above are **73%** of Private Passenger manual rates; refer to **A-O Web EZ®**.

NOTE: The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

C. Discounts and Surcharges

1. If an antique automobile is written with another private passenger automobile, the antique automobile will receive the Multi-Car Discount. An antique automobile, however, will not qualify another private passenger vehicle for the Multi-Car discount.
2. The accident and conviction surcharges apply when the antique automobile is the only item on the policy.
3. All other discounts and surcharges apply to antique automobiles.

Refer to {{AR PPA Premium Adjustments}}.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
SPECIALTY RATED VEHICLES**

Arkansas

CLASSIC AUTOMOBILE

- A. A classic automobile is any restored automobile with a value in excess of the value of other automobiles of a similar age that does not qualify as an antique automobile.
- B. Classic automobiles will be rated as private passenger automobiles with the appropriate age, type & use relativity and territory.
- C. Comprehensive and Collision are written on an actual cash value basis. A stated amount will be used to insure a classic automobile because of the increased value of such vehicles. To rate, determine:
1. The stated amount of the classic automobile. The market value of a classic automobile is to be used as the stated amount.
 2. Classic automobiles will always be rated at current model year because of the appreciating value of such vehicles.
- NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on the actual cash value of the classic automobile on the classic automobile market at the time of loss, subject to a maximum payment of the stated amount.
- D. A discount of **25%** applies to all coverages for all classic automobiles. In addition, classic automobiles will be subject to all other available discounts and surcharges.

Auto-Owners
Standard/Premier/A+

PERSONAL AUTOMOBILE
SPECIALTY RATED VEHICLES

Arkansas

CONVERTED/MODIFIED AND ASSEMBLED/BRANDED AUTOMOBILES

A. Converted or Modified Automobiles

1. If an automobile has been altered, remodeled, converted or modified to substantially increase its value compared to like automobiles that have not been altered, etc., physical damage coverage may be provided by determining the total value of the automobile, including added equipment, and establishing an applicable cost symbol per the {{AR Auto Cost Symbol Plan}}. For these vehicles "CONVERTED" will be shown with the automobile description on the Declarations.
2. A surcharge of 15% applies to all coverages except Additional Expense, Income Disability, and Road Trouble Service for all converted or modified vehicles.

NOTE: The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

B. Assembled or Branded Title Automobiles

If an automobile has an assembled or branded title, a surcharge of 5% applies to Comprehensive and Collision coverage premiums. "Assembled/Branded Title Automobile" will display under the Premium Basis on the Declarations.

NOTE: The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
SPECIALTY RATED VEHICLES**

Arkansas

MOTOR HOMES

A. A motor home is defined as an owned, self-propelled land motor vehicle which is permanently equipped with cooking (including a stove and refrigerator) and sleeping facilities with a self-contained living compartment that is an integral part of the chassis.

B. Special Motor Home Program

1. The following motor homes are ineligible for our Special Motor Home Program:
 - a. Motor homes used as principal residences or placed on a foundation.
 - b. Motor homes used principally for other than recreational purposes, e.g. used in commuting to work or school.
 - c. Motor homes used for commercial or business purposes.
 - d. Motor homes rented or leased to others.
 - e. Motor homes that are homemade.
 - f. Motor homes with an annual mileage greater than 30,000.
 - g. Converted buses, converted vans or truck mounted campers.
2. Motor homes which have homemade alterations may not be bound but may be submitted for approval.
3. Driver eligibility guidelines are the same as private passenger auto guidelines. Please provide the applicant's motor home driving experience.
4. A photograph of the motor home will need to be submitted:
 - a. If the policyholder is less than 50 years of age, and the vehicle is more than 5 years old or;
 - b. If the policyholder is 50 or more years of age, and the vehicle is more than 10 years old.

The company reserves the right to request a photograph on all motor homes.

C. Standard Motor Home Program

Vehicles not eligible for our Special Motor Home Program may be submitted for our Standard Motor Home Program.

D. Motor Home Contents (endorsement {{79532 (AR)}})

Motor home contents which are not covered as part of the vehicle and which are the property of the insured or any household member may be covered on a stated amount basis.

E. Premium Determination

1. All motor homes will be rated as a private passenger automobile. To rate, develop a cost symbol based on the stated amount.

Note: The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.
2. Motor homes which meet the eligibility criteria of the Special Motor Home Program and which have one or more private passenger vehicles on the policy will have a **10%** credit applied to comprehensive and a **50%** credit applied to all other coverages.
3. Motor homes not eligible for the Special Motor Home Program will have a **20%** surcharge applied to Comprehensive coverage.
4. A motor home will not receive the Multi-Car Discount and will not qualify another automobile on the policy for the Multi-Car Discount.
5. All motor homes will be subject to our Borderline, Accident and Conviction Surcharge Programs.
6. Motor home contents: a semi-annual rate of \$.58 per \$100 of the stated amount applies.

RECREATIONAL VEHICLES**A. INTRODUCTION**

1. All licensed Recreational Vehicles must be written on an automobile policy and unlicensed recreational vehicle can be added to an automobile policy which lists at least one licensed vehicle or licensed recreational vehicle.

A Recreational Vehicle policy is designed to provide coverage for one or more of the following types of unlicensed Recreational Vehicles:

Snowmobiles, golf carts, all-terrain vehicles, hovercraft, mini-trail bikes or other unlicensed land motor vehicles designed for recreational use.

Any trailer or sled designed to be pulled by such vehicles is also included. A trailer used to transport the Recreational Vehicle on public highways may be covered for Comprehensive and Collision coverages.

B. COVERAGES THAT MAY BE WRITTEN ON UNLICENSED RECREATIONAL VEHICLES

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Medical Payments

COVERAGES THAT MAY BE WRITTEN ON LICENSED RECREATIONAL VEHICLES

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Underinsured Motorist
7. Uninsured Motorist Property Damage
8. Medical and Hospital Benefits
9. Income Disability

C. ELIGIBILITY RULES

1. Any person (the applicant, the applicant's spouse or any resident relative) who does not meet Auto-Owners Private Passenger Automobile underwriting standards will not be eligible for coverage.
2. All types of recreational vehicles are eligible **except** vehicles which are
 - a. Operated primarily on water (i.e. boats, jet skis, etc.)
 - b. Rented to others for a period of less than one year.
 - c. Used for public livery or for which a passenger fee is charged.
 - d. Participating in any prearranged race or speed test.
 - e. Assembled with two or more parts from different vehicles, unless approved by Underwriting.

D. RATING

1. Unlicensed Recreational Vehicles.

Refer to the Unlicensed Recreational Vehicle Section. {{AR ULRV Rates}}.

2. Licensed Recreational Vehicles

- a. Snowmobiles

- 1) Bodily Injury: Semi-Annual rate for \$100,000/300,000 limit is \$24.
Refer to the UM/MP and Increased Limits Section for other limit factors.
- 2) Property Damage: Semi-Annual rate for \$100,000 is \$6.
Refer to the UM/MP and Increased Limits Section for other limit factors.

- 3) Uninsured Motorist (including Underinsured Motorist coverage).
Refer to the Private Passenger Rate Section.
 - 4) Medical and Hospital Benefits. Refer to the Private Passenger Rate Section.
 - 5) Comprehensive: Use Motorcycle rates. Refer to the Private Passenger Rate Section.
 - 6) Collision: Use **65%** of motorcycle rates. Refer to the Private Passenger Rate Section.
- b. Golf Carts
- 1) Use **40%** of motorcycle rates for 0-100cc engine size for Bodily Injury Liability, Property Damage Liability, Medical Benefits, Comprehensive, and Collision Coverage.
 - 2) Use **40%** of the Private Passenger Rates for Uninsured Motorist and Underinsured Motorist coverages. Refer to the Private Passenger Rate Section.
- c. All others (ATV's, Dune Buggies, Mini-Bikes, Trail Bikes, etc.)
- 1) Bodily Injury Liability and Property Damage Liability
If engine size is below 250cc: Use 50% of private passenger automobile rates.
If engine size is 250cc or above: Use private passenger automobile rates.
 - 2) Uninsured Motorist (including Underinsured Motorist coverage)
Refer to the Private Passenger Rate Section.
 - 3) Medical and Hospital Benefits. Refer to the Private Passenger Rate Section.
 - 4) Comprehensive and Collision: Use Motorcycle rates. Refer to the Private Passenger Rate Section.

For motorcycle rates: {{AR PPA Motorcycle Premiums}}.

Forms

Recreational Vehicle Endorsement, {{79541 (AR)}}

Motorized Golf Cart Coverage, {{79609 (AR)}}

Unlicensed Recreational Vehicles forms manual {{AR ULRV Forms}}.

Comprehensive (Minimum premium of \$3.00)	\$.41	\$.45
Collision (\$100 Deductible) (Minimum premium of \$5.00)	\$.37	\$.42

The deductible factors for these types of units will be the same used for private passenger automobiles. In addition, for vacation trailers and camper bodies, the premium for the \$500 Collision deductible will need to be multiplied by .60 and the premium for Collision deductibles of \$1000 and higher will be multiplied by .25. Refer to {{AR PPA Deductibles}}.

NOTE: The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNDERINSURED AND HIGHER LIMITS

Underinsured Motorist Coverage	Standard	Premier
Individual Insured or Husband and Wife		
Automobile Policy		
Specified Car Basis		
Each Owned Private Passenger Automobile		
Named Person Coverage		
Each Named Person		
Named Operator Policy		
Insured other than Individual or Husband and Wife		
Automobile Policy		
Specified Car Basis		
Each Owned Automobile		
Named Person Coverage		
Each Named Person		
Motorcycle	\$35.00	\$32.00

Underinsured Motorist Higher Limits Table

25/50	0.41	100/300	1.00	500/500	1.36
50/50	0.45	250/250	1.05	500/1000	1.50
50/100	0.61	250/500	1.22	750/750	1.59
100/100	0.78	300/300	1.12	1000/1000	1.67

For Base Rates refer to {{AR PPA Base Rates}}

SERFF Tracking Number: AOIC-126701970 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PPA-AR-01-07/01/2010-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	07/22/2010
Comments:			
Attachment:			
	AR A-1 Abstract.pdf		

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	07/22/2010
Comments:			
Attachment:			
	APCS Form.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	07/22/2010
Comments:			
Attachment:			
	AR RF-1 Abstract.pdf		

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	07/22/2010
Bypass Reason:	Does not apply to this filing.		
Comments:			

		Item Status:	Status Date:

SERFF Tracking Number: AOIC-126701970 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPA-AR-01-07/01/2010-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Satisfied - Item: Cover Letter Filed 07/22/2010
Comments:
Attachment:
Cover Letter.pdf

Item Status: **Status**
Date:
Satisfied - Item: Rate Change Summary Filed 07/22/2010
Comments:
Attachment:
Rate Sim Summary.pdf

Item Status: **Status**
Date:
Satisfied - Item: Response Letter 1 Filed 07/22/2010
Comments:
Attachment:
Response Letter 1.pdf

Item Status: **Status**
Date:
Satisfied - Item: Response Letter 2 Filed 07/22/2010
Comments:
Attachment:
Response Letter 2.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 Auto-Owners Insurance Company
NAIC # (including group #) 280-18988

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

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

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

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

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

- a. Driver over 55 5%
- b. Good Student Discount 5-20%
- c. Multi-car Discount 15-22%
- d. Accident Free Discount* N/A%

Please Specify Qualification for Discount:

- e. Anti-Theft Discount 5-10%
- f. Other (specify) College Graduate 10%
Air-Bag 20-35%
Anti-Lock Brake 5%

6. Do you have an installment payment plan for automobile insurance? Yes No
If so, what is the fee for installment payments? \$4.00 per installment

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	N/A	1,546,246
Premier Program	9% off Standard Rates	437,898
A+ Program	8% off Premier Rates	4,160,120

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

Signature
Hilary Ludema

Printed Name
Manager, Personal Auto Actuarial

Title
1-800-346-0346 ext. 1284

Telephone Number
ludema.hilary@aoins.com

Email address

SERFF Tracking Number: AOIC-126701970 *State:* Arkansas
Filing Company: Auto-Owners Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: PPA-AR-01-07/01/2010-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

Attachment "APCS Form.xls" is not a PDF document and cannot be reproduced here.

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #		PPA-AR-01-07/01/2010-01		
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number				
		Company Name		Company NAIC Number	
3.	A.	Auto-Owners Insurance Company		B.	280-18988
		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	Private Passenger Auto		B.	Liability & Physical Damage

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-7.7	0.8					
Property Damage	18.2	4.7					
Medical Benefits	-1.4	0.6					
Income Disability	n/a	0.9					
Accidental Death	n/a	0.0					
Uninsured Motorist	26.5	7.2					
Underinsured Motorist	-22.4	0.9					
UMPD	198.4	22.4					
Comprehensive	24.7	3.8					
Collision	15.2	2.3					
Road Trouble Service	-61.2	0.9					
Additional Expense	17.0	-2.7					
TOTAL OVERALL EFFECT	12.5	3.0					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	3976	2.5	02/15/10	4,449,865	3,435,808	77.2	104.8
2008	2784	2.1	07/13/08	3,187,137	1,880,085	59.0	82.4
2007	1877	-1.0	11/11/07	1,852,521	1,511,599	81.7	86.3
2006	816	-5.0	07/01/06	632,226	651,865	103.1	71.7
2005	79			21,336	19,001	89.1	72.2

7.

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

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 021
10. -9.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 023

AUTO-OWNERS INSURANCE COMPANY AUTO-OWNERS
LIFE INSURANCE COMPANY HOME-OWNERS
INSURANCE COMPANY OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY SOUTHERN-
OWNERS INSURANCE COMPANY



BOX 30660, LANSING, MICHIGAN 48909-8160 517-323-1200
FAX 517-323-8796 WWW.AUTO-OWNERS.COM

July 1, 2010

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

Attn: Ms. Alexa Grissom - Senior Rate & Form Analyst

AUTO-OWNERS INSURANCE COMPANY #280-18988
PRIVATE PASSENGER AUTOMOBILE
STANDARD, PREMIER, AND A+ PROGRAMS
RATE AND RULE CHANGE
REFERENCE # PPA-AR-01-07/01/2010-01

Dear Ms. Grissom,

The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +3.0% for our Private Passenger Automobile program. The changes submitted will apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows:

New Business	August 18, 2010
Renewals	September 23, 2010

The overall annual effect of this filing is estimated to be a change of \$184,406 or 3.0%.

The following table shows the base rate (age 30, pleasure use, territory 8, symbol 05, model year 2002) adjustments proposed with this filing. Present and proposed annual base rates are as follows:

Coverage	Standard		Premier/A+	
	From	To	From	To
100/300 Bodily Injury*	396	392	356	356
\$100,000 Property Damage*	298	308	268	280
100/300 Uninsured Motorists	40	42	36	38
Full Comprehensive*	244	248	220	226
\$100 Collision*	502	508	454	464

* BI, PD, Comp, and Collision have been rebased due to territory relativity changes.

The Age, Type, and Use relativities are changing from 3.85 to 3.65 for 16 year old single male principal operators for all uses.

We are breaking out White County from current territory 3 and creating new territory 21. We are breaking out Garland County from current territory 7 and creating new territory 22. We are breaking out Pike & Polk Counties from current territory 12 and creating new territory 23. We are also changing territory relativities as shown below. Relativities are being rebased due to relativity changes in territory 8.

Territory	Liability			Comp			Coll			
	Pres	Prop	Reb	Pres	Prop	Reb	Pres	Prop	Reb	
1	Crittenden, Lee, Mississippi, St. Francis Counties	1.18		1.19	1.82		1.84	1.41		1.42
2	Northeastern Counties	1.13		1.14	1.74		1.76	1.39		1.40
3	North Central Counties	0.89		0.90	1.40		1.41	1.09		1.10
4	Benton & Washington Counties	0.75	0.73	0.74	1.06		1.07	1.02		1.03
5	Benton & Washington Counties	0.90		0.91	0.83		0.84	1.00		1.01
6	Crawford & Sebastian Counties	0.89		0.90	0.82		0.83	0.92		0.93
7	Hot Springs & Montgomery Counties	1.03		1.04	0.92		0.93	1.11		1.12
8	Grant & Saline Counties	1.00	0.99	1.00	1.00	0.99	1.00	1.00	0.99	1.00
9	Pulaski County	1.09	1.10	1.11	0.86	0.88	0.89	1.09		1.10
10	Faulkner & Lonoke Counties	1.00	1.01	1.02	1.00	1.01	1.02	1.03	1.04	1.05
11	Jefferson County	1.26		1.27	1.27		1.28	1.26		1.27
12	Southwestern Counties	0.85		0.86	1.78		1.80	1.14		1.15
13	Miller County	1.30		1.31	1.69		1.71	1.43		1.44
14	Southern Counties	1.03		1.04	2.13		2.15	1.37		1.38
15	Union County	1.25		1.26	2.14		2.16	1.51		1.53
16	Ashley, Desha, Drew, & Phillips Counties	1.19		1.20	2.03		2.05	1.40		1.41
17	Chicot County	1.03		1.04	2.13		2.15	1.37		1.38
18	Hot Springs Village	0.99	0.98	0.99	0.98	0.97	0.98	0.98	0.97	0.98
19	Arkansas County	0.85	0.96	0.97	1.46	1.18	1.19	1.11	0.98	0.99
20	Clark County	0.75	0.78	0.79	1.68	1.38	1.39	1.04	0.99	1.00
21	White County	0.89	0.91	0.92	1.40	1.25	1.26	1.09	1.04	1.05
22	Garland County	1.03	1.00	1.01	0.92	0.95	0.96	1.11	1.04	1.05
23	Pike & Polk Counties	0.85	0.83	0.84	1.78	1.38	1.39	1.14	0.99	1.00

The ISO-27 Cost Symbol relativities are being revised as shown below. We also remapped the ISO-75 cost symbol relativities, as a result of this change.

Comprehensive ISO-27 AOIC			Collision ISO-27 AOIC		
Symbol	Pres	Prop	Symbol	Pres	Prop
14	1.78		14	1.40	1.41
15	1.89		15	1.50	
16	2.00		16	1.60	
17	2.10		17	1.68	1.69
18	2.20	2.16	18	1.78	1.79
19	2.32	2.27	19	1.88	1.89
20	2.48	2.43	20	1.97	1.98
21	2.59	2.46	21	2.11	2.12
22	2.65	2.52	22	2.27	2.28
23	2.90	2.76	23	2.40	
24	3.15	2.99	24	2.60	
25	3.60	3.42	25	2.80	
26	4.20	3.99	26	3.05	
27	0.040*	0.042*	27	0.017*	

*For each additional \$1,000 over \$80,000 add the given factor to the symbol 26 relativity in the ISO-27 plan, and for each additional \$1,000 over \$65,000 add the given factor to the symbol 20 relativity in the ISO-21 plan.

We are increasing the 50/100, 100/100, and 750/750 Bodily Injury limit relativities by two points and the 1000/1000 limit relativity by four points.

Bodily Injury		
Limit	Pres	Prop
50/100	0.86	0.88
100/100	0.88	0.90
750/750	1.32	1.34
1000/1000	1.36	1.40

We are increasing the 50/100 and lower Uninsured Motorist limit relativities by one point.

Uninsured Motorist		
Limit	Pres	Prop
25/50	0.55	0.56
50/50	0.59	0.60
50/100	0.72	0.73

We are increasing the Uninsured Motorist Property Damage rates as follows:

Limit	Standard		Premier	
	Pres	Prop	Pres	Prop
25,000	12	14	11	13
50,000	14	17	13	16
100,000	18	22	16	20
250,000	24	28	22	26
300,000	26	30	23	27
500,000	34	39	31	36
750,000	40	45	36	41
1,000,000	46	51	41	46

The \$250 Regular Comprehensive deductible relativity is increasing one point from 0.55 to 0.56.

The \$1,000 and higher Collision deductible relativities are increasing by one point.

Collision		
Deductible	Pres	Prop
\$1,000	0.42	0.43
\$2,000	0.39	0.40
\$3,000	0.36	0.37
\$5,000	0.33	0.34

We are removing the \$25 Road Trouble Service limit.

We are removing the 20/600 Additional Expense limit, decreasing the 30/900 rate by \$1, and increasing the remaining limits by \$1.

<u>Limit</u>	Standard		Premier	
	<u>Pres</u>	<u>Pres</u>	<u>Prop</u>	<u>Prop</u>
30/900	15	14	14	13
40/1200	20	21	18	19
50/1500	25	26	23	24
75/2250	35	36	32	33
100/3000	45	46	41	42
150/4500	60	61	54	55

We are decreasing the Comprehensive Multi-Car discount from 19% to 17% for all drivers and decreasing the Adult Multi-Car discount for all other coverages from 23% to 22%.

The Specialty Vehicle surcharges are changing as follows:

<u>Second Symbol</u>	BI/PD/MP		Comp/Coil	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
3	10%	5%	10%	5%
4	5%	0%	5%	
5	15%	8%	15%	8%

The Comprehensive only minimum premium is increasing from \$25.00 to \$30.00 semi-annually.

We are implementing a 5% Teen Driver Monitoring discount that will apply to all coverages except Comprehensive.

We are increasing the Comprehensive surcharge for Motorhomes not eligible for discount from 5% to 20%.

We are decreasing the Special Motorhome discount for Comprehensive coverage from 20% to 10%.

We are increasing the Special Motorhome discount for all coverages except Comprehensive and Collision from 45% to 50%.

We are implementing increases to Comprehensive rates and decreases to Collision rates for Utility Trailers, Camper Bodies, and Vacation/Camping Trailers.

We are increasing the Collision rates for Licensed Snowmobiles from 50% to 65% of Motorcycle rates.

We are decreasing rates for Golfmobiles from 50% to 40% of Motorcycle rates for all coverages.

We are decreasing Antique Auto rates 5% for all coverages.

We are increasing the Classic Auto discount from 20% to 25% for all coverages.

We are increasing the Converted Vehicle surcharge from 12.5% to 15% for all coverages.

We are introducing a 5% surcharge for Comprehensive and Collision coverages for Kit Cars/Salvaged Autos.

We are decreasing the Motorcycle Bodily Injury, Comprehensive, and Collision base rates by 5%. We are increasing the Motorcycle Uninsured Motorist and Underinsured Motorist base rates by 10%.

We are decreasing the Motorcycle Driver Age Factors for operators 30-49 by 2 points. We are also breaking out Driver Age Factors for operators 70+ from Driver Age Factors for operators 50+, and increasing Driver Age Factors for operators 70+ by 2 points.

We are increasing the Motorcycle Comprehensive symbol relativities for \$1,000 or less by 0.002 points, and increasing the Motorcycle Comprehensive symbol relativities for \$8,001-9,001 through \$12,001-\$13,000 by 0.02 points.

The following manual pages are submitted in final form:

- AOUPZ522 – Applicant Eligibility
- AOUPZ523 – Previous Driving History
- AOUPZ524 – Vehicle Acceptability
- AOUPZ517 – Automobile Physical Damage Plus

AOUPZ518 – Bodily Injury Liability
AOUPZ519 – Comprehensive
AOUPZ520 – Named Operator Policy
AOUPZ478 – Pet Medical Coverage – This new rule page coincides with form 89125 which includes Pet Medical Coverage at no additional charge.
AOUPZ521 – Property Damage Liability
AOUPZ525 – Defensive Driver Discount
AOUPZ526 – Good Student Discount
AOUPZ527 – Multi-Car Discount
AOUPZ528 – Specialty Vehicle Surcharge
AOUPZ467 – Teen Driver Monitoring Discount
AOUPZ529 – Antique Automobiles
AOUPZ530 – Classic Automobiles
AOUPZ531 – Converted/Modified and Assembled/Branded Automobiles
AOUPZ532 – Motor Homes
AOUPZ534 – Recreational Vehicles
AOUPZ535 – Trailers (Vacation/Utility/Horse) and Camper Bodies
AOAPZ076 – Additional Expense
AOAPZ077 – Age, Type, & Use Relativities
AOAPZ078 – Base Rates
AOAPZ079 – Cost Symbol Relativities
AOAPZ080 – Deductibles
AOAPZ081 – Higher Limits - Bodily Injury
AOAPZ082 – Higher Limits - Uninsured Motorist
AOAPZ083 – Motorcycle Premiums
AOAPZ084 – Premium Calculations
AOAPZ087 – Road Trouble Service
AOAPZ085 – Territory Relativities
AOAPZ088 – Uninsured Motorist Property Damage
AOAPZ086 – Territory Schedule
AOAPZ089 – Liability Coverage

The following exhibit has been attached to the “Supporting Documents” tab:

1) Rate Sim Summary

Thank you for your consideration. If you have any questions regarding this filing, please feel free to contact me.

Sincerely,

Hilary Ludema

Hilary Ludema, Manager
Personal Automobile Actuarial Dept.
ludema.hilary@aoins.com
(517) 323-1284

mjb

Arkansas Rate Sim Summary

Auto-Owners Insurance Company - Standard Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
Bodily Injury	208,915	209,645	730	0.3%	417,830	1,460
Property Damage	159,770	166,173	6,403	4.0%	319,540	12,806
Medical Payments	24,246	24,396	150	0.6%	48,492	300
Uninsured Motorist	17,981	19,260	1,279	7.1%	35,962	2,558
Underinsured Motorist	25,204	25,428	224	0.9%	50,408	448
UM Property Damage	16,963	20,270	3,307	19.5%	33,926	6,614
Disability Income	2,041	2,058	17	0.8%	4,082	34
Total Liability	455,120	467,230	12,110	2.7%	910,240	24,220
Comprehensive	103,107	106,325	3,218	3.1%	206,214	6,436
Collision	212,661	216,221	3,560	1.7%	425,322	7,120
Road Trouble Service	3,956	3,991	35	0.9%	7,912	70
Additional Expense	7,279	7,111	-168	-2.3%	14,558	-336
Total Physical Damage	327,003	333,648	6,645	2.0%	654,006	13,290
Total Auto	782,123	800,878	18,755	2.4%	1,564,246	37,510

Auto-Owners Insurance Company - Premier Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
Bodily Injury	56,518	57,284	766	1.4%	113,036	1,532
Property Damage	41,357	43,541	2,184	5.3%	82,714	4,368
Medical Payments	6,526	6,565	39	0.6%	13,052	78
Uninsured Motorist	5,158	5,528	370	7.2%	10,316	740
Underinsured Motorist	7,747	7,819	72	0.9%	15,494	144
UM Property Damage	4,832	5,906	1,074	22.2%	9,664	2,148
Disability Income	630	635	5	0.8%	1,260	10
Total Liability	122,768	127,278	4,510	3.7%	245,536	9,020
Comprehensive	30,972	31,920	948	3.1%	61,944	1,896
Collision	61,696	63,280	1,584	2.6%	123,392	3,168
Road Trouble Service	1,142	1,153	11	1.0%	2,284	22
Additional Expense	2,371	2,326	-45	-1.9%	4,742	-90
Total Physical Damage	96,181	98,679	2,498	2.6%	192,362	4,996
Total Auto	218,949	225,957	7,008	3.2%	437,898	14,016

Auto-Owners Insurance Company - A+ Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
Bodily Injury	520,989	525,778	4,789	0.9%	1,041,978	9,578
Property Damage	392,908	412,371	19,463	5.0%	785,816	38,926
Medical Payments	71,403	71,877	474	0.7%	142,806	948
Uninsured Motorist	51,942	55,668	3,726	7.2%	103,884	7,452
Underinsured Motorist	73,400	74,064	664	0.9%	146,800	1,328
UM Property Damage	46,925	57,953	11,028	23.5%	93,850	22,056
Disability Income	6,859	6,922	63	0.9%	13,718	126
Total Liability	1,164,426	1,204,633	40,207	3.5%	2,328,852	80,414
Comprehensive	292,364	304,365	12,001	4.1%	584,728	24,002
Collision	584,935	599,798	14,863	2.5%	1,169,870	29,726
Road Trouble Service	12,455	12,563	108	0.9%	24,910	216
Additional Expense	25,880	25,141	-739	-2.9%	51,760	-1,478
Total Physical Damage	915,634	941,867	26,233	2.9%	1,831,268	52,466
Total Auto	2,080,060	2,146,500	66,440	3.2%	4,160,120	132,880

Arkansas Rate Sim Summary

Auto-Owners Insurance Group - All Programs Combined

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
Bodily Injury	786,422	792,707	6,285	0.8%	1,572,844	12,570
Property Damage	594,035	622,085	28,050	4.7%	1,188,070	56,100
Medical Payments	102,175	102,838	663	0.6%	204,350	1,326
Uninsured Motorist	75,081	80,456	5,375	7.2%	150,162	10,750
Underinsured Motorist	106,351	107,311	960	0.9%	212,702	1,920
UM Property Damage	68,720	84,129	15,409	22.4%	137,440	30,818
Disability Income	9,530	9,615	85	0.9%	19,060	170
Total Liability	1,742,314	1,799,141	56,827	3.3%	3,484,628	113,654
Comprehensive	426,443	442,610	16,167	3.8%	852,886	32,334
Collision	859,292	879,299	20,007	2.3%	1,718,584	40,014
Road Trouble Service	17,553	17,707	154	0.9%	35,106	308
Additional Expense	35,530	34,578	-952	-2.7%	71,060	-1,904
Total Physical Damage	1,338,818	1,374,194	35,376	2.6%	2,677,636	70,752
Total Auto	3,081,132	3,173,335	92,203	3.0%	6,162,264	184,406

AUTO-OWNERS INSURANCE COMPANY AUTO-OWNERS
 LIFE INSURANCE COMPANY HOME-OWNERS
 INSURANCE COMPANY OWNERS INSURANCE COMPANY
 PROPERTY-OWNERS INSURANCE COMPANY SOUTHERN-
 OWNERS INSURANCE COMPANY



BOX 30660, LANSING, MICHIGAN 48909-8160 517-323-1200
 FAX 517-323-8796 WWW.AUTO-OWNERS.COM

July 8, 2010

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

Attn: Ms. Alexa Grissom - Senior Rate & Form Analyst

AUTO-OWNERS INSURANCE COMPANY #280-18988
 PRIVATE PASSENGER AUTOMOBILE
 STANDARD, PREMIER, AND A+ PROGRAMS
 REFERENCE # PPA-AR-01-07/01/2010-01
 RESPONSE TO OBJECTION LETTER DATED 07/06/2010

Dear Ms. Grissom,

The Auto-Owners Insurance Company of Lansing, Michigan submits the following responses to your objection letter dated 07/06/2010.

1. Please advise how "real or perceived market value" is determined.

Per form 79940 (3-05), "real or perceived market value" is determined by the vehicle in an accident. If the model year of the vehicle is within two years of the date of loss, we will pay an additional 15% of the settlement amount; otherwise we will pay an additional 10%.

2. Is there data to justify the differing discounts for male and female driver college graduate discounts?

The good student discounts in Arkansas are the same as our good student discounts in 21 of our other states where we write business. These are the same discounts that were introduced into the state in 2005 with our initial implementation. We believe students with better grades that are enrolled in school full time and have clean driving records have better loss experience. We can get experience for these discounts, not easily though, as it will require some work to get the data broken out for the specific criteria necessary.

3. Please advise if you have data to support the teen driver monitoring discount.

We believe that the presence of this type of a device in a teenager's vehicle, coupled with the additional information the device provides to parents, will result in safer driving habits. We have introduced the discount at a modest 5% and plan to monitor experience over time. In the future, we will adjust the discount if experience warrants a change.

4. The surcharge for comprehensive coverage on Motorhomes without a discount is increasing significantly; please justify.

The increase to the Motorhome surcharge for comprehensive coverage is being done on a companywide basis in all states. The companywide experience was reviewed due to the lack of credibility on an individual state basis for this decision. The companywide experience follows.

Motorhomes, Ineligible for Discount Companywide Experience						
Coverage	Loss Ratios					5 Yr Total
	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	
Comprehensive	96.5	84.6	88.9	81.5	96.3	89.7
Total All Coverages	32.8	34.1	55.5	28.8	44.4	39.1

We hope this allows you to complete your review of our filing. Thank you.

Sincerely,

Hilary Ludema

Hilary Ludema, Manager
Personal Automobile Actuarial Dept.
ludema.hilary@aoins.com
(517) 323-1284

mjb

AUTO-OWNERS INSURANCE COMPANY AUTO-OWNERS
LIFE INSURANCE COMPANY HOME-OWNERS
INSURANCE COMPANY OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY SOUTHERN-
OWNERS INSURANCE COMPANY



BOX 30660, LANSING, MICHIGAN 48909-8160 517-323-1200
FAX 517-323-8796 WWW.AUTO-OWNERS.COM

July 15, 2010

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

Attn: Ms. Alexa Grissom - Senior Rate & Form Analyst

AUTO-OWNERS INSURANCE COMPANY #280-18988
PRIVATE PASSENGER AUTOMOBILE
STANDARD, PREMIER, AND A+ PROGRAMS
REFERENCE # PPA-AR-01-07/01/2010-01
RESPONSE TO OBJECTION LETTER DATED 07/13/2010

Dear Ms. Grissom,

The Auto-Owners Insurance Company of Lansing, Michigan submits the following responses to your objection letter dated 07/13/2010.

1. Where is the applicant/insured advised of the percentages for the real or perceived market value?

The additional settlement percentages are listed under section 2.a. (2) parts (a) and (b) of form 79940 (3-05). The insureds receive a copy of this form with their policy.

2. Also, my question on the good student discount dealt with the percentage difference for boys and girls. Do you have statistical data to justify the difference?

The table below shows our Companywide less MI, NC, and PA experience for our Good Student Discounts. Even with the larger discounts, the male operators have better loss experience.

State	GoodStudent	Discount Amount	DriverType	5 Years Ending 12/2009	
				WritPrem	LossRatio
CW less MI, NC, PA	Discount I	20%	Male	61,528,356	60.8%
CW less MI, NC, PA	Discount I	10%	Female	66,389,668	79.8%
CW less MI, NC, PA	Discount II	10%	Male	8,377,234	51.0%
CW less MI, NC, PA	Discount II	5%	Female	9,031,286	64.4%

We hope this allows you to complete your review of our filing. Thank you.

Sincerely,

Hilary Ludema

Hilary Ludema, Manager
Personal Automobile Actuarial Dept.
ludema.hilary@aoins.com
(517) 323-1284

mjb

SERFF Tracking Number: AOIC-126701970 *State:* Arkansas
Filing Company: Auto-Owners Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: PPA-AR-01-07/01/2010-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: Arkansas Rate Change/PPA-AR-01-07/01/2010-01

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)
06/30/2010	Rate and Rule	Higher Limits - Uninsured Motorist	07/29/2010	AOAPZ082.pdf (Superceded)

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNINSURED MOTORIST HIGHER LIMITS

**Individual Insured or Husband
and Wife**

Standard

Premier

Each Owned Private
Passenger Automobile

Named Person Coverage

Each Named Person

Motorcycles

\$21.00

\$19.00

25/50	0.56	250/250	1.03	750/750	1.36
50/50	0.60	250/500	1.14	1000/1000	1.41
50/100	0.73	300/300	1.08		
100/100	0.85	500/500	1.23		
100/300	1.00	500/1000	1.31		

For Base Rates refer to {{AR PPA Base Rates}}