

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR100820XRXXX058  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: /

## Filing at a Glance

Company: Auto Club Family Insurance Company

Product Name: Private Passenger Auto SERFF Tr Num: AAAM-126773231 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AR100820XRXXX058 State Status: Fees verified and received  
(PPA)  
Filing Type: Rate Reviewer(s): Alexa Grissom, Betty Montesi  
Authors: Katina Arras, Mary Ellen Schiffer, Dan Wightman Disposition Date: 09/23/2010  
Date Submitted: 08/20/2010 Disposition Status: Filed

Effective Date Requested (New): 12/01/2010

Effective Date Requested (Renewal): 12/01/2010

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 09/23/2010  
State Status Changed: 08/23/2010 Deemer Date:  
Created By: Katina Arras Submitted By: Katina Arras  
Corresponding Filing Tracking Number:  
Filing Description:

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Auto Club Family Insurance Company, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising Rates that will result in a projected overall rate increase of 8.4%. The new rates will be effective December 1, 2010 for Renewals and will replace current rate pages dated March 3/15/2007.

## Company and Contact

### Filing Contact Information

Katina Arras,

kaaras@aaamissouri.com

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

12901 North Forty Drive 314-523-7350 [Phone] 5236 [Ext]  
 St. Louis, MO 63141 314-523-6940 [FAX]

**Filing Company Information**

Auto Club Family Insurance Company CoCode: 27235 State of Domicile: Missouri  
 12901 North Forty Drive Group Code: Company Type:  
 St. Louis, MO 63141 Group Name: State ID Number:  
 (314) 523-7350 ext. 5233[Phone] FEIN Number: 43-1453212

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: Rate Filing = 100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto Club Family Insurance Company	\$100.00	08/20/2010	38914618

SERFF Tracking Number: AAAM-126773231

State: Arkansas

Filing Company: Auto Club Family Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR100820XRXXX058

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/23/2010	09/23/2010

### 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	08/31/2010	08/31/2010	Katina Arras	09/02/2010	09/02/2010
Pending Industry Response	Alexa Grissom	08/23/2010	08/23/2010	Katina Arras	08/25/2010	08/25/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing	Note To Filer	Alexa Grissom	09/14/2010	09/14/2010

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

## Disposition

Disposition Date: 09/23/2010  
 Effective Date (New): 12/01/2010  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto Club Family Insurance Company	9.300%	8.400%	\$150,328	1,228	\$1,793,972	14.000%	4.000%

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	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	Explanatory Memorandum	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Exhibit A - Development of Statewide Indicated Rate Change	Filed	Yes
Supporting Document	Exhibit B - Development of Loss Trend Factors	Filed	Yes
Supporting Document	Exhibit C - Development of Premium Trend Factors	Filed	Yes
Supporting Document	Exhibit D - Development of Expected Loss Ratio	Filed	Yes
Supporting Document	Exhibit E - Investment Income	Filed	Yes
Supporting Document	Exhibit F - Development of Annual Trends in Exhibit B	Filed	Yes
Supporting Document	Exhibit G - Development of CAT Load in Exhibit B	Filed	Yes
Rate	Exhibit 1	Filed	Yes

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/31/2010

Submitted Date 08/31/2010

Respond By Date

Dear Katina Arras,

This will acknowledge receipt of the captioned filing. I have been advised the APCS submitted was not on the Department's form. Please resubmit on our form and only enter the required information.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR100820XRXXX058  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/02/2010  
Submitted Date 09/02/2010

Dear Alexa Grissom,

### Comments:

The Auto Club Family Insurance Company is submitting the following response to the objection received on August 31, 2010.

### Response 1

Comments: Please find the revised form attached below.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you in advance for your time and consideration on this matter. Please contact me if you have any questions.

Sincerely,

Dan Wightman, Katina Arras, Mary Ellen Schiffer

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR100820XRXXX058  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/23/2010

Submitted Date 08/23/2010

Respond By Date

Dear Katina Arras,

This will acknowledge receipt of the captioned filing. The RF-1 states the overall increase at 8 percent; however the form also indicates the maximum increase for an insured is 5 percent. Please clarify and correct the form. The APCS has NA's in a field that should contain only numbers. Please replace the NA with a 0.

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: AAAM-126773231 State: Arkansas  
Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR100820XRXXX058  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/25/2010  
Submitted Date 08/25/2010

Dear Alexa Grissom,

### Comments:

The Auto Club Family Insurance Company is submitting the following response to the objection dated August 24, 2010.

### Response 1

Comments: Please find the revised Forms attached below.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you in advance for your time and consideration in this matter. If you have any questions please contact me.

Sincerely,

Dan Wightman, Katina Arras, Mary Ellen Schiffer

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR100820XRXXX058  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: /

**Note To Filer**

**Created By:**

Alexa Grissom on 09/14/2010 07:59 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

09/23/2010 02:22 PM

**Subject:**

Filing

**Comments:**

Ms. Arras

I have been advised that the Commissioner would live to review the filing. A meeting has been scheduled for September 23, 2010 to advise him of the effects of the filing. I will advise you of the outcome.

SERFF Tracking Number: AAAM-126773231  
 Filing Company: Auto Club Family Insurance Company  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 03/15/2007  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto Club Family Insurance Company	9.300%	8.400%	\$150,328	1,228	\$1,793,972	14.000%	4.000%

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
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 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 09/23/2010	Exhibit 1	Base Rates	Replacement	AR070105XRMXX045 AR NSTD Rate Pages 12-01-2010 - Final.pdf



**AUTO CLUB FAMILY INSURANCE COMPANY  
Arkansas  
PRIVATE PASSENGER SEMI-ANNUAL RATES  
BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2010  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2010**

Territory	COVERAGES AND LIMITS									
	25/50/25 BI/PD	1998 Sym. 12 100 - Ded. COMP	1998 Sym. 12 250 - Ded. COLL	5,000 PIP MP	140/WK PIP WL	30 / 750 RR	5,000 PIP ADD	25/50 UM	25/50 UIM	25,000 UMPD
1	319	84	379	55	13	30	11	22	13	22
2	416	122	402	63	13	30	11	22	13	22
3	341	118	398	54	13	29	11	20	13	22
4	532	322	746	83	13	29	11	22	13	22
5	332	133	401	57	13	29	11	21	13	22
6	385	126	398	61	13	29	11	21	13	22
7	412	171	601	61	13	29	11	22	13	22
8	443	184	475	62	13	29	11	22	13	22
9	284	128	339	56	13	29	11	21	13	22
12	301	119	382	52	13	29	11	20	13	22
13	326	87	392	55	13	29	11	20	13	22
15	424	116	473	65	13	29	11	22	13	22
16	329	88	391	56	13	30	11	22	13	22



**AUTO CLUB FAMILY INSURANCE COMPANY**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**INCREASED LIMIT / MODEL YEAR**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2010**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2010**

Bodily Injury (000)	
Limit	Factor
25/50	1.000
50/100	1.100
100/300	1.210

Property Damage (000)	
Limit	Factor
25	1.000
50	1.030
100	1.060

Uninsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.410
100/300	1.850

Underinsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.500
100/300	2.700

PIP Med Pay	
Limit	Factor
5,000	1.000

PIP ADD	
Limit	Factor
5,000	1.000

Rental Reimbursement	
Limit	Factor
30/750	1.000

Model Year		
	COLL	COMP
Year	Factor	Factor
1995	0.900	0.900
1996	0.930	0.930
1997	0.960	0.960
1998	1.000	1.000
1999	1.050	1.040
2000	1.090	1.080
2001	1.140	1.100
2002	1.180	1.130
2003	1.230	1.170
2004	1.280	1.200
2005	1.320	1.250
2006	1.360	1.290
2007	1.400	1.330
2008	1.440	1.370
2009	1.480	1.410
2010	1.520	1.450
2011	1.570	1.490



**AUTO CLUB FAMILY INSURANCE COMPANY**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2010**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2010**

Symbol	Deductible				
	100	250	500	1,000	2,000
1	0.234	0.178	0.139	0.101	0.086
2	0.234	0.178	0.139	0.101	0.086
3	0.253	0.196	0.155	0.116	0.099
4	0.290	0.212	0.172	0.131	0.112
5	0.324	0.245	0.199	0.153	0.124
6	0.466	0.357	0.280	0.223	0.189
7	0.591	0.456	0.385	0.314	0.267
8	0.680	0.530	0.456	0.376	0.320
9	0.766	0.604	0.527	0.438	0.372
10	0.854	0.679	0.598	0.498	0.424
11	0.931	0.753	0.668	0.557	0.473
12	1.000	0.830	0.733	0.624	0.529
13	1.153	0.909	0.800	0.689	0.585
14	1.153	0.909	0.800	0.689	0.585
15	1.273	1.019	0.907	0.790	0.671
16	1.273	1.019	0.907	0.790	0.671
17	1.395	1.131	1.012	0.891	0.758
18	1.395	1.131	1.012	0.891	0.758
19	1.507	1.230	1.107	0.978	0.830
20	1.507	1.230	1.107	0.978	0.830
21	1.618	1.330	1.201	1.063	0.904
22	1.618	1.330	1.201	1.063	0.904
23	1.730	1.430	1.297	1.149	0.977
24	1.730	1.430	1.297	1.149	0.977
25	1.842	1.530	1.391	1.235	1.050
26	1.842	1.530	1.391	1.235	1.050
27	1.996	1.658	1.506	1.339	1.138
28	1.996	1.658	1.506	1.339	1.138
29	2.152	1.785	1.624	1.441	1.225
30	2.152	1.785	1.624	1.441	1.225
31	2.306	1.923	1.740	1.544	1.312
32	2.306	1.923	1.740	1.544	1.312
33	2.306	1.923	1.740	1.544	1.312
34	2.462	2.085	1.857	1.647	1.400
35	2.462	2.085	1.857	1.647	1.400
36	2.462	2.085	1.857	1.647	1.400
37	2.855	2.371	2.172	1.931	1.641
38	2.855	2.371	2.172	1.931	1.641
39	2.855	2.371	2.172	1.931	1.641
40	2.855	2.371	2.172	1.931	1.641
41	3.249	2.700	2.488	2.215	1.882
42	3.249	2.700	2.488	2.215	1.882
43	3.249	2.700	2.488	2.215	1.882
44	3.249	2.700	2.488	2.215	1.882
45	3.249	2.700	2.488	2.215	1.882
46	3.628	3.024	2.787	2.479	2.108
47	3.628	3.024	2.787	2.479	2.108
48	3.628	3.024	2.787	2.479	2.108
49	3.628	3.024	2.787	2.479	2.108



**AUTO CLUB FAMILY INSURANCE COMPANY**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2010**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2010**

Symbol	Deductible				
	100	250	500	1,000	2,000
50	3.628	3.024	2.787	2.479	2.108
51	3.809	3.348	3.086	2.744	2.333
52	3.809	3.348	3.086	2.744	2.333
53	3.809	3.348	3.086	2.744	2.333
54	3.809	3.348	3.086	2.744	2.333
55	3.809	3.348	3.086	2.744	2.333
56	3.990	3.692	3.405	3.034	2.579
57	3.990	3.692	3.405	3.034	2.579
58	3.990	3.692	3.405	3.034	2.579
59	3.990	3.692	3.405	3.034	2.579
60	3.990	3.692	3.405	3.034	2.579
61	4.300	4.033	3.723	3.324	2.827
62	4.300	4.033	3.723	3.324	2.827
63	4.300	4.033	3.723	3.324	2.827
64	4.300	4.033	3.723	3.324	2.827
65	4.300	4.033	3.723	3.324	2.827
66	4.648	4.361	4.026	3.595	3.056
67	4.648	4.361	4.026	3.595	3.056
68	4.648	4.361	4.026	3.595	3.056
69	4.648	4.361	4.026	3.595	3.056
70	4.648	4.361	4.026	3.595	3.056
71	4.996	4.688	4.327	3.865	3.285
72	4.996	4.688	4.327	3.865	3.285
73	4.996	4.688	4.327	3.865	3.285
74	4.996	4.688	4.327	3.865	3.285
75	4.996	4.688	4.327	3.865	3.285
76	5.406	5.073	4.683	4.182	3.555
77	5.406	5.073	4.683	4.182	3.555
78	5.406	5.073	4.683	4.182	3.555
79	5.406	5.073	4.683	4.182	3.555
80	5.406	5.073	4.683	4.182	3.555
81	5.815	5.458	5.040	4.499	3.825
82	5.815	5.458	5.040	4.499	3.825
83	5.815	5.458	5.040	4.499	3.825
84	5.815	5.458	5.040	4.499	3.825

See Rule 507 for excess symbol factor for symbols over 84.



**AUTO CLUB FAMILY INSURANCE COMPANY**

**Arkansas**

**PRIVATE PASSENGER SEMI-ANNUAL RATES  
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2010  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2010**

Symbol	Deductible			
	250	500	1,000	2,000
1	0.444	0.338	0.212	0.155
2	0.444	0.338	0.212	0.155
3	0.477	0.373	0.248	0.180
4	0.511	0.408	0.283	0.207
5	0.544	0.444	0.319	0.233
6	0.625	0.532	0.401	0.292
7	0.720	0.620	0.457	0.333
8	0.763	0.660	0.507	0.369
9	0.815	0.701	0.557	0.405
10	0.879	0.741	0.595	0.433
11	0.937	0.782	0.631	0.461
12	1.000	0.838	0.679	0.495
13	1.092	0.902	0.726	0.535
14	1.092	0.902	0.726	0.535
15	1.184	0.985	0.776	0.589
16	1.184	0.985	0.776	0.589
17	1.240	1.039	0.825	0.622
18	1.240	1.039	0.825	0.622
19	1.304	1.089	0.875	0.658
20	1.304	1.089	0.875	0.658
21	1.367	1.145	0.922	0.691
22	1.367	1.145	0.922	0.691
23	1.425	1.199	0.972	0.728
24	1.425	1.199	0.972	0.728
25	1.479	1.248	1.019	0.761
26	1.479	1.248	1.019	0.761
27	1.557	1.330	1.075	0.813
28	1.557	1.330	1.075	0.813
29	1.635	1.412	1.129	0.866
30	1.635	1.412	1.129	0.866
31	1.712	1.516	1.184	0.916
32	1.712	1.516	1.184	0.916
33	1.712	1.516	1.184	0.916
34	1.790	1.617	1.239	0.958
35	1.790	1.617	1.239	0.958
36	1.790	1.617	1.239	0.958
37	1.977	1.781	1.389	1.073
38	1.977	1.781	1.389	1.073
39	1.977	1.781	1.389	1.073
40	1.977	1.781	1.389	1.073
41	2.163	1.916	1.539	1.176
42	2.163	1.916	1.539	1.176
43	2.163	1.916	1.539	1.176
44	2.163	1.916	1.539	1.176
45	2.163	1.916	1.539	1.176
46	2.336	2.049	1.674	1.261
47	2.336	2.049	1.674	1.261
48	2.336	2.049	1.674	1.261
49	2.336	2.049	1.674	1.261



**AUTO CLUB FAMILY INSURANCE COMPANY**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2010**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2010**

Symbol	Deductible			
	250	500	1,000	2,000
50	2.336	2.049	1.674	1.261
51	2.509	2.171	1.808	1.337
52	2.509	2.171	1.808	1.337
53	2.509	2.171	1.808	1.337
54	2.509	2.171	1.808	1.337
55	2.509	2.171	1.808	1.337
56	2.684	2.294	1.961	1.429
57	2.684	2.294	1.961	1.429
58	2.684	2.294	1.961	1.429
59	2.684	2.294	1.961	1.429
60	2.684	2.294	1.961	1.429
61	2.827	2.452	2.115	1.539
62	2.827	2.452	2.115	1.539
63	2.827	2.452	2.115	1.539
64	2.827	2.452	2.115	1.539
65	2.827	2.452	2.115	1.539
66	2.971	2.646	2.283	1.663
67	2.971	2.646	2.283	1.663
68	2.971	2.646	2.283	1.663
69	2.971	2.646	2.283	1.663
70	2.971	2.646	2.283	1.663
71	3.115	2.840	2.452	1.787
72	3.115	2.840	2.452	1.787
73	3.115	2.840	2.452	1.787
74	3.115	2.840	2.452	1.787
75	3.115	2.840	2.452	1.787
76	3.259	3.027	2.615	1.904
77	3.259	3.027	2.615	1.904
78	3.259	3.027	2.615	1.904
79	3.259	3.027	2.615	1.904
80	3.259	3.027	2.615	1.904
81	3.435	3.217	2.778	2.023
82	3.435	3.217	2.778	2.023
83	3.435	3.217	2.778	2.023
84	3.435	3.217	2.778	2.023

See Rule 507 for excess symbol factor for symbols over 84.

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract	Filed	09/23/2010

**Comments:**  
**Attachment:**  
 Form A-1.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey	Filed	09/23/2010

**Comments:**  
**Attachment:**  
 APCS Rate Comparison NSTD - Final 2010.xls

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	NAIC loss cost data entry document	Filed	09/23/2010

**Comments:**  
**Attachment:**  
 FORM RF-1 Rate Filing Abstract 2010\_Final.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/23/2010

**Bypass Reason:** This is not applicable  
**Comments:**

		<b>Item Status:</b>	<b>Status Date:</b>
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SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

**Satisfied - Item:** Explanatory Memorandum Filed 09/23/2010  
**Comments:**  
**Attachment:**  
 EXPLANATORY MEMO.pdf

**Item Status:** Filed **Status** 09/23/2010  
**Date:**  
**Satisfied - Item:** Actuarial Memorandum  
**Comments:**  
**Attachment:**  
 ACTUARIAL MEMO.pdf

**Item Status:** Filed **Status** 09/23/2010  
**Date:**  
**Satisfied - Item:** Exhibit A - Development of Statewide Indicated Rate Change  
**Comments:**  
**Attachment:**  
 Exhibit A - Dev Statewide Indicated.pdf

**Item Status:** Filed **Status** 09/23/2010  
**Date:**  
**Satisfied - Item:** Exhibit B - Development of Loss Trend Factors  
**Comments:**  
**Attachment:**  
 Exhibit B - Dev Loss Trend Factors.pdf

**Item Status:** Filed **Status** 09/23/2010  
**Date:**  
**Satisfied - Item:** Exhibit C - Development of Premium Trend Factors  
**Comments:**  
**Attachment:**  
 Exhibit C - Dev Prem Trend Factors.pdf

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

**Item Status:** Filed **Status Date:** 09/23/2010  
**Satisfied - Item:** Exhibit D - Development of Expected Loss Ratio  
**Comments:**  
**Attachment:**  
 Exhibit D - Dev Expected Loss Ratio.pdf

**Item Status:** Filed **Status Date:** 09/23/2010  
**Satisfied - Item:** Exhibit E - Investment Income  
**Comments:**  
**Attachment:**  
 Exhibit E - Investment Income.pdf

**Item Status:** Filed **Status Date:** 09/23/2010  
**Satisfied - Item:** Exhibit F - Development of Annual Trends in Exhibit B  
**Comments:**  
**Attachment:**  
 Exhibit F - Dev Annual Trends in Exhibit B.pdf

**Item Status:** Filed **Status Date:** 09/23/2010  
**Satisfied - Item:** Exhibit G - Development of CAT Load in Exhibit B  
**Comments:**  
**Attachment:**  
 Exhibit G - Dev Cat Load in Exhibit B.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 Club Family Insurance Company  
 NAIC No. (including group #) 27235 - 1318

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

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

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

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

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

a.	Driver Over 55	10	%
b.	Good Student Discount	10	%
c.	Multi-car Discount	9.6 to 30	%
d.	Accident Free Discount*	N/A	%

\*Please Specify Qualification for Discount:  
 \_\_\_\_\_  
 \_\_\_\_\_

e.	Anti-theft Discount	N/A	%
f.	Other (specify)		%
	Airbag	30	%
	Anti-Lock Brake	10	%
	Auto/Home	7.5	%
	Prior Insurance	15 to 30	%

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

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

\_\_\_\_\_  
 Signature  
 Katina Arras  
 Printed Name  
 Compliance Analyst  
 Title  
 (314) 523-7350 Ext. 5236  
 Telephone Number  
[karras@aaamissouri.com](mailto:karras@aaamissouri.com)



*SERFF Tracking Number:* AAAM-126773231                      *State:* Arkansas  
*Filing Company:* Auto Club Family Insurance Company                      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR100820XRXXX058  
*TOI:* 19.0 Personal Auto                      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Auto  
*Project Name/Number:* /

Attachment "APCS Rate Comparison NSTD - Final 2010.xls" is not a PDF document and cannot be reproduced here.

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR100820XRXXX058</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Auto Club Family Insurance Company</b>	<b>B. 27235</b>

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

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>BI/PD</b>	<b>13.0%</b>	<b>13.0%</b>					
<b>PIP</b>	<b>13.7%</b>	<b>10.2%</b>					
<b>UMBI/UIMBI</b>	<b>-6.7%</b>	<b>0.0%</b>					
<b>UMPD</b>	<b>23.9%</b>	<b>21.8%</b>					
<b>COLL</b>	<b>1.5%</b>	<b>1.3%</b>					
<b>COMP</b>	<b>1.8%</b>	<b>1.8%</b>					
<b>RR</b>	<b>-0.7%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>9.3%</b>	<b>8.4%</b>					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2009</b>	<b>1,880</b>	<b>0.0%</b>	<b>3/15/07</b>	<b>3,628</b>	<b>2,221</b>	<b>61.2%</b>	<b>64.4%</b>
<b>2008</b>	<b>2,868</b>	<b>-2.8%</b>	<b>9/1/05</b>	<b>4,346</b>	<b>3,143</b>	<b>72.3%</b>	<b>64.3%</b>
<b>2007</b>	<b>2,950</b>	<b>4.1%</b>	<b>8/1/04</b>	<b>4,612</b>	<b>2,849</b>	<b>61.8%</b>	<b>64.3%</b>
<b>2006</b>	<b>3,112</b>	<b>7.4%</b>	<b>8/1/03</b>	<b>4,641</b>	<b>3,223</b>	<b>69.4%</b>	<b>66.5%</b>
<b>2005</b>	<b>3,055</b>			<b>4,765</b>	<b>2,821</b>	<b>59.2%</b>	<b>62.4%</b>

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>14.9%</b>
B. General Expense	<b>5.9%</b>
C. Taxes, License & Fees	<b>3.1%</b>
D. Underwriting Profit & Contingencies	<b>1.4%</b>
E. Loss Adjustment	<b>6.7%</b>
F. TOTAL	<b>32.0%</b>

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 14.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 12
- 10.** 4.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 5

**AUTO CLUB FAMILY INSURANCE COMPANY  
COMPANY FILING #AR100820RXXX058  
SERFF FILING #AAAM-126773231  
ARKANSAS EXPLANATORY MEMORANDUM**

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Auto Club Family Insurance Company, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising Rates that will result in a projected overall rate increase of 8.4%. The new rates will be effective December 1, 2010 for Renewals and will replace current rate pages dated March 3/15/2007.

# **Auto Club Family Insurance Company**

## **Actuarial Memorandum**

Within this filing, we have developed a statewide indicated rate change (Exhibits A - G) utilizing our previous three years of Arkansas experience. The indicated rate change is 9.3%. This filing includes a proposed rate change of 8.4%.

Base rates have been adjusted. These changes can be found in the attached Exhibit 1, Page 1.

**AUTO CLUB FAMILY INSURANCE COMPANY**  
**ARKANSAS - DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE**

Exhibit A  
 SHEET 1

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
CVG	ACC YEAR	EARNED PREMIUM	PREMIUM TREND FACTOR	CURRENT LEVEL FACTOR	EARNED PREMIUM AT CURRENT RATE LEVEL [(3)*(4)/(5)]	NON-CAT	LOSS DEVELOP FACTOR (NET OF S/S)	NON-CAT ULTIMATE INCURRED LOSSES [(7)*(8)]	LOSS TREND FACTOR	NON-CAT	NON-CAT ULTIMATE LOSS RATIO AT CURRENT RATE LEVEL [(9)*(10)/(6)]	CAT LOAD	ULTIMATE LOSS RATIO AT CURRENT RATE LEVEL [(11)+(12)]	EXPECTED LOSS RATIO	NON CREDIBILITY INDICATION [(13)/(14)]-1	CHANGE APPLIED TO BALANCE OF CREDIBILITY	INDICTED RATE CHANGE [(15)*(16)+ [(17)*(1-(16))]]	SELECTED RATE CHANGE
						ACC YR				LOSS INCURRED								
BI	12/31/07	1,464,277	1.000	1.000	1,464,938	754,900	1.032	779,057	1.102	58.6%								
	12/31/08	1,416,765	1.000	1.000	1,416,765	847,847	1.084	919,067	1.113	72.2%								
	12/31/09	1,176,576	1.000	1.000	1,176,576	446,040	1.398	623,564	1.124	59.6%								
	Total	4,057,618			4,058,278	2,048,788		2,321,688			63.6%		63.6%	68.9%				
PD	12/31/07	1,101,878	1.000	1.000	1,102,375	830,476	1.002	831,966	1.181	89.2%								
	12/31/08	1,043,036	1.000	1.000	1,043,036	1,042,030	1.007	1,049,811	1.153	116.0%								
	12/31/09	877,237	1.000	1.000	877,237	584,061	1.118	652,980	1.124	83.7%								
	Total	3,022,150			3,022,648	2,456,567		2,534,757			96.8%		96.8%	68.9%				
BI/PD	12/31/07	2,566,155			2,567,313	1,585,376		1,611,022		71.7%								
	12/31/08	2,459,801			2,459,801	1,889,877		1,968,878		90.8%								
	12/31/09	2,053,812			2,053,812	1,030,101		1,276,545		69.9%								
	Total	7,079,768			7,080,926	4,505,355		4,856,445			77.8%		77.8%	68.9%	13.0%	1.000	0.7%	13.0%
PIP	12/31/07	114,445	1.000	1.000	114,492	98,576	1.016	100,181	1.102	96.4%								
	12/31/08	105,660	1.000	1.000	105,660	94,295	0.963	90,786	1.113	95.6%								
	12/31/09	92,592	1.000	1.000	92,592	81,274	0.965	78,429	1.124	95.2%								
	Total	312,698			312,744	274,145		269,396			95.8%		95.8%	68.9%	39.1%	0.368	-1.0%	13.7%
UM/UIM	12/31/07	192,709	1.000	1.000	192,709	78,004	1.032	80,501	1.102	46.0%								
	12/31/08	189,346	1.000	1.000	189,346	84,807	1.084	91,931	1.113	54.0%								
	12/31/09	164,184	1.000	1.000	164,184	63,031	1.398	88,117	1.124	60.4%								
	Total	546,239			546,239	225,842		260,548			53.1%		53.1%	68.9%	-22.9%	0.260	-1.0%	-6.7%
UMPD	12/31/07	116,390	1.000	1.000	116,390	86,496	1.002	86,651	1.181	88.0%								
	12/31/08	114,535	1.000	1.000	114,535	117,880	1.007	118,760	1.153	119.5%								
	12/31/09	97,324	1.000	1.000	97,324	89,965	1.118	100,581	1.124	116.2%								
	Total	328,250			328,250	294,341		305,992			107.3%		107.3%	68.9%	55.8%	0.402	2.5%	23.9%
TTL LIAB	12/31/07	2,989,699			2,990,904	1,848,452		1,878,355		71.6%								
	12/31/08	2,869,342			2,869,342	2,186,859		2,270,354		89.7%								
	12/31/09	2,407,913			2,407,913	1,264,371		1,543,672		72.1%								
	Total	8,266,955			8,268,159	5,299,682		5,692,381			78.0%		78.0%	68.9%				13.3%
COLL	12/31/07	1,178,977	1.000	0.999	1,177,965	752,889	1.000	752,760	1.135	72.5%								
	12/31/08	1,076,728	1.000	1.000	1,076,728	675,074	0.998	673,724	1.124	70.3%								
	12/31/09	885,018	1.000	1.000	885,018	459,280	0.988	453,768	1.113	57.0%								
	Total	3,140,723			3,139,710	1,887,243		1,880,252			67.4%		67.4%	66.3%	1.7%	0.784	1.0%	1.5%
COMP	12/31/07	394,215	1.000	1.000	394,197	181,605	0.999	181,423	1.227	56.5%								
	12/31/08	361,201	1.000	1.000	361,201	203,302	0.991	201,371	1.168	65.1%								
	12/31/09	300,285	1.000	1.000	300,285	153,547	1.031	158,307	1.113	58.6%								
	Total	1,055,701			1,055,683	538,454		541,100			60.0%	5.0%	65.0%	66.3%	-1.9%	0.487	5.0%	1.8%
RR	12/31/07	41,239	1.000	1.000	41,239	21,755	1.000	21,755	1.135	59.9%								
	12/31/08	39,153	1.000	1.000	39,153	25,271	0.998	25,220	1.124	72.4%								
	12/31/09	34,681	1.000	1.000	34,681	17,705	1.068	18,909	1.113	60.7%								
	Total	115,074			115,074	64,731		65,885			64.4%		64.4%	66.3%	-2.9%	0.425	1.0%	-0.7%
TTL PHYS DAM	12/31/07	1,614,431			1,613,401	956,440		956,128		68.3%								
	12/31/08	1,477,082			1,477,082	903,647		900,315		69.1%								
	12/31/09	1,219,984			1,219,984	630,532		630,984		57.5%								
	Total	4,311,497			4,310,467	2,490,618		2,487,427			65.5%		66.7%	66.3%				1.5%
GRAND TTL	12/31/07	4,604,130			4,604,305	2,804,892		2,834,483		70.5%								
	12/31/08	4,346,424			4,346,424	3,090,506		3,170,669		82.7%								
	12/31/09	3,627,897			3,627,897	1,894,903		2,174,656		67.2%								
	Total	12,578,452			12,578,626	7,790,301		8,179,808			73.7%		74.2%	68.0%				9.3%

**AUTO CLUB FAMILY INSURANCE COMPANY**

**Explanatory Memorandum to Exhibit A Sheet 1, DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE**

Column (1) shows the coverage. Column (2) shows the experience period. Column (3) shows the earned premium. Column (4) shows the premium trend factor. This is developed on Exhibit C. Column (5) displays the current rate level factor which used to adjust earned premiums to the current rate level. These factors were developed using the Parallelogram Method. Column (6) displays the earned premium at current rate level. Column (7) displays non-cat case incurred losses net of recoveries. Column (8) shows the loss development factors used to project ultimate losses. Column (9) shows the non-cat ultimate incurred losses. Column (10) displays the loss trend factor for each experience period. The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of December 1, 2010. We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these current losses will be trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future. These factors are developed on Exhibit B. Column (11) shows the non-cat trended loss ratio at current rate levels. Column (12) shows the percentage cat load. This factor is developed on Exhibit G. Column (13) shows the trended loss ratio at current rate levels. Column (14) shows the expected loss ratio. This is developed on Exhibit D. Column (15) shows the non-credibility indication. Column (16) displays the credibility of the experience using the standard actuarial formula for credibility (1,084 standard). Column (17) shows the change that is applied to the balance of credibility. This is the trend for expected capped at one year. This is developed on Exhibit B, Column 16. Column (18) shows the indicated rate change. The formula displayed in the title of the column reflects the methodology. Column (19) is the selected rate change.

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF LOSS TREND FACTORS**

- 1) Effective date of new rates
- 2) Average date of loss under new rates
- 3) Accident year 12/2007 average date of loss
- 4) Accident year 12/2008 average date of loss
- 5) Accident year 12/2009 average date of loss
- 6) Number of years to trend 12/2007
- 7) Number of years to trend 12/2008
- 8) Number of years to trend 12/2009

A Past to Present	B Present to Future
12/1/2010	12/1/2010
7/1/2009	8/31/2011
7/1/2007	7/1/2009
7/1/2008	7/1/2009
7/1/2009	7/1/2009
2.001	2.168
0.999	2.168
0.000	2.168

<b>Past to Present Loss Trend</b>							
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Coverage	Annual Frequency Change	Annual Severity Change	Combined Pure Premium Change (1+(10))*(1+(11))	Acc Yr 2007 (12)**(6A)	Acc Yr 2008 (12)**(7A)	Acc Yr 2009 (12)**(8A)	Trend for Expected
Bodily Injury	-2.0%	1.0%	0.990	0.980	0.990	1.000	0.990
Property Damage	0.0%	2.5%	1.025	1.051	1.025	1.000	1.025
Collision	1.0%	0.0%	1.010	1.020	1.010	1.000	1.010
Comprehensive	0.0%	5.0%	1.050	1.103	1.050	1.000	1.050

<b>Present to Future Loss Trend</b>						
(17)	(18)	(19)	(20)	(21)	(22)	(23)
Coverage	Annual Frequency Change	Annual Severity Change	Combined Pure Premium Change (1+(18))*(1+(19))	Acc Yr 2007 (20)**(6B)	Acc Yr 2008 (20)**(7B)	Acc Yr 2009 (20)**(8B)
Bodily Injury	1.5%	4.0%	1.056	1.124	1.124	1.124
Property Damage	1.5%	4.0%	1.056	1.124	1.124	1.124
Collision	1.0%	4.0%	1.050	1.113	1.113	1.113
Comprehensive	1.0%	4.0%	1.050	1.113	1.113	1.113

<b>Past to Future Loss Trend</b>			
(24)	(25)	(26)	(27)
Coverage	Acc Yr 2007 (13)*(21)	Acc Yr 2008 (14)*(22)	Acc Yr 2009 (15)*(23)
Bodily Injury	1.102	1.113	1.124
Property Damage	1.181	1.153	1.124
Collision	1.135	1.124	1.113
Comprehensive	1.227	1.168	1.113

## NOTE:

(10) and (11) used fast track data. Used four year fitted value to an exponential curve.

\*\* - Raised to the power

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF PREMIUM TREND FACTORS**

1) Effective date of new rates	12/1/2010
2) Average date of loss under new rates	8/31/2011
3) Accident year 12/2007 average date of loss	7/1/2007
4) Accident year 12/2008 average date of loss	7/1/2008
5) Accident year 12/2009 average date of loss	7/1/2009
6) Number of years to trend 12/2007	4.170
7) Number of years to trend 12/2008	3.168
8) Number of years to trend 12/2009	2.168

<b>(9)</b>	<b>(10)</b>	<b>(11)</b>	<b>(12)</b>	<b>(13)</b>
<b>Coverage</b>	<b>Premium Trend</b>	<b>Acc Yr 2007 (10)**(6)</b>	<b>Acc Yr 2008 (10)**(7)</b>	<b>Acc Yr 2009 (10)**(8)</b>
Collision	0.0%	1.000	1.000	1.000
Comprehensive	0.0%	1.000	1.000	1.000

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF EXPECTED LOSS RATIO**

<u>LIABILITY</u>	
<b>(1)</b>	<b>(2)</b>
<u>Category</u>	<u>Percent to Premium</u>
1) Profit and Contingencies*	0.5%
2) Selling Expense	14.9%
3) Underwriting Expense	9.0%
4) Loss Adjustment Expense	6.7%
5) Subtotal [sum(1...4)]	31.1%
6) Expected Loss Ratio (1 - (5))	68.9%

<u>PHYSICAL DAMAGE</u>	
<b>(3)</b>	<b>(4)</b>
<u>Category</u>	<u>Percent to Premium</u>
1) Profit and Contingencies*	3.1%
2) Selling Expense	14.9%
3) Underwriting Expense	9.0%
4) Loss Adjustment Expense	6.7%
5) Subtotal [sum(1...4)]	33.7%
6) Expected Loss Ratio (1 - (5))	66.3%

**NOTES:**

Item 1 "Profit and Contingencies" see Exhibit E.

Items 2 through 4 are before inter-company pooling arrangements.

**AUTO CLUB FAMILY INSURANCE COMPANY  
INVESTMENT INCOME**

<u>Source for Investment</u>	<b>Liability (Incl. No Fault) (\$000 omitted)</b>	<b>Physical Damage</b>
1) Unearned Premium	\$5,141	\$4,495
2) Loss and LAE Reserves	\$7,222	\$12
3) Total Available for Investemnt [(1) + (2)]	\$12,362	\$4,506
4) Annual Yield at 4% [(3) * .04]	\$494	\$180
5) Annual Earned Premium	\$11,097	\$9,734
6) Investment Income Ratio to Earned Premium [(4) / (5)]	4.5%	1.9%
7) Operation Profit Ratio	5.0%	5.0%
8) Underwriting Profit Ratio [(7) - (6)]	0.5%	3.1%

Notes:

Rows 1, 2, and 5 reflect data from the IEE, Part II.

Rows 1 and 2 reflect the average reserve for 2008 and 2009.

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT B**

**BI Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change</u>
2006	1	0.96%	\$9,922	
2006	2	0.94%	\$10,221	
2006	3	0.92%	\$10,119	
2006	4	0.91%	\$10,176	
2007	1	0.92%	\$9,948	
2007	2	0.92%	\$9,580	
2007	3	0.90%	\$9,699	
2007	4	0.89%	\$9,634	
2008	1	0.87%	\$10,013	
2008	2	0.85%	\$10,423	
2008	3	0.84%	\$10,555	
2008	4	0.83%	\$10,513	
2009	1	0.81%	\$10,376	
2009	2	0.80%	\$10,302	
2009	3	0.80%	\$10,259	
2009	4	0.80%	\$10,216	
One Year Trend		-2.1%	-2.0%	-4.1%
Two Year Trend		-5.0%	-0.1%	-5.1%
Three Year Trend		-5.8%	2.6%	-3.3%
Four Year Trend		-5.0%	1.2%	-3.9%
Selected Change		-2.0%	1.0%	-1.0%

Note:

\*Combined Pure Premium =  $[(1+(c))^{1+(d)}]$

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT B**

**PD Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change</u>
2006	1	3.21%	\$2,688	
2006	2	3.16%	\$2,717	
2006	3	3.11%	\$2,762	
2006	4	3.14%	\$2,758	
2007	1	3.14%	\$2,769	
2007	2	3.15%	\$2,786	
2007	3	3.16%	\$2,789	
2007	4	3.15%	\$2,802	
2008	1	3.10%	\$2,819	
2008	2	3.04%	\$2,839	
2008	3	3.00%	\$2,841	
2008	4	2.94%	\$2,849	
2009	1	2.92%	\$2,863	
2009	2	2.95%	\$2,864	
2009	3	2.96%	\$2,905	
2009	4	3.02%	\$2,939	
One Year Trend		4.2%	3.8%	8.2%
Two Year Trend		-1.8%	2.1%	0.3%
Three Year Trend		-2.8%	1.9%	-0.9%
Four Year Trend		-2.2%	2.0%	-0.3%
Selected Change		0.0%	2.5%	2.5%

Note:

\*Combined Pure Premium =  $[(1+(c))^{1+(d)}]$

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT B**

**Collision Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change</u>
2006	1	5.69%	\$2,949	
2006	2	5.63%	\$2,975	
2006	3	5.60%	\$2,992	
2006	4	5.63%	\$2,996	
2007	1	5.66%	\$3,050	
2007	2	5.67%	\$3,022	
2007	3	5.67%	\$3,026	
2007	4	5.65%	\$3,031	
2008	1	5.62%	\$3,085	
2008	2	5.57%	\$3,135	
2008	3	5.54%	\$3,133	
2008	4	5.50%	\$3,143	
2009	1	5.50%	\$3,104	
2009	2	5.54%	\$3,085	
2009	3	5.58%	\$3,079	
2009	4	5.65%	\$3,065	
One Year Trend		3.5%	-1.6%	1.9%
Two Year Trend		0.3%	-0.9%	-0.7%
Three Year Trend		-0.7%	0.7%	0.0%
Four Year Trend		-0.5%	1.3%	0.8%
Selected Change		1.0%	0.0%	1.0%

Note:

\*Combined Pure Premium = [(1+(c))\*[1+(d)]]

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT B**

**Comprehensive Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change</u>
2006	1	9.22%	\$943	
2006	2	9.74%	\$1,114	
2006	3	9.38%	\$1,154	
2006	4	8.98%	\$1,166	
2007	1	8.46%	\$1,143	
2007	2	7.33%	\$1,004	
2007	3	7.12%	\$1,015	
2007	4	7.05%	\$1,024	
2008	1	7.18%	\$1,086	
2008	2	9.26%	\$1,552	
2008	3	9.32%	\$1,598	
2008	4	9.25%	\$1,646	
2009	1	9.21%	\$1,649	
2009	2	7.38%	\$1,309	
2009	3	7.93%	\$1,408	
2009	4	8.16%	\$1,403	
One Year Trend		-11.0%	-15.2%	-24.5%
Two Year Trend		-2.7%	3.4%	0.6%
Three Year Trend		3.8%	16.2%	20.6%
Four Year Trend		-2.5%	12.3%	9.5%
Selected Change		0.0%	5.0%	5.0%

Note:

\*Combined Pure Premium =  $[(1+(c))^{1+(d)}]$

**AUTO CLUB FAMILY INSURANCE COMPANY  
DEVELOPMENT OF CAT LOAD IN EXHIBIT B**

**Comprehensive CAT Load**

<u>Acc Year</u>	<u>Non-CAT Losses</u>	<u>CAT Losses</u>	<u>EP @ CRL</u>
2004	251,049	0	358,925
2005	135,931	0	388,400
2006	154,217	18,008	389,620
2007	181,605	0	394,197
2008	203,302	87,606	361,201
2009	153,547	<u>16,488</u>	<u>300,285</u>
		122,102	2,192,627

Indicated CAT Load 5.6%

Selected CAT Load 5.0%

SERFF Tracking Number: AAAM-126773231 State: Arkansas  
 Filing Company: Auto Club Family Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR100820XRXXX058  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: /

## 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)
08/25/2010	Supporting Document	APCS-Auto Premium Comparison Survey	09/02/2010	PPA SURVEY FORM APCS - Final.xls (Superceded)
08/17/2010	Supporting Document	APCS-Auto Premium Comparison Survey	08/25/2010	PPA SURVEY FORM APCS.xls (Superceded)
08/17/2010	Supporting Document	NAIC loss cost data entry document	08/25/2010	FORM RF-1 Rate Filing Abstract 2010.pdf (Superceded)

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 27235  
**Company Name:** Auto Club Family Insurance Company  
**Contact Person:** Katina Arras  
**Telephone No.:** (314) 523-7350 Ext. 5236  
**Email Address:** karras@aaamissouri.com  
**Effective Date:** 01/01/2011

**Assumptions to Use:**

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

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 501-371-2800

**Telephone:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG	30	%
AUTO/HOMEOWNERS	8	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	0	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$838	\$1,202	\$437	\$403	\$929	\$1,337	\$479	\$441	\$1,149	\$1,662	\$584	\$536	\$915	\$1,316	\$474	\$436
	Minimum Liability with Comprehensive and Collision			\$2,063	\$2,976	\$1,096	\$975	\$2,256	\$3,273	\$1,160	\$1,040	\$2,557	\$3,708	\$1,326	\$1,184	\$2,196	\$3,187	\$1,131	\$1,015	\$2,932	\$4,244	\$1,542	\$1,367
	100/300/50 Liability with Comprehensive and Collision			\$2,255	\$3,241	\$1,208	\$1,079	\$2,469	\$3,569	\$1,281	\$1,153	\$2,821	\$4,079	\$1,472	\$1,320	\$2,409	\$3,482	\$1,253	\$1,129	\$3,209	\$4,635	\$1,694	\$1,509
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$838	\$1,202	\$437	\$403	\$929	\$1,337	\$479	\$441	\$1,149	\$1,662	\$584	\$536	\$915	\$1,316	\$474	\$436	\$1,207	\$1,748	\$611	\$561
	Minimum Liability with Comprehensive and Collision			\$2,266	\$3,271	\$1,202	\$1,068	\$2,477	\$3,598	\$1,270	\$1,139	\$2,789	\$4,047	\$1,445	\$1,289	\$2,411	\$3,501	\$1,239	\$1,111	\$3,212	\$4,654	\$1,688	\$1,496
	100/300/50 Liability with Comprehensive and Collision			\$2,458	\$3,536	\$1,314	\$1,172	\$2,690	\$3,894	\$1,391	\$1,252	\$3,053	\$4,418	\$1,591	\$1,425	\$2,624	\$3,796	\$1,361	\$1,225	\$3,489	\$5,045	\$1,840	\$1,638
2003 Honda Odyssey "EX"	Minimum Liability			\$838	\$1,202	\$437	\$403	\$929	\$1,337	\$479	\$441	\$1,149	\$1,662	\$584	\$536	\$915	\$1,316	\$474	\$436	\$1,207	\$1,748	\$611	\$561
	Minimum Liability with Comprehensive and Collision			\$2,266	\$3,271	\$1,202	\$1,068	\$2,477	\$3,598	\$1,270	\$1,139	\$2,789	\$4,047	\$1,445	\$1,289	\$2,411	\$3,501	\$1,239	\$1,111	\$3,212	\$4,654	\$1,688	\$1,496
	100/300/50 Liability with Comprehensive and Collision			\$2,458	\$3,536	\$1,314	\$1,172	\$2,690	\$3,894	\$1,391	\$1,252	\$3,053	\$4,418	\$1,591	\$1,425	\$2,624	\$3,796	\$1,361	\$1,225	\$3,489	\$5,045	\$1,840	\$1,638
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$838	\$1,202	\$437	\$403	\$929	\$1,337	\$479	\$441	\$1,149	\$1,662	\$584	\$536	\$915	\$1,316	\$474	\$436	\$1,207	\$1,748	\$611	\$561
	Minimum Liability with Comprehensive and Collision			\$2,367	\$3,418	\$1,256	\$1,115	\$2,587	\$3,759	\$1,328	\$1,188	\$2,910	\$4,224	\$1,508	\$1,343	\$2,519	\$3,659	\$1,294	\$1,158	\$3,359	\$4,866	\$1,767	\$1,564
	100/300/50 Liability with Comprehensive and Collision			\$2,559	\$3,683	\$1,368	\$1,219	\$2,800	\$4,055	\$1,449	\$1,301	\$3,174	\$4,595	\$1,654	\$1,479	\$2,732	\$3,954	\$1,416	\$1,272	\$3,636	\$5,257	\$1,919	\$1,706
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$838	\$1,202	\$437	\$403	\$929	\$1,337	\$479	\$441	\$1,149	\$1,662	\$584	\$536	\$915	\$1,316	\$474	\$436	\$1,207	\$1,748	\$611	\$561
	Minimum Liability with Comprehensive and Collision			\$3,319	\$4,778	\$1,809	\$1,584	\$3,574	\$5,186	\$1,863	\$1,652	\$3,981	\$5,761	\$2,111	\$1,861	\$3,470	\$5,034	\$1,810	\$1,606	\$4,697	\$6,776	\$2,547	\$2,226
	100/300/50 Liability with Comprehensive and Collision			\$3,511	\$5,043	\$1,921	\$1,688	\$3,787	\$5,482	\$1,984	\$1,765	\$4,245	\$6,132	\$2,257	\$1,997	\$3,683	\$5,329	\$1,932	\$1,720	\$4,974	\$7,167	\$2,699	\$2,368
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$838	\$1,202	\$437	\$403	\$929	\$1,337	\$479	\$441	\$1,149	\$1,662	\$584	\$536	\$915	\$1,316	\$474	\$436	\$1,207	\$1,748	\$611	\$561
	Minimum Liability with Comprehensive and Collision			\$1,943	\$2,803	\$1,030	\$918	\$2,127	\$3,086	\$1,092	\$981	\$2,420	\$3,509	\$1,252	\$1,119	\$2,073	\$3,008	\$1,068	\$959	\$2,761	\$4,000	\$1,447	\$1,287
	100/300/50 Liability with Comprehensive and Collision			\$2,135	\$3,068	\$1,142	\$1,022	\$2,340	\$3,382	\$1,213	\$1,094	\$2,684	\$3,880	\$1,398	\$1,255	\$2,286	\$3,303	\$1,190	\$1,073	\$3,038	\$4,391	\$1,599	\$1,429

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR100820XRXXX058</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>Auto Club Family Insurance Company</b>	<b>B.</b>	<b>27235</b>

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

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>BI/PD</b>	<b>13.0%</b>	<b>13.0%</b>					
<b>PIP</b>	<b>13.7%</b>	<b>10.2%</b>					
<b>UMBI/UIMBI</b>	<b>-6.7%</b>	<b>0.0%</b>					
<b>UMPD</b>	<b>23.9%</b>	<b>21.8%</b>					
<b>COLL</b>	<b>1.5%</b>	<b>1.3%</b>					
<b>COMP</b>	<b>1.8%</b>	<b>1.8%</b>					
<b>RR</b>	<b>-0.7%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>9.3%</b>	<b>8.4%</b>					

<b>6.</b>		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2009</b>	<b>1,880</b>	<b>0.0%</b>	<b>3/15/07</b>	<b>3,628</b>	<b>2,221</b>	<b>61.2%</b>	<b>64.4%</b>
<b>2008</b>	<b>2,868</b>	<b>-2.8%</b>	<b>9/1/05</b>	<b>4,346</b>	<b>3,143</b>	<b>72.3%</b>	<b>64.3%</b>
<b>2007</b>	<b>2,950</b>	<b>4.1%</b>	<b>8/1/04</b>	<b>4,612</b>	<b>2,849</b>	<b>61.8%</b>	<b>64.3%</b>
<b>2006</b>	<b>3,112</b>	<b>7.4%</b>	<b>8/1/03</b>	<b>4,641</b>	<b>3,223</b>	<b>69.4%</b>	<b>66.5%</b>
<b>2005</b>	<b>3,055</b>			<b>4,765</b>	<b>2,821</b>	<b>59.2%</b>	<b>62.4%</b>

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>14.9%</b>
B. General Expense	<b>5.9%</b>
C. Taxes, License & Fees	<b>3.1%</b>
D. Underwriting Profit & Contingencies	<b>1.4%</b>
E. Loss Adjustment	<b>6.7%</b>
F. TOTAL	<b>32.0%</b>

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 5.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 2
- 10.** -16.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 20