

SERFF Tracking Number: AOIC-126956531 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Filing at a Glance

Company: Auto-Owners Insurance Company
Product Name: Private Passenger Automobile SERFF Tr Num: AOIC-126956531 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: PPA-AR-01- State Status: Fees verified and received
(PPA) 12/30/2010-01 Reviewer(s): Alexa Grissom, Nancy Horton
Filing Type: Rate/Rule Disposition Date: 02/15/2011
Authors: Hilary Ludema, Mike Billings, Corey DeGoffau, Nicole Smith, Dave Roland, Chasity Dawson, Karen Milmine, Rose Cross, Altaf Pirani, Steven Shedlock, Torye Santucci, Adam Dancer, Christine Ferrini, Joseph Kimosh, Kyle Borgman
Date Submitted: 12/30/2010 Disposition Status: Filed
Effective Date Requested (New): 02/15/2011 Effective Date (New): 02/15/2011
Effective Date Requested (Renewal): 03/23/2011 Effective Date (Renewal): 03/23/2011

State Filing Description:

General Information

Project Name: AR Rate Change Status of Filing in Domicile: Not Filed
Project Number: PPA-AR-01-12/30/2010-01 Domicile Status Comments: Does not apply to domicile states.
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/15/2011
State Status Changed: 01/13/2011 Deemer Date:
Created By: Mike Billings Submitted By: Mike Billings
Corresponding Filing Tracking Number:
Filing Description:

SERFF Tracking Number: AOIC-126956531 State: Arkansas
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 Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

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: February 15, 2011
 Renewals: March 23, 2011

The overall annual effect of this filing is estimated to be a change of \$224,706 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 Insurance Company
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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SERFF Tracking Number: AOIC-126956531 State: Arkansas
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Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01
Auto-Owners Insurance Company \$100.00 12/30/2010 43339793

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/15/2011	02/15/2011

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	02/01/2011	02/01/2011	Mike Billings	02/04/2011	02/04/2011
Pending Industry Response	Alexa Grissom	01/13/2011	01/13/2011	Mike Billings	01/24/2011	01/24/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Recreational Vehicles	Mike Billings	01/19/2011	01/21/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date	Note To Filer	Alexa Grissom	02/03/2011	

SERFF Tracking Number: AOIC-126956531 **State:** Arkansas
Filing Company: Auto-Owners Insurance Company **State Tracking Number:** EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01 **Sub-TOI:** 19.0001 Private Passenger Auto (PPA)
TOI: 19.0 Personal Auto
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Disposition

Disposition Date: 02/15/2011
Effective Date (New): 02/15/2011
Effective Date (Renewal): 03/23/2011
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	1.800%	3.000%	\$224,706	5,707	\$7,481,508	11.800%	-46.200%
	Percent Change Approved:	Maximum:	Maximum:	Weighted Average:			
	Minimum: %	%		%			%

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 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

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 Sim Summary	Filed	Yes
Rate	Additional Expense Coverage Rates	Filed	Yes
Rate	Age, Type & Use Relativities	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Cost Symbols Relativities	Filed	Yes
Rate	Deductibles Relativities	Filed	Yes
Rate	Higher Limits Relativities - Bodily Injury	Filed	Yes
Rate	Higher Limits Relativities - Uninsured Motorist	Filed	Yes
Rate	Medical Payments	Filed	Yes
Rate	Model Year Relativities	Filed	Yes
Rate	Motorcycle Rates	Filed	Yes
Rate	Premium Calculation	Filed	Yes
Rate	Uninsured Motorist Property Damage	Filed	Yes
Rate	ULRV - Trailer Rates	Filed	Yes
Rate	Additional Expense	Filed	Yes
Rate	Medical and Hospital Benefits	Filed	Yes
Rate	Named Operator Policy	Filed	Yes
Rate	Pet Medical Coverage	Filed	Yes
Rate	Previous Driving History	Filed	Yes
Rate	Model Year Determination	Filed	Yes
Rate (revised)	Accident/Conviction Surcharge	Filed	Yes
Rate	Accident/Conviction Surcharge	Filed	Yes
Rate	Auto/Home Multi-policy Discount	Filed	Yes
Rate	College Graduate Discount	Filed	Yes
Rate	Multi-Car Discount	Filed	Yes
Rate	Specialty Vehicle Surcharge	Filed	Yes
Rate	Classic Automobiles	Filed	Yes
Rate	Converted/Modified and	Filed	Yes

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	Assembled/Branded Automobiles		
Rate	Corvettes	Filed	Yes
Rate	Motorcycles	Filed	Yes
Rate	Motor Homes	Filed	Yes
Rate	Trailers (Vacation/Utility/Horse) and Camper Bodies	Filed	Yes
Rate	Recreational Vehicles	Filed	Yes

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Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/01/2011

Submitted Date 02/01/2011

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please palce a statement in your rules advising your intent to comply with the directive and law.

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-126956531 State: Arkansas
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Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/04/2011
Submitted Date 02/04/2011

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: Please see amended page AOUPZ557 on the Supporting Documentation tab for our updated rule stating compliance with Directive 2-2009 and Ark. Code Ann. 23-79-152.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Accident/Conviction Surcharge	AOUPZ557	Replacement	
Previous Version			
Accident/Conviction Surcharge	AOUPZ557	Replacement	

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

Sincerely,

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

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Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/13/2011
Submitted Date 01/13/2011
Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please review Ark. Code Ann. 23-79-152 and Directive 2-2009 and amend AOUPZ557 in compliance with such.

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-126956531 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/24/2011
Submitted Date 01/24/2011

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: Auto-Owners Insurance Company is currently in compliance with Directive 2-2009 and Ark. Code Ann. 23-79-152.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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

Sincerely,

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

SERFF Tracking Number: AOIC-126956531 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Amendment Letter

Submitted Date: 01/21/2011

Comments:

We would like to add the Recreational Vehicles page to this filing. We have added rates for the new \$25,000 Medical Payments limit for licensed recreational vehicles.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Recreational Vehicles	AOUPZ571	Replacement		AOUPZ571.pdf

SERFF Tracking Number: AOIC-126956531 *State:* Arkansas
Filing Company: Auto-Owners Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Note To Filer

Created By:

Alexa Grissom on 02/03/2011 08:37 AM

Subject:

Effective Date

Comments:

Please go ahead and revise the effective date.

SERFF Tracking Number: AOIC-126956531 **State:** Arkansas
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Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto **Sub-TOI:** 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

File & Use
 Increase
 3.000%
 08/18/2010
 File & Use

Company Rate Information

Company Name:	Company	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Rate	Indicated	Impact:	Premium	Holder	Premium for	Change	Change
	Change:	Change:		Change for	Affected for	this Program:	(where	(where
				this	this Program:	required):	required):	
				Program:				

Auto-Owners Insurance Company	N/A	1.800%	3.000%	\$224,706	5,707	\$7,481,508	11.800%	-46.200%
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Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 02/15/2011	Additional Expense Coverage Rates	AOAPZ092	Replacement	AOAPZ092.pdf
Filed 02/15/2011	Age, Type & Use Relativities	AOAPZ093	Replacement	AOAPZ093.pdf
Filed 02/15/2011	Base Rates	AOAPZ094	Replacement	AOAPZ094.pdf
Filed 02/15/2011	Cost Symbols Relativities	AOAPZ095	Replacement	AOAPZ095.pdf
Filed 02/15/2011	Deductibles Relativities	AOAPZ096	Replacement	AOAPZ096.pdf
Filed 02/15/2011	Higher Limits Relativities - Bodily Injury	AOAPZ097	Replacement	AOAPZ097.pdf
Filed 02/15/2011	Higher Limits Relativities - Uninsured Motorist	AOAPZ098	Replacement	AOAPZ098.pdf
Filed 02/15/2011	Medical Payments	AOAPZ099	Replacement	AOAPZ099.pdf
Filed 02/15/2011	Model Year Relativities	AOAPZ100	Replacement	AOAPZ100.pdf
Filed 02/15/2011	Motorcycle Rates	AOAPZ101	Replacement	AOAPZ101.pdf

SERFF Tracking Number: AOIC-126956531 *State:* Arkansas
Filing Company: Auto-Owners Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Filed 02/15/2011 Premium Calculation	AOAPZ102	Replacement	AOAPZ102.pdf
Filed 02/15/2011 Uninsured Motorist Property Damage	AOAPZ103	Replacement	AOAPZ103.pdf
Filed 02/15/2011 ULRV - Trailer Rates	AOAPZ104	Replacement	AOAPZ104.pdf
Filed 02/15/2011 Additional Expense	AOUPZ552	Replacement	AOUPZ552.pdf
Filed 02/15/2011 Medical and Hospital Benefits	AOUPZ553	Replacement	AOUPZ553.pdf
Filed 02/15/2011 Named Operator Policy	AOUPZ554	Replacement	AOUPZ554.pdf
Filed 02/15/2011 Pet Medical Coverage	AOUPZ555	Replacement	AOUPZ555.pdf
Filed 02/15/2011 Previous Driving History	AOUPZ556	Replacement	AOUPZ556.pdf
Filed 02/15/2011 Model Year Determination	AOUPZ570	Replacement	AOUPZ570.pdf
Filed 02/15/2011 Accident/Conviction Surcharge	AOUPZ557	Replacement	AOUPZ557.pdf
Filed 02/15/2011 Auto/Home Multi- policy Discount	AOUPZ564	Replacement	AOUPZ564.pdf
Filed 02/15/2011 College Graduate Discount	AOUPZ565	Replacement	AOUPZ565.pdf

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Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Filed 02/15/2011 Multi-Car Discount	AOUPZ566	Replacement	AOUPZ566.pdf
Filed 02/15/2011 Specialty Vehicle Surcharge	AOUPZ567	Replacement	AOUPZ567.pdf
Filed 02/15/2011 Classic Automobiles	AOUPZ558	Replacement	AOUPZ558.pdf
Filed 02/15/2011 Converted/Modified and Assembled/Branded Automobiles	AOUPZ559	Replacement	AOUPZ559.pdf
Filed 02/15/2011 Corvettes	AOUPZ560	Replacement	AOUPZ560.pdf
Filed 02/15/2011 Motorcycles	AOUPZ562	Replacement	AOUPZ562.pdf
Filed 02/15/2011 Motor Homes	AOUPZ561	Replacement	AOUPZ561.pdf
Filed 02/15/2011 Trailers (Vacation/Utility/Horse) and Camper Bodies	AOUPZ563	Replacement	AOUPZ563.pdf
Filed 02/15/2011 Recreational Vehicles	AOUPZ571	Replacement	AOUPZ571.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	\$22.00
\$50/\$1,500	\$27.00
\$75/\$2,250	\$38.00
\$100/\$3,000	\$48.00
\$150/\$4,500	\$64.00

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

\$30/\$900	\$13.00
\$40/\$1,200	\$20.00
\$50/\$1,500	\$25.00
\$75/\$2,250	\$35.00
\$100/\$3,000	\$44.00
\$150/\$4,500	\$58.00

**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	\$180
100,000 PD	\$154	\$148
100/300 UM	\$21	\$21
100/300 UIM	\$30	\$27
FULL COMP	\$120	\$110
\$100 COLL	\$246	\$228
\$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	.046*	.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	1.15
15001-16250	10	1.36	1.19
16251-17500	11	1.47	1.25
17501-18750	12	1.58	1.31
18751-20000	13	1.68	1.35
20001-22000	14	1.78	1.41
22001-24000	15	1.89	1.52
24001-26000	16	2.01	1.60
26001-28000	17	2.11	1.70
28001-30000	18	2.16	1.79
30001-33000	19	2.27	1.89
33001-36000	20	2.36	1.99
36001-40000	21	2.39	2.12
40001-45000	22	2.44	2.28
45001-50000	23	2.68	2.40
50001-60000	24	2.90	2.60
60001-70000	25	3.32	2.80
70001-80000	26	3.87	3.05
80001 + over	27	.046**	.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	1.150
15001-15625	12	1.310	1.170
15626-16250	13	1.360	1.190
16251-16875	14	1.415	1.220
16876-17500	15	1.470	1.250
17501-18125	16	1.525	1.280
18126-18750	17	1.580	1.310
18751-19375	18	1.630	1.330
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	1.447
21876-22500	23	1.853	1.483
22501-23125	24	1.890	1.520
23126-23750	25	1.920	1.540
23751-24375	26	1.950	1.560
24376-25000	27	1.980	1.580
25001-25625	28	2.010	1.600
25626-26250	29	2.043	1.633
26251-26875	30	2.077	1.667
26876-27500	31	2.110	1.700
27501-28125	32	2.127	1.730
28126-28750	33	2.143	1.760
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	2.300	1.923
33001-34000	39	2.330	1.957
34001-35000	40	2.360	1.990

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
35001-36000	41	2.368	2.023
36001-37000	42	2.375	2.055
37001-38000	43	2.383	2.088
38001-39000	44	2.390	2.120
39001-40000	45	2.401	2.154
40001-41250	46	2.414	2.196
41251-42500	47	2.427	2.238
42501-43750	48	2.440	2.280
43751-45000	49	2.500	2.310
45001-46250	50	2.560	2.340
46251-47500	51	2.620	2.370
47501-48750	52	2.680	2.400
48751-50000	53	2.711	2.429
50001-52500	54	2.774	2.486
52501-55000	55	2.837	2.543
55001-57500	56	2.900	2.600
57501-60000	57	2.984	2.640
60001-65000	58	3.152	2.720
65001-70000	59	3.320	2.800
70001-75000	60	3.595	2.925
75001-80000	61	3.870	3.050
80001-85000	62	4.025	3.135
85001-90000	63	4.180	3.220
90001-95000	64	4.335	3.305
95001-100000	65	4.490	3.390
100001-110000	66	4.770	3.560
110001-120000	67	5.050	3.730
120001-130000	68	5.330	3.900
130001-140000	69	5.610	4.070
140001-150000	70	5.890	4.240
Rating Symbol	71	6.170	4.410
Rating Symbol	72	6.450	4.580
Rating Symbol	73	6.730	4.750
Rating Symbol	74	7.010	4.920
Rating Symbol	75	7.290	5.090
150001+ over	98	0.028***	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}}

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[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 .61 of applicable Full Comprehensive premium
 \$ 250 Deductible - Charge .57 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

AOAPZ096

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

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

\$1000 Deductible - Charge .44 of applicable \$100 deductible premium

\$2000 Deductible - Charge .41 of applicable \$100 deductible premium

\$3000 Deductible - Charge .38 of applicable \$100 deductible premium

\$5000 Deductible - Charge .35 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	1.07
100/300	1.00
300/300	1.12
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 PPA 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	0.57	250/250	1.03	750/750	1.36
50/50	0.61	250/500	1.14	1000/1000	1.41
50/100	0.74	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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

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

AUTOMOBILE MEDICAL AND HOSPITAL BENEFITS
Semi-Annual Premiums

Auto-Owners Standard

LIMITS PER PERSON

Each Insured	\$5,000	\$10,000	\$25,000
Individual or Husband and Wife			
Any operator under the age of 25	\$52.00	\$80.00	\$160.00
All other operators	\$35.00	\$54.00	\$108.00
Named Person			
Per Named Person	\$35.00	\$54.00	\$108.00

Auto-Owners Premier

LIMITS PER PERSON

Each Insured	\$5,000	\$10,000	\$25,000
Individual or Husband and Wife			
Any operator under the age of 25	\$51.00	\$78.00	\$156.00
All other operators	\$34.00	\$52.00	\$104.00
Named Person			
Per Named Person	\$34.00	\$52.00	\$104.00

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Future Model Year
Model Year Relativities](#)

MODEL YEAR RELATIVITIES

For future model years which do not have a factor listed, multiply the factor for the next previous model year by 1.04 for Comprehensive and Collision, 1.00 for Bodily Injury and Physical Damage.

<u>Model Year</u>	<u>BI</u>	<u>PD</u>	<u>Comp.</u>	<u>Coll.</u>
2012	1.000	1.000	1.450	1.570
2011	1.000	1.000	1.390	1.510
2010	1.000	1.000	1.320	1.440
2009	1.000	1.000	1.260	1.380
2008	1.000	1.000	1.200	1.300
2007	1.000	1.000	1.140	1.250
2006	1.000	1.000	1.110	1.210
2005	1.000	1.000	1.080	1.150
2004	1.000	1.000	1.050	1.110
2003	1.000	1.000	1.020	1.050
2002	1.000	1.000	1.000	1.000
2001	1.000	1.000	0.920	0.940
2000	0.980	0.980	0.860	0.870
1999	0.980	0.980	0.810	0.820
1998	0.960	0.960	0.750	0.760
1997	0.960	0.960	0.730	0.730
1996	0.960	0.960	0.700	0.680
1995	0.940	0.940	0.670	0.640
1994	0.940	0.940	0.640	0.610
1993	0.940	0.940	0.610	0.580
1992	0.940	0.940	0.580	0.560
1991	0.940	0.940	0.560	0.530
1990	0.940	0.940	0.530	0.500
1989 & Prior	0.940	0.940	0.500	0.460

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**

AOAPZ101

\$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

AOAPZ101

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}}

AE – Refer to {{AR PPA Additional Expense Rates}}

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					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

ADDITIONAL RATING
FACTORS AND PREMIUMS

Arkansas

UNINSURED MOTORIST PROPERTY DAMAGE

LIMITS	STANDARD	PREMIER
\$25,000	\$16.00	\$15.00
\$50,000	\$20.00	\$18.00
\$100,000	\$25.00	\$23.00
\$250,000	\$32.00	\$30.00
\$300,000	\$35.00	\$31.00
\$500,000	\$45.00	\$41.00
\$750,000	\$52.00	\$47.00
\$1,000,000	\$59.00	\$53.00

**Auto-Owners
Auto-Owners
Premier**

UNLICENSED RECREATIONAL VEHICLES

Arkansas

TRAILER RATES

Applies to trailers used to transport recreational motor vehicle on public streets and highways. A \$12.00 annual minimum premium applies to comprehensive and collision coverages

Full Comp.

\$4.00

\$100 Coll.

\$4.00

For other deductibles, refer to {{AR PPA Deductibles}}

Auto-Owners
Standard/Premier/A
+

PERSONAL AUTOMOBILE
COVERAGES

Arkansas

ADDITIONAL EXPENSE

Additional Expense endorsement {{79921 (AR)}} may be included in a policy which affords Comprehensive, Collision or Uninsured Motorist Property Damage coverages on private passenger automobiles, **motorcycles**, utility automobiles, or motor homes. Subject to the provisions of the Additional Expense endorsement, coverage reimburses the named insured for additional expenses necessarily incurred as the result of a loss for which indemnity is afforded under the Comprehensive, Collision or Uninsured Motorist Property Damage coverages of the policy. Refer to the {{AR PPA Additional Expense Rates}} for applicable premium.

MEDICAL AND HOSPITAL BENEFITS

Medical and Hospital Benefits found in endorsement {{89744 (AR)}} pays reasonable expenses for medical, hospital and funeral services for individuals covered by this endorsement.

Note: When two or more vehicles are insured by a single policy, the same Medical and Hospital Benefits limit must apply for all of the following vehicles: private passenger automobiles, motor homes, licensed **recreational vehicles**, antique automobiles, classic automobiles, Corvettes, converted vehicles and **assembled automobiles**.

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 Territory 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 Territory Schedule}}. Charge **25%** 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

Refer to {{AR PPA Age, Type & Use Rule}} to determine applicable premiums.

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.

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 riding in is involved in an accident. If Collision applies to at least one automobile, 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 ELIGIBILITY	Arkansas
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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 **36** 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>
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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:
 - 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 accident (not in the past **12** months); **or**
 - c. 2 violations (assigned 3 conviction surcharge points or fewer) **and** no more than 1 in the past **12** months).
1. All operators may have:
 - 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** months); **or**
 - 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 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).
4. The combined record of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) **and** no at-fault accidents.

MODEL YEAR DETERMINATION

Determine the model year of the automobile. For rebuilt or structurally altered automobiles, the model year of the chassis will be used. Refer to {{AR PPA Model Year Relativities}}.

ACCIDENT/CONVICTION SURCHARGE[Conviction Surcharge Points \(past 5 year history\)](#)[Conviction Surcharge Point \(past 3 year history\)](#)[Conviction Surcharge Factor Table](#)[Accident Surcharge Rule](#)[Accident Surcharge Factor Table](#)**Conviction Surcharge**

The conviction surcharge that applies to the applicable coverages on a vehicle is determined by the conviction surcharge points assigned to the vehicle. Conviction surcharge points are determined as follows:

1. Points are accumulated based on the following tables for any convictions the applicant or operator of the vehicle, who is currently a resident in the same household or is rated on the policy, has received during the previous five-year period from the effective or renewal date of the policy.
2. Points are accumulated on a per driver basis and will be applied to the vehicle operated by the driver assigned conviction surcharge points. If there is more than one driver per vehicle, only the points for one driver will be considered. The points for the driver with the highest total points will be used to determine the surcharge.
3. If a person is assigned as a driver on more than one vehicle, the conviction surcharge points shall be assigned to the vehicle he/she operates most.
4. If a conviction for a violation is received in conjunction with an at-fault accident, a surcharge will be assessed for either the at-fault accident or the conviction, whichever results in the greatest surcharge.
5. **Recreational vehicles, mopeds, and antique automobiles will not have the conviction surcharge applied unless they are the only item on the policy.**

CONVICTION SURCHARGE POINTS (Preceding 36 month driving history)

The following convictions will result in the indicated points if they occurred within the preceding 36 months. The conviction surcharge points will remain on the policy until the first renewal after the conviction is 36 months old.

Offense	Points	Offense	Points
Contributing to the occurrence of a fatal accident	6	Reckless driving	6
Driving under the influence of a controlled substance	6	Unlawful blood alcohol content	6
Driving under the influence of alcohol or drugs	6	Careless driving	4
Driving while license is suspended or revoked	6	Drag racing	4
Driving while impaired	6	Speeding in excess of 20 mph	4
Fleeing or eluding a police officer	6	Speeding 16-20 mph above limit	4
Leaving the scene of an accident	6	Speeding 11-15 mph above limit	3
Any alcohol violation	6	Disobeying traffic signal	3
Negligent homicide or vehicular manslaughter	6	Improper passing	3
Permitting vehicle to be operated by intoxicated person	6	Unlawfully passing a school bus	3
Refusal to take chemical test	6	All other moving violations not referred to above	2

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CONVICTION SURCHARGE TABLE

Points	Surcharge %	Points	Surcharge %	Points	Surcharge %
0-2	0	6	125	10	325
3	15	7	175	11	375
4	40	8	225	12	425
5	75	9	275	13	475
				14 or more	525

Apply the appropriate surcharge percentage to the premiums for Bodily Injury Liability Property Damage Liability Medical and Hospital Benefits and Collision coverages.

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Accident Surcharges

1. An accident surcharge will be applied anytime an **insured driver** has an at-fault accident in the preceding **36** months. **This surcharge will be applied in a way that is compliant with Ark. Code Ann. 23-79-152 and Directive 2-2009.**

An at-fault accident is any of the following:

- a. The insured driver is judged to be 50% or more at fault in the accident.
- b. Any accident for which the Company makes payment under Property Damage Liability coverage.
- c. Any single vehicle accident for which the Company makes payment under Collision coverage.

Exceptions:

1. The insured vehicle was lawfully parked. A vehicle rolling from a parked position shall not be considered lawfully parked.
 2. The insured was reimbursed by or on behalf of, or has a judgement against a person responsible for the accident.
 3. The insured vehicle was struck from the rear and the insured driver was not cited in the accident.
 4. The insured vehicle was struck by a "hit-and-run driver", if the proper authorities were notified within 24 hours.
 5. Accidents involving damage caused by **contact with** animals or fowl, flying gravel, missiles or falling objects.
 6. No surcharge is applied if the at-fault operator is not a current member of the insured's household and is not a rated operator.
2. For this rule, an insured driver is the driver of any insured vehicle involved in an accident for which coverage is extended under the terms of the policy.
3. No surcharge will be applied for the first at-fault accident covered by each policy if:
- a. **Auto-Owners A+ Program** - total payments are less than \$1,000; or total payments are less than \$3,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 - b. **Auto-Owners Premier Program** - total payments are less than \$3,000; or total payments are less than \$6,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 - c. **Auto-Owners Standard Program** - total payments are less than \$5,000; or total payments are less than \$7,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
4. Accident surcharges involving a second at-fault accident will apply as follows:

Both the first and second at-fault accidents will be surcharged if both accidents occurred within the past 36 months, regardless of amount paid on either loss.

5. The accident surcharge will be determined based on the following table and applies to Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits and Collision coverages.

Number of At-Fault Accidents In Last 36 Months						
Number of Vehicles With Surcharge	1	2	3	4	5	Each Additional Accident
1	38%	71%	126%	258%	514%	125%
2	27%	44%	71%	137%	262%	65%
3	22%	34%	52%	96%	178%	45%
4 or more	22%	30%	44%	76%	136%	35%

6. The appropriate surcharge will be applied to new business for all at-fault accidents, as defined above, that occurred in the 36 months preceding the policy effective date and continue until the first renewal after the accident is 36 months old.

7. The appropriate surcharge will be applied to renewal policies for all at-fault accidents, as defined above, that occur during and after the inception year of this rule. The surcharge will continue until the first renewal after the accident is 36 months old.

8. Recreational vehicles, trailers, mopeds or antique automobiles will only be included in the vehicle count and surcharged when they are the only item(s) on the policy. The surcharge will be applied to all other vehicles on the policy.

9. If a conviction for a violation is received in conjunction with an at-fault accident, a surcharge will be assessed for either the at-fault accident or the conviction, whichever results in the greatest surcharge.

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

**PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS**

Arkansas

AUTO/HOME MULTI-POLICY DISCOUNT

When a policy written in our Personal Automobile program and a policy in either our Homeowners or Mobile Homeowners programs are each written in any Auto-Owners Insurance Group company, the Personal Automobile policy is eligible for the Multi-Policy Discount as follows:

15% Auto-Owners Standard/Premier

19% Auto-Owners A+

Application of Discounts

- a. Policyholders covered by the qualifying policies must be members of the same single family household.
- b. The discount may be applied to new business, renewals or mid-term to eligible policies with concurrent or nonconcurrent policy anniversaries.
- c. When either policy is canceled, the remaining policy (if discounted) is eligible for the Multi-Policy Discount until the next policy anniversary except when cancellation is for underwriting reasons. When cancellation is for underwriting reasons, the discount may be removed from the remaining policy by endorsement on the date of cancellation.
- d. The policy Declarations will reflect the discounts, when applicable.

COLLEGE GRADUATE DISCOUNT

An **8%** discount will apply to the Personal Automobile policy if a named insured meets the following conditions:

1. Graduated from an accredited four-year college or university, **and**
2. Cumulative scholastic records show a grade average of "B" or higher; **or** had a 3 point average on a 4 point scale.

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	15%
	COLL, RTS, AE	20%
<hr/>		
All remaining private passenger vehicles	BI, PD, M & HB, ID, UM, UIM, UMPD	22%
	COMP	15%
	COLL, RTS, AE	22%

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>Physical Damage</u>
4	5%
5	8%

2. The surcharge applies to Comprehensive and Collision.

CLASSIC AUTOMOBILES

- 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 be rated **using the actual model year or a factor of 1.00, whichever is higher.**
- 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. **Refer to {{AR PPA Premium Adjustments}}.**

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 [Item Details](#) 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.

CORVETTES

A. A Corvette will be rated as a private passenger automobile with the appropriate age, type & use relativity and territory.

B. Comprehensive and Collision coverages are written on an actual cash value basis. A stated amount will be used to insure a Corvette because of the tendency of such vehicles to appreciate in value. To rate, determine:

1. The stated amount of the Corvette. The market value of a Corvette is to be used as the stated amount.
2. Corvettes will be rated **using the actual model year or a factor of 1.00, whichever is higher.**

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 automobile on the Corvette market at the time of loss, subject to a maximum payment of the stated amount.

C. Corvettes will be subject to all available discounts and surcharges. Refer to {{AR PPA Premium Adjustments}}.

MOTORCYCLES**A. Introduction**

The Auto-Owners Motorcycle Program is designed to provide coverage for motorcycles licensed by the State and approved for use on public highways.

B. Coverages Written

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. Road Trouble Service
10. Income Disability
11. **Additional Expense**

- Note:**
1. When a motorcycle is written, Total Loss to a New Motorcycle form, {{89021 (NE)}}, automatically attaches and describes the Comprehensive and Collision coverage loss settlement provision that applies to a newly purchased motorcycle. The motorcycle will be replaced with a new motorcycle, or the original purchase price will be paid, if (1) the motorcycle was purchased new by the policyholder, (2) it is determined that it is beyond repair, and (3) the loss or damage occurred within 90 days of the purchase date.
 2. **Guest Passenger Liability coverage provides Bodily Injury coverage to the passenger of a motorcycle and protects the motorcycle operator from being sued if their passenger is injured. This coverage is automatic when Bodily Injury Liability is written on a motorcycle.**

C. Eligibility

1. The same underwriting rules which apply to private passenger automobiles also apply to motorcycles. An eligible person must meet the state requirements to operate a motorcycle.
2. The following types of motorcycles are **INELIGIBLE** for coverage:
 - a. Motorcycles used for racing, speed contests or hill climbs.
 - b. Motorcycles customized to increase speed or acceleration.
 - c. Motorcycles used for transporting passengers for hire, rental purposes or for commercial purposes.
3. The following types of motorcycles **MAY NOT BE BOUND** without prior approval of the underwriting branch:
 - a. Choppers – A modification to the motorcycle frame or forks which results in a longer wheel base usually accompanied by seat and rim modifications.
 - b. High performance motorcycles as identified in the rating portion of this rule.

D. Rating

Note: The use of Auto-Owners A-O Web EZ[®] is recommended to ensure complete and accurate rating.

1. Follow the rating procedure in {{AR PPA Motorcycle Premiums}} from the Private Passenger Rate Section to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
2. **Discounts**
 - a. **Touring Bike Discount**

A touring bike discount of **50%** will apply to all coverages. Touring bikes are designed to accommodate longer distance traveling and have frame-mounted fairings, up-right seating and large capacity fuel tanks.

b. **Anti-Lock Brakes System (ABS) Discount**

Motorcycles equipped with anti-lock brakes will receive a **5%** reduction in premiums for the following coverages: Bodily Injury Liability, Property Damage Liability and Collision.

c. **Anti-Theft Device Discount**

When a motorcycle is equipped with an anti-theft device that has been installed or is part of the original equipment of the motorcycle, the premium for Comprehensive coverage may be eligible for a discount. Refer to {{AR PPA Anti-Theft Device Discount}}.

d. **Multi-Vehicle Discount**

When a motorcycle is written on a policy with one or more private passenger automobiles, a **25%** discount will apply to all coverages written on the motorcycle. A motorcycle will not qualify a private passenger automobile for a Multi-Car Discount.

e. **Motorcycle Safety Foundation Discount**

Motorcycle Safety Foundation Certificate holders will receive a **10%** discount on all coverages written on the motorcycle. Proof of completion is required. The credit will not apply to drivers under age 18.

3. Surcharges

- a. High performance motorcycles will be surcharged **100%** on all coverages. High performance motorcycles are typically designed for faster speed, acceleration and/or performance handling and have high foot peg positions, a wide rear tire, and plastic bodywork.
- b. The Borderline, Accident and Conviction Surcharge programs, as applied to private passenger automobiles, also apply to motorcycles.

Refer to {{AR PPA Accident/Conviction Surcharge Rule}}.

E. Mopeds, Motor Scooters, Motorized Bicycles

1. Coverages Written

The same coverages available to motorcycles also apply to mopeds, motor scooters, and motorized bicycles, except Additional Expense.

2. Eligibility

The same underwriting rules which apply to private passenger automobiles also apply to mopeds, motor scooters, and motorized bicycles. An eligible person must meet State requirements to operate these vehicles.

3. Rating

Note: The use of Auto-Owners A-O Web EZ[®] is recommended to ensure complete and accurate rating.

- a. Follow the rating procedure in {{AR PPA Motorcycle Premiums}} from the private passenger rate section to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
- b. The Multi-Vehicle and Motorcycle Safety Foundation discounts, as applied to motorcycles, also apply to mopeds, motor scooters, and motorized bicycles.
- c. The Borderline, Accident and Conviction Surcharge programs also apply to mopeds, motor scooters, and motorized bicycles.

Refer to {{AR PPA Accident/Conviction Surcharge Rule}}.

Forms

Total Loss to a New Motorcycle, {{89021 (AR)}}

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 **5%** credit applied to Comprehensive, a **50% credit applied to Collision**, and a **75%** 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.

TRAILERS (VACATION/UTILITY/HORSE) AND CAMPER BODIES**A. Vacation Trailers** (endorsement {{79530 (AR)}})

Vacation trailers and camping trailers are designed for use as temporary vacation living quarters. They may be solid frame enclosed trailers or trailers of the collapsible tent type. Comprehensive and Collision coverages may be written with a choice of deductibles. Road Trouble Service coverage up to \$75 may be extended from the towing automobile. Contents are covered up to 10% of the amount on the trailer with a \$50 deductible applying to theft coverage. Additional contents coverage may be purchased.

B. Camper Bodies (endorsement {{79530 (AR)}})

A camper body is a unit with built-in cooking and sleeping facilities attached to a pickup truck for the purpose of a temporary vacation residence. Such a unit when attached to a pickup truck is automatically afforded Bodily Injury Liability and Property Damage Liability coverages as an extension of such coverage on the truck. The attachment of the camper body shall not alter the normal classification procedure for the truck itself.

Comprehensive and Collision coverages with a choice of deductibles may be written on the camper body. Contents are included up to 10% of the amount on the camper body subject to a \$50 deductible applying to theft of contents. Additional contents coverage may be purchased. Road Trouble Service up to \$75 may be extended from the towing automobile. If the unit does not have built-in cooking and sleeping facilities it will be considered a pickup cover and insured as part of the pickup truck if described in the policy Declarations.

C. Utility Trailers and Horse Trailers

Trailers designed for use with a private passenger car are afforded Bodily Injury Liability and Property Damage Liability coverages without additional charge if the policy covers a private passenger car or utility automobile and motor home for these coverages.

Road Trouble Service Coverage may be extended from the towing vehicle without additional charge. The amount of Road Trouble Service coverage purchased for the towing vehicle will be the amount available for the vehicle and/or trailer per occurrence.

A utility trailer or horse trailer not owned by the insured is covered without charge up to a limit of \$500 for all physical damage coverages applicable to the automobile described. This protection applies while such trailer is in the possession or custody of the insured except when used with other than a private passenger automobile. Coverage does not apply to a trailer of the home, office, store, display or passenger type.

A horse trailer with temporary living quarters will be rated as a vacation trailer.

D. Rates

Vacation Trailers, Camper Bodies, Utility Trailers and Horse Trailers – Semi-Annual Rate Per \$100 (Based on Stated Amount):

	<u>Vacation Trailers</u>		<u>Camper Bodies</u>	
	<u>Premier</u>	<u>Standard</u>	<u>Premier</u>	<u>Standard</u>
Comprehensive (Minimum premium of \$6.00)	\$.67	\$.74	\$.63	\$.70
Collision (\$100 Deductible) (Minimum premium of \$6.00)	\$.37	\$.41	\$.39	\$.44
Additional Contents Coverage	\$.50	\$.56	\$.50	\$.56

(Minimum premium of \$5.00)

Utility/Horse Trailers

	<u>Premier</u>	<u>Standard</u>
Comprehensive (Minimum premium of \$6.00)	\$.45	\$.50
Collision (\$100 Deductible) (Minimum premium of \$6.00)	\$.35	\$.40

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.

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. **Excess** 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, 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.
- 3) **Medical and Hospital Benefits:**
If limit is \$5000 or \$10,000: Use **40%** of motorcycle rates.
If limit is \$25,000: Use a semi-annual base rate of \$290 for Standard or \$260 for Premier/A+.

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}}.

SERFF Tracking Number: AOIC-126956531 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PPA-AR-01-12/30/2010-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	02/15/2011
Comments:			
Attachment:			
	AR A-1 Abstract.pdf		

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	02/15/2011
Comments:			
Attachment:			
	APCS Form.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	02/15/2011
Comments:			
Attachment:			
	AR RF-1 Abstract.pdf		

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/15/2011
Bypass Reason:	Does not apply.		
Comments:			

		Item Status:	Status Date:

SERFF Tracking Number: AOIC-126956531 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPA-AR-01-12/30/2010-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01
Satisfied - Item: Cover Letter Filed 02/15/2011

Comments:

Please see the attached cover letter for a detailed explanation of our changes.

Attachment:

Cover Letter.pdf

	Item Status:	Status
Satisfied - Item: Rate Sim Summary	Filed	Date: 02/15/2011

Comments:

Attachment:

RateSimSummary.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) 8%
 - College Graduate 8%
 - 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	1,849,798
Premier Program	0-10% off Standard Rates	511,786
A+ Program	8% off Premier Rates	5,119,924

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

Hilary Ludema

Digitally signed by Hilary Ludema
DN: cn=Hilary Ludema, o=Auto-Owners Insurance
Company, ou=Personal Auto Actuarial,
email=ludema.hilary@aoins.com, c=US
Date: 2010.12.30 13:56:47 -0500

Signature
Hilary Ludema

Printed Name
Manager, Personal Auto Actuarial

Title
1-800-346-0346 ext. 1284

Telephone Number
ludema.hilary@aoins.com

Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	18988
Company Name:	Auto-Owners Insurance Company
Contact Person:	Hilary Ludema, Manager
Telephone No.:	1-800-346-0346 ext. 1284
Email Address:	ludema.hilary@aoins.com
Effective Date:	02/15/2011

- 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

Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20 to 35	%
AUTO/HOMEOWNERS	15 to 19	%
GOOD STUDENT	5 to 20	%
ANTI-THEFT DEVICE	5 to 10	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	16 to 52	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			558.39	615.57	269.51	223.22	683.48	756.84	321.71	263.09	667.35	738.31	314.79	258.34	629.19	695.65	299.07	246.00	754.28	836.57	351.27	285.86
	Minimum Liability with Comprehensive and Collision			1,071.51	1,195.54	483.60	388.52	1,481.39	1,658.33	654.52	521.00	1,222.94	1,365.89	546.12	437.18	1,475.54	1,652.08	652.47	520.47	1,431.87	1,602.30	634.14	504.51
	100/300/50 Liability with Comprehensive and Collision			1,210.74	1,347.64	559.33	453.97	1,650.51	1,843.99	742.71	595.94	1,387.75	1,547.01	632.92	510.22	1,631.69	1,822.70	735.13	590.67	1,617.14	1,806.84	729.27	584.20
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability			568.61	626.77	273.67	227.02	696.06	771.18	327.25	267.36	679.15	752.30	319.86	262.14	640.60	708.24	303.69	249.80	768.44	852.65	356.82	290.14
	Minimum Liability with Comprehensive and Collision			1,274.45	1,424.41	568.36	454.65	1,788.25	2,005.35	783.23	620.58	1,443.45	1,615.77	638.34	507.80	1,797.08	2,014.65	786.12	624.78	1,698.93	1,904.11	744.73	590.30
	100/300/50 Liability with Comprehensive and Collision			1,416.05	1,579.65	645.46	520.10	1,960.14	2,194.15	872.35	695.52	1,611.79	1,800.38	726.54	581.79	1,955.99	2,188.77	870.16	695.93	1,887.74	2,111.80	841.24	670.93
2003 Honda Odyssey "EX"	Minimum Liability			566.49	624.89	272.01	225.23	693.94	769.30	325.59	265.57	677.03	750.42	318.20	260.35	638.48	706.36	302.03	248.01	766.32	850.77	355.16	288.35
	Minimum Liability with Comprehensive and Collision			1,234.44	1,379.23	550.80	440.06	1,724.97	1,934.07	755.82	598.41	1,399.95	1,567.15	619.89	492.73	1,728.23	1,937.77	756.99	601.19	1,645.51	1,844.29	722.23	571.92
	100/300/50 Liability with Comprehensive and Collision			1,376.04	1,534.47	627.90	505.51	1,896.86	2,122.87	844.94	673.35	1,568.29	1,751.76	708.09	566.72	1,887.14	2,111.89	841.03	672.34	1,834.32	2,051.98	818.74	652.55
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			568.61	626.77	273.67	227.02	696.06	771.18	327.25	267.36	679.15	752.30	319.86	262.14	640.60	708.24	303.69	249.80	768.44	852.65	356.82	290.14
	Minimum Liability with Comprehensive and Collision			1,408.27	1,575.10	623.94	497.33	1,997.53	2,241.81	870.29	687.90	1,587.81	1,778.92	698.96	554.74	2,019.27	2,266.24	879.26	696.84	1,875.85	2,104.03	818.83	647.67
	100/300/50 Liability with Comprehensive and Collision			1,549.87	1,730.34	701.04	562.78	2,169.42	2,430.61	959.41	762.84	1,756.15	1,963.53	787.16	628.73	2,178.18	2,440.36	963.30	767.99	2,064.66	2,311.72	915.34	728.30
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			566.49	624.89	272.01	225.23	693.94	769.30	325.59	265.57	677.03	750.42	318.20	260.35	638.48	706.36	302.03	248.01	766.32	850.77	355.16	288.35
	Minimum Liability with Comprehensive and Collision			1,484.22	1,661.51	654.49	520.67	2,121.50	2,382.44	921.43	727.82	1,669.95	1,872.22	732.70	580.45	2,154.38	2,419.04	934.31	739.60	1,978.60	2,220.72	861.07	679.54
	100/300/50 Liability with Comprehensive and Collision			1,625.82	1,816.75	731.59	586.12	2,293.39	2,571.24	1,010.55	802.76	1,838.29	2,056.83	820.90	654.44	2,313.29	2,593.16	1,018.35	810.75	2,167.41	2,428.41	957.58	760.17
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			548.16	604.39	265.35	220.38	670.49	742.50	316.17	259.29	654.76	724.32	309.70	254.54	617.39	682.36	293.99	242.21	740.12	820.83	345.73	281.60
	Minimum Liability with Comprehensive and Collision			1,089.07	1,215.33	491.06	394.42	1,510.12	1,691.22	666.61	530.49	1,239.70	1,385.48	553.73	442.81	1,507.64	1,688.22	665.23	530.90	1,453.58	1,627.25	643.80	512.05
	100/300/50 Liability with Comprehensive and Collision			1,226.73	1,364.28	565.87	458.45	1,676.50	1,873.39	753.42	604.01	1,401.75	1,563.46	639.16	514.43	1,661.04	1,856.05	746.96	600.62	1,635.69	1,827.60	737.08	590.31

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

1.	This filing transmittal is part of Company Tracking #	PPA-AR-01-12/30/2010-01	
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	

(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	-5.7	1.9					
Property Damage	13.0	5.2					
Medical Benefits	1.8	7.3					
Income Disability	-70.7	2.2					
Accidental Death	n/a	0.0					
Uninsured Motorist	38.1	12.0					
Underinsured Motorist	-43.1	2.1					
UMPD	97.1	16.5					
Comprehensive	-3.7	0.5					
Collision	-2.5	1.3					
Road Trouble Service	-64.1	2.2					
Additional Expense	27.6	3.6					
TOTAL OVERALL EFFECT	1.8	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
June 2010	4,766	3.0	08/18/10	5,254	4,358	82.9	124.1
June 2009	3,294	2.5	02/15/10	3,790	2,213	58.3	82.2
June 2008	2,319	2.1	07/13/08	2,560	2,127	83.0	90.9
June 2007	1,314	-1.0	11/11/07	1,173	1,079	92.0	90.4
June 2006	387	-5.0	07/01/06	212	216	101.8	73.9

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. 11.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 009
 10. -46.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 004

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

December 30, 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-01-12/30/2010-01

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	February 15, 2010
Renewals	March 23, 2010

The overall annual effect of this filing is estimated to be a change of \$224,706 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*	400	392	364	360
\$100,000 Property Damage*	314	308	286	296
100/300 Uninsured Motorists	42	42	38	42
Full Comprehensive*	250	240	228	220
\$100 Collision	508	492	464	456

* BI, PD, and Comprehensive have been rebased due to model year changes.

The Age, Type, and Use relativities are changing from 3.65 to 3.50 for 16 year old single male principal operators for all uses.

ISO-27 Cost Symbol relativities are being revised as follows:

Comprehensive ISO-27			Collision ISO-27		
Symbol	Pres	Prop	Symbol	Pres	Prop
1	0.50		1	0.60	
2	0.72		2	0.81	
3	0.81		3	0.88	
4	0.89		4	0.94	
5	1.00		5	1.00	
6	1.08		6	1.05	
7	1.17		7	1.10	
8	1.26		8	1.14	1.15
10	1.36		10	1.19	
11	1.47		11	1.24	1.25
12	1.58		12	1.30	1.31
13	1.68		13	1.35	
14	1.78		14	1.41	
15	1.89		15	1.50	1.52

Comprehensive ISO-27			Collision ISO-27		
Symbol	Pres	Prop	Symbol	Pres	Prop
16	2.00	2.01	16	1.60	
17	2.10	2.11	17	1.69	1.70
18	2.16		18	1.79	
19	2.27		19	1.89	
20	2.43	2.36	20	1.98	1.99
21	2.46	2.39	21	2.12	
22	2.52	2.44	22	2.28	
23	2.76	2.68	23	2.40	
24	2.99	2.90	24	2.60	
25	3.42	3.32	25	2.80	
26	3.99	3.87	26	3.05	
27	0.042*	0.046*	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.

The ISO-75 Symbol plan relativities are being remapped to reflect the changes made to the ISO-27 Symbol plan.

We are decreasing the future Model Year factor from 1.05 to 1.04 for Comprehensive and Collision. We are introducing Model Year relativities for Bodily Injury and Property Damage coverages. Comprehensive and Collision Model Year relativities are being revised as follows:

Year	Bodily Injury & Property Damage			Comprehensive			Collision	
	Pres	Prop	Rebased	Pres	Prop	Rebased	Pres	Prop
2012	1.00	1.02	1.00	1.46		1.45	1.59	1.57
2011	1.00	1.02	1.00	1.39	1.40	1.39	1.51	
2010	1.00	1.02	1.00	1.32	1.33	1.32	1.44	
2009	1.00	1.02	1.00	1.26	1.27	1.26	1.37	1.38
2008	1.00	1.02	1.00	1.20	1.21	1.20	1.30	
2007	1.00	1.02	1.00	1.15		1.14	1.25	
2006	1.00	1.02	1.00	1.12		1.11	1.20	1.21
2005	1.00	1.02	1.00	1.09		1.08	1.15	
2004	1.00	1.02	1.00	1.06		1.05	1.10	1.11
2003	1.00	1.02	1.00	1.03		1.02	1.05	
2002	1.00	1.02	1.00	1.00	1.01	1.00	1.00	
2001	1.00	1.02	1.00	0.94	0.93	0.92	0.93	0.94
2000	1.00		0.98	0.88	0.87	0.86	0.87	
1999	1.00		0.98	0.83	0.82	0.81	0.82	
1998	1.00	0.98	0.96	0.77	0.76	0.75	0.76	
1997	1.00	0.98	0.96	0.75	0.74	0.73	0.73	
1996	1.00	0.98	0.96	0.71		0.70	0.68	
1995	1.00	0.96	0.94	0.68		0.67	0.64	
1994	1.00	0.96	0.94	0.65		0.64	0.61	
1993	1.00	0.96	0.94	0.62		0.61	0.58	
1992	1.00	0.96	0.94	0.59		0.58	0.56	
1991	1.00	0.96	0.94	0.57		0.56	0.53	
1990	1.00	0.96	0.94	0.54		0.53	0.50	
1989 & Prior	1.00	0.96	0.94	0.51		0.50	0.46	

We are increasing the 250/250 and 300/300 Bodily Injury limit relativities by two points.

Bodily Injury		
Limit	Pres	Prop
250/250	1.05	1.07
300/300	1.10	1.12

We are introducing a \$25,000 Medical Payments limit. We are increasing the Premier/A+ Medical Payments rates as follows:

Limit	Standard				Premier/A+			
	Youthful		Adult		Youthful		Adult	
	Pres	Prop	Pres	Prop	Pres	Prop	Pres	Prop
5,000	52		35		47	51	32	34
10,000	80		54		73	78	49	52
25,000	N/A	160	N/A	108	N/A	156	N/A	104

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

Uninsured Motorist		
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>
25/50	0.56	0.57
50/50	0.60	0.61
50/100	0.73	0.74

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

<u>Limit</u>	<u>Standard</u>		<u>Premier</u>	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
25,000	14	16	13	15
50,000	17	20	16	18
100,000	22	25	20	23
250,000	28	32	26	30
300,000	30	35	27	31
500,000	39	45	36	41
750,000	45	52	41	47
1,000,000	51	59	46	53

We are increasing the \$200 and \$250 Regular Comprehensive deductible relativities by one point.

<u>Deductible</u>	Comprehensive	
	<u>Pres</u>	<u>Prop</u>
\$200	0.60	0.61
\$250	0.56	0.57

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

<u>Deductible</u>	Collision	
	<u>Pres</u>	<u>Prop</u>
\$1,000	0.43	0.44
\$2,000	0.40	0.41
\$3,000	0.37	0.38
\$5,000	0.34	0.35

We are increasing the 40/1200 and higher Additional Expense rates as follows:

<u>Limit</u>	Standard		Premier	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
30/900	14		13	
40/1200	21	22	19	20
50/1500	26	27	24	25
75/2250	36	38	33	35
100/3000	46	48	42	44
150/4500	61	64	55	58

We are decreasing the Comprehensive Multi-Car discount from 17% to 15% for all drivers.

We are decreasing the Auto/Home Multi-Policy discount from 20% to 19% for the A+ Program.

We are decreasing the College Graduate discount from 10% to 8%.

The Specialty Vehicle surcharges are changing as follows:

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

We are increasing the accident surcharges 5.0% for 1-5 at-fault accidents.

Auto-Owners Ins. Co.										
Number of At-Fault Accidents in Last 36 Months										
<u># of Vehicles</u>	One		Two		Three		Four		Five	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
1	31%	38%	63%	71%	115%	126%	241%	258%	485%	514%
2	21%	27%	37%	44%	63%	71%	126%	137%	245%	262%
3	16%	22%	28%	34%	45%	52%	87%	96%	165%	178%
4+	16%	22%	24%	30%	37%	44%	68%	76%	125%	136%

We are introducing Additional Expense coverage for motorcycles.

The Special Motorhome discount will be increasing from 50% to 75% for all coverages except Comprehensive and Collision, and decreasing from 10% to 5% for Comprehensive.

We are increasing Comprehensive rates by 10% for Utility Trailers, Vacation Trailers and Camper Bodies.

We are decreasing Collision rates 5% for Utility Trailers.

We are decreasing Bodily Injury and Property Damage rates from 50% to 25% of manual rates for Named Operators.

We will begin rating Classic Autos and Corvettes using their actual model year factor or a factor of 1.00, whichever is higher, rather than the current model year.

We are increasing the Comprehensive semi-annual minimum premium from \$3.00 to \$6.00 and the Collision semi-annual minimum premium from \$5.00 to \$6.00 for Utility Trailers, Vacation Trailers, and Camper Bodies.

We are increasing the Comprehensive semi-annual minimum premium from \$1.00 to \$6.00 and the Collision semi-annual minimum premium from \$1.00 to \$6.00 for Unlicensed Recreational Vehicle Trailers.

We are updating our Moped rating to include engine size factor, borderline surcharge, and accident/conviction surcharges.

The following manual pages are submitted in final form:

- AOAPZ092 – Additional Expense
- AOAPZ093 – Age, Type, & Use Relativities
- AOAPZ094 – Base Rates
- AOAPZ095 – Cost Symbol Relativities
- AOAPZ096 – Deductibles
- AOAPZ097 – Higher Limits - Bodily Injury
- AOAPZ098 – Higher Limits - Uninsured Motorist
- AOAPZ099 – Medical and Hospital Benefits
- AOAPZ100 – Model Year Relativities
- AOAPZ101 – Motorcycle Rates
- AOAPZ102 – Premium Calculation
- AOAPZ103 – Uninsured Motorist Property Damage
- AOAPZ104 – Trailer Rates
- AOUPZ552 – Additional Expense Coverage
- AOUPZ553 – Medical and Hospital Benefits Coverage
- AOUPZ554 – Named Operator Policy
- AOUPZ555 – Pet Medical Coverage
- AOUPZ556 – Previous Driving History
- AOUPZ557 – Accident/Conviction Surcharge
- AOUPZ558 – Classic Automobiles
- AOUPZ559 – Converted/Modified and Assembled/Branded Automobiles
- AOUPZ560 – Corvettes
- AOUPZ561 – Motor Homes
- AOUPZ562 – Motorcycles
- AOUPZ563 – Trailers (Vacation/Utility/Horse) and Camper Bodies
- AOUPZ564 – Auto/Home Multi Policy Discount
- AOUPZ565 – College Graduate Discount
- AOUPZ566 – Multi-Car Discount
- AOUPZ567 – Specialty Vehicle Discount
- AOUPZ568 – Summary of Programs
- AOUPZ570 – Model Year Determination

The following exhibit has been attached to the "Supporting Documents" tab: 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	237,282	237,772	490	0.2%	474,564	980
Property Damage	187,805	188,040	235	0.1%	375,610	470
Medical Payments	27,966	28,379	413	1.5%	55,932	826
Uninsured Motorist	2,398	2,430	32	1.3%	4,796	64
Underinsured Motorist	22,097	22,704	607	2.7%	44,194	1,214
UM Property Damage	29,005	29,324	319	1.1%	58,010	638
Disability Income	22,830	26,602	3,772	16.5%	45,660	7,544
Total Liability	529,383	535,251	5,868	1.1%	1,058,766	11,736
Comprehensive	124,088	122,956	-1,132	-0.9%	248,176	-2,264
Collision	258,707	256,847	-1,860	-0.7%	517,414	-3,720
Road Trouble Service	4,489	4,545	56	1.2%	8,978	112
Additional Expense	8,232	8,432	200	2.4%	16,464	400
Total Physical Damage	395,516	392,780	-2,736	-0.7%	791,032	-5,472
Total Auto	924,899	928,031	3,132	0.3%	1,849,798	6,264

Auto-Owners Insurance Company - Premier Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
Bodily Injury	64,010	65,135	1,125	1.8%	128,020	2,250
Property Damage	48,666	51,740	3,074	6.3%	97,332	6,148
Medical Payments	7,546	8,177	631	8.4%	15,092	1,262
Uninsured Motorist	725	736	11	1.5%	1,450	22
Underinsured Motorist	6,153	6,984	831	13.5%	12,306	1,662
UM Property Damage	8,626	8,729	103	1.2%	17,252	206
Disability Income	6,559	7,569	1,010	15.4%	13,118	2,020
Total Liability	142,285	149,070	6,785	4.8%	284,570	13,570
Comprehensive	36,894	36,752	-142	-0.4%	73,788	-284
Collision	72,752	73,494	742	1.0%	145,504	1,484
Road Trouble Service	1,283	1,301	18	1.4%	2,566	36
Additional Expense	2,679	2,756	77	2.9%	5,358	154
Total Physical Damage	113,608	114,303	695	0.6%	227,216	1,390
Total Auto	255,893	263,373	7,480	2.9%	511,786	14,960

Auto-Owners Insurance Company - A+ Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
Bodily Injury	619,152	634,671	15,519	2.5%	1,238,304	31,038
Property Damage	484,894	519,109	34,215	7.1%	969,788	68,430
Medical Payments	84,669	92,427	7,758	9.2%	169,338	15,516
Uninsured Motorist	8,375	8,581	206	2.5%	16,750	412
Underinsured Motorist	66,191	76,054	9,863	14.9%	132,382	19,726
UM Property Damage	88,138	90,319	2,181	2.5%	176,276	4,362
Disability Income	68,928	80,350	11,422	16.6%	137,856	22,844
Total Liability	1,420,347	1,501,511	81,164	5.7%	2,840,694	162,328
Comprehensive	369,650	373,696	4,046	1.1%	739,300	8,092
Collision	724,450	739,377	14,927	2.1%	1,448,900	29,854
Road Trouble Service	15,080	15,460	380	2.5%	30,160	760
Additional Expense	30,435	31,659	1,224	4.0%	60,870	2,448
Total Physical Damage	1,139,615	1,160,192	20,577	1.8%	2,279,230	41,154
Total Auto	2,559,962	2,661,703	101,741	4.0%	5,119,924	203,482

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	920,444	937,578	17,134	1.9%	1,840,888	34,268
Property Damage	721,365	758,889	37,524	5.2%	1,442,730	75,048
Medical Payments	120,181	128,983	8,802	7.3%	240,362	17,604
Uninsured Motorist	11,498	11,747	249	2.2%	22,996	498
Underinsured Motorist	94,441	105,742	11,301	12.0%	188,882	22,602
UM Property Damage	125,769	128,372	2,603	2.1%	251,538	5,206
Disability Income	98,317	114,521	16,204	16.5%	196,634	32,408
Total Liability	2,092,015	2,185,832	93,817	4.5%	4,184,030	187,634
Comprehensive	530,632	533,404	2,772	0.5%	1,061,264	5,544
Collision	1,055,909	1,069,718	13,809	1.3%	2,111,818	27,618
Road Trouble Service	20,852	21,306	454	2.2%	41,704	908
Additional Expense	41,346	42,847	1,501	3.6%	82,692	3,002
Total Physical Damage	1,648,739	1,667,275	18,536	1.1%	3,297,478	37,072
Total Auto	3,740,754	3,853,107	112,353	3.0%	7,481,508	224,706

SERFF Tracking Number: AOIC-126956531 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PPA-AR-01-12/30/2010-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change/PPA-AR-01-12/30/2010-01

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)
12/29/2010	Rate and	Accident/Conviction Surcharge Rule	02/04/2011	AOUPZ557.pdf (Superceded)

ACCIDENT/CONVICTION SURCHARGE[Conviction Surcharge Points \(past 5 year history\)](#)[Conviction Surcharge Point \(past 3 year history\)](#)[Conviction Surcharge Factor Table](#)[Accident Surcharge Rule](#)[Accident Surcharge Factor Table](#)**Conviction Surcharge**

The conviction surcharge that applies to the applicable coverages on a vehicle is determined by the conviction surcharge points assigned to the vehicle. Conviction surcharge points are determined as follows:

1. Points are accumulated based on the following tables for any convictions the applicant or operator of the vehicle, who is currently a resident in the same household or is rated on the policy, has received during the previous five-year period from the effective or renewal date of the policy.
2. Points are accumulated on a per driver basis and will be applied to the vehicle operated by the driver assigned conviction surcharge points. If there is more than one driver per vehicle, only the points for one driver will be considered. The points for the driver with the highest total points will be used to determine the surcharge.
3. If a person is assigned as a driver on more than one vehicle, the conviction surcharge points shall be assigned to the vehicle he/she operates most.
4. If a conviction for a violation is received in conjunction with an at-fault accident, a surcharge will be assessed for either the at-fault accident or the conviction, whichever results in the greatest surcharge.
5. **Recreational vehicles, mopeds, and antique automobiles will not have the conviction surcharge applied unless they are the only item on the policy.**

CONVICTION SURCHARGE POINTS (Preceding 36 month driving history)

The following convictions will result in the indicated points if they occurred within the preceding 36 months. The conviction surcharge points will remain on the policy until the first renewal after the conviction is 36 months old.

Offence	Points	Offense	Points
Contributing to the occurrence of a fatal accident	6	Reckless driving	6
Driving under the influence of a controlled substance	6	Unlawful blood alcohol content	6
Driving under the influence of alcohol or drugs	6	Careless driving	4
Driving while license is suspended or revoked	6	Drag racing	4
Driving while impaired	6	Speeding in excess of 20 mph	4
Fleeing or eluding a police officer	6	Speeding 16-20 mph above limit	4
Leaving the scene of an accident	6	Speeding 11-15 mph above limit	3
Any alcohol violation	6	Disobeying traffic signal	3
Negligent homicide or vehicular manslaughter	6	Improper passing	3
Permitting vehicle to be operated by intoxicated person	6	Unlawfully passing a school bus	3
Refusal to take chemical test	6	All other moving violations not referred to above	2

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CONVICTION SURCHARGE TABLE

Points	Surcharge %	Points	Surcharge %	Points	Surcharge %
0-2	0	6	125	10	325
3	15	7	175	11	375
4	40	8	225	12	425
5	75	9	275	13	475
				14 or more	525

Apply the appropriate surcharge percentage to the premiums for Bodily Injury Liability Property Damage Liability Medical and Hospital Benefits and Collision coverages.

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Accident Surcharges

1. An accident surcharge will be applied anytime an **insured driver** has an at-fault accident in the preceding **36** months.

An at-fault accident is any of the following:

- a. The insured driver is judged to be 50% or more at fault in the accident.
- b. Any accident for which the Company makes payment under Property Damage Liability coverage.
- c. Any single vehicle accident for which the Company makes payment under Collision coverage.

Exceptions:

1. The insured vehicle was lawfully parked. A vehicle rolling from a parked position shall not be considered lawfully parked.
 2. The insured was reimbursed by or on behalf of, or has a judgement against a person responsible for the accident.
 3. The insured vehicle was struck from the rear and the insured driver was not cited in the accident.
 4. The insured vehicle was struck by a "hit-and-run driver", if the proper authorities were notified within 24 hours.
 5. Accidents involving damage caused by **contact with** animals or fowl, flying gravel, missiles or falling objects.
 6. No surcharge is applied if the at-fault operator is not a current member of the insured's household and is not a rated operator.
2. For this rule, an insured driver is the driver of any insured vehicle involved in an accident for which coverage is extended under the terms of the policy.
3. No surcharge will be applied for the first at-fault accident covered by each policy if:
- a. **Auto-Owners A+ Program** - total payments are less than \$1,000; or total payments are less than \$3,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 - b. **Auto-Owners Premier Program** - total payments are less than \$3,000; or total payments are less than \$6,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 - c. **Auto-Owners Standard Program** - total payments are less than \$5,000; or total payments are less than \$7,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
4. Accident surcharges involving a second at-fault accident will apply as follows:

Both the first and second at-fault accidents will be surcharged if both accidents occurred within the past 36 months, regardless of amount paid on either loss.

5. The accident surcharge will be determined based on the following table and applies to Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits and Collision coverages.

Number of At-Fault Accidents In Last 36 Months						
Number of Vehicles With Surcharge	1	2	3	4	5	Each Additional Accident
1	38%	71%	126%	258%	514%	125%
2	27%	44%	71%	137%	262%	65%
3	22%	34%	52%	96%	178%	45%
4 or more	22%	30%	44%	76%	136%	35%

6. The appropriate surcharge will be applied to new business for all at-fault accidents, as defined above, that occurred in the 36 months preceding the policy effective date and continue until the first renewal after the accident is 36 months old.

7. The appropriate surcharge will be applied to renewal policies for all at-fault accidents, as defined above, that occur during and after the inception year of this rule. The surcharge will continue until the first renewal after the accident is 36 months old.

8. Recreational vehicles, trailers, mopeds or antique automobiles will only be included in the vehicle count and surcharged when they are the only item(s) on the policy. The surcharge will be applied to all other vehicles on the policy.

9. If a conviction for a violation is received in conjunction with an at-fault accident, a surcharge will be assessed for either the at-fault accident or the conviction, whichever results in the greatest surcharge.

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