

SERFF Tracking Number: PERR-126982791 State: Arkansas
Filing Company: Agricultural Workers Mutual Auto Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AWMA-PPA-AR-11-01-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Filing at a Glance

Company: Agricultural Workers Mutual Auto Insurance Company

Product Name: Arkansas Personal Auto SERFF Tr Num: PERR-126982791 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: AWMA-PPA-AR-11-01-R State Status: Fees verified and received
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Authors: Lana Begunova, Addy Angelico, Shera Fournier Disposition Date: 02/24/2011
Date Submitted: 01/12/2011 Disposition Status: Filed
Effective Date Requested (New): 02/01/2011 Effective Date (New): 02/24/2011
Effective Date Requested (Renewal): 02/01/2011 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: AWMA-PPA-AR-11-01-R Status of Filing in Domicile: Not Filed
Project Number: AWMA-PPA-AR-11-01-R Domicile Status Comments:
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 02/24/2011
State Status Changed: 01/25/2011 Deemer Date:
Created By: Shera Fournier Submitted By: Addy Angelico
Corresponding Filing Tracking Number: N/A
Filing Description:
On behalf of the Agricultural Workers Mutual Auto Insurance Company ("the Company"), we are revising the personal auto program in the state of Arkansas. The program started in October 2010 and has few policies in force.

Please see the filing memorandum for further details.

The Company respectfully requests to the proposed rates and rules be implemented for all policies on and after February 1, 2011.

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 Company
 Company Tracking Number: AWMA-PPA-AR-11-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas Personal Auto
 Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

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

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

Company and Contact

Filing Contact Information

Fournier Shera, Filing Analyst doi@perrknight.com
 881 Alma Real Drive Suite 205 310-230-9339 [Phone] 150 [Ext]
 Pacific Palisades, CA 90272 310-230-8529 [FAX]

Filing Company Information

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

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 for rates/rules
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Agricultural Workers Mutual Auto Insurance Company	\$100.00	01/12/2011	43729917

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/24/2011	02/24/2011

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	02/15/2011	02/15/2011	Shera Fournier	02/16/2011	02/16/2011
Pending Industry Response	Alexa Grissom	02/07/2011	02/07/2011	Shera Fournier	02/07/2011	02/07/2011
Pending Industry Response	Alexa Grissom	01/25/2011	01/25/2011	Lana Begunova	01/31/2011	01/31/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date Change	Note To Reviewer	Shera Fournier	02/24/2011	02/24/2011

SERFF Tracking Number: PERR-126982791 State: Arkansas
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 Product Name: Arkansas Personal Auto
 Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Disposition

Disposition Date: 02/24/2011

Effective Date (New): 02/24/2011

Effective Date (Renewal):

- Effective Date (New) changed from 02/01/2011 to 02/24/2011 by Grissom, Alexa on 03/15/2011.

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):
Agricultural Workers Mutual Auto Insurance Company	-15.000%	-15.000%	\$-390	2	\$2,600	0.000%	0.000%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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 Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

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 (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Memorandum, Tracked Changes and Exhibits	Filed	Yes
Supporting Document	Letter of Authorization	Filed	Yes
Rate	PRIVATE PASSENGER AUTO MANUAL	Filed	Yes

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Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/15/2011

Submitted Date 02/15/2011

Respond By Date

Dear Fournier Shera,

This will acknowledge receipt of the captioned filing. Please clarify if there are policies in force. The Rf-1 indicates there are none; however, in the filing reference is made to a "few" policies.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/16/2011
Submitted Date 02/16/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: The program just started in 2010, the form displays 2009 as the latest available year in the 5 year history. Note the policy count is currently 2.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Addy Anggelico, Lana Begunova, Shera Fournier

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Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/07/2011

Submitted Date 02/07/2011

Respond By Date

Dear Fournier Shera,

This will acknowledge receipt of the captioned filing. Please put the overall effective of the rate filing on the Rf-1. The form goes on the web. Also, for future reference please refer to Reg. 23 and make filings accordingly with enough lead time to submit all required information 20 days before the effective date.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/07/2011
Submitted Date 02/07/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: The overall effective of the rate filing has now been added to the Rf-1. We acknowledge your request for future filing to include enough lead time to submit all required information 20 days before the effective date.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Addy Anggelico, Lana Begunova, Shera Fournier

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Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/25/2011
Submitted Date 01/25/2011
Respond By Date
Dear Fournier Shera,

This will acknowledge receipt of the captioned filing. The Rf-1 must be completed and submitted. Please provide additional information regarding "special causes of loss" and "stock trailer" coverage as they are not typical in a private passenger filing. Also, please advise of the filing number for the credit scoring model per Ark. Code Ann. 23-67-409.

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

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

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Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/31/2011
Submitted Date 01/31/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the RF-1. Note that due to the program starting in October 2010 and only having a few policies in force, there is little data available.

Special causes of loss: This coverage limits the comprehensive coverage to only a specified list of causes of loss. The company relied upon their experience in the state of Texas in order to structure the proposed Arkansas Private Passenger Auto program. In Texas, the current approved base rates for special causes of loss average at 22% less than the TX comprehensive rates. In Arkansas the proposed comprehensive rates were based off of competitive analysis in the state. The Arkansas special causes of loss charge just maintains the 22% discount off of the comprehensive rate.

Stock Trailer coverage: The original rates were based on a review of the Company's Texas rates in relation to other physical damage base rates. We did not have any Arkansas competitive review for this coverage and will monitor as experience develops.

The original filing (SERFF Tracking Number PERR-126669065) contained the credit scoring model, submitted confidentially.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,
Addy Anggelico, Lana Begunova, Shera Fournier

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Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Note To Reviewer

Created By:

Shera Fournier on 02/24/2011 05:33 PM

Last Edited By:

Shera Fournier

Submitted On:

02/24/2011 05:33 PM

Subject:

Effective Date Change

Comments:

Ms. Grissom,

Thank you for your review and approval of this filing. At this time the company would like to request the effective date be changed to today, 2/24/2011. Please confirm this will be acceptable. Thank you.

Sincerely,

Shera Fournier

Filings Analyst

888.201.5123 ext 150

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 11/01/2010
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Agricultural Workers Mutual Auto Insurance Company	N/A	-15.000%	-15.000%	\$-390	2	\$2,600	0.000%	0.000%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 02/24/2011	PRIVATE PASSENGER AUTO MANUAL	Page 1 thru Page 14	Replacement	PERR-126669065 RatesManualRevision 022011 revision.pdf

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

ANNUAL BASE RATES

Territory	BI	PD	Medical Benefits	Comp*	Collision	UMBI	UMPD	UIM
1	232.00	236.00	24.58	153.00	275.00	22.00	22.00	16.00
2	204.00	187.00	22.80	241.00	263.00	22.00	20.00	16.00
6	173.00	169.00	25.04	298.00	260.00	20.00	18.00	14.00
7	184.00	177.00	27.28	262.00	273.00	22.00	22.00	16.00
9	159.00	174.00	20.58	148.00	240.00	20.00	18.00	14.00
10	156.00	158.00	20.80	223.00	233.00	20.00	18.00	14.00
11	185.00	172.00	23.70	246.00	258.00	22.00	20.00	16.00
12	138.00	139.00	24.58	298.00	248.00	18.00	18.00	12.00
13	187.00	163.00	26.38	303.00	275.00	22.00	18.00	16.00
14	161.00	168.00	23.70	226.00	245.00	20.00	20.00	14.00
15	170.00	182.00	23.48	174.00	245.00	22.00	20.00	16.00
16	203.00	161.00	21.90	194.00	230.00	20.00	18.00	14.00
17	180.00	169.00	22.80	259.00	245.00	20.00	18.00	14.00
18	173.00	158.00	22.36	259.00	250.00	20.00	18.00	14.00
19	137.00	142.00	21.90	200.00	250.00	20.00	18.00	14.00

- Apply 22% discount to the Comp base rate for Special Causes of Loss base rate. Apply 26% discount to the Comp base rate for the Fire/Theft base rate.

Extended Non-Owner Annual Base Rates

Territory	BI	PD	Med Ben
ALL	22.16	24.06	2.82

Rental Rates by Limit

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

Towing and Labor Rates by Limit

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

Miscellaneous Base Rates

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

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

Limits and Deductibles

Increased Limit Factors

Coverage Limit	BI	UMBI	UIM
50/100	1.10	1.40	1.40
100/200	1.20	1.75	1.75
100/300	1.25	1.81	1.81
250/500	1.35	2.29	2.29
300/500	1.40	2.42	2.42
500/500	1.45	2.47	2.47

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

Medical Benefits		
Coverage Limit	Car 1	Cars 2-3
5,000	1.25	1.26
Car 2-3 factor	1.00	

Deductible Factors

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

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

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

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

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

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

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

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

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

Insurance Score Factor

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

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

Physical Damage

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

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

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

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

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

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

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

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

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

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

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Other Discounts and Surcharges

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

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

See RULES for details.

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Annual Base Rates Government Employees

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

Annual Base Rate Stock Trailer

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

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Deductible Relativities – Stock Trailers

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

Deductible Relativities – Rec Trailers

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

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

Rec Trailers Collision Base Rates

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

AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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Stock Trailer Age Relativities

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

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

Stock Trailer Cost Relativities*

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

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

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

Special Class Code Assignment Rating Rules

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

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

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

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

SERFF Tracking Number: PERR-126982791 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: AWMA-PPA-AR-11-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas Personal Auto
 Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	02/24/2011

Comments:

Attachment:

AR Form A-1 abstract.pdf

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	02/24/2011

Comments:

Attachments:

PPA Survey FORM APCS_AGWrks11012010.xls
 PPA Survey FORM APCS_AGWrks11012010.pdf

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	02/24/2011

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract.pdf

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/24/2011

Bypass Reason:

N/A

Comments:

SERFF Tracking Number: PERR-126982791 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: AWMA-PPA-AR-11-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas Personal Auto
 Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

		Item Status:	Status
			Date:
Satisfied - Item:	Memorandum, Tracked Changes and Exhibits	Filed	02/24/2011

Comments:

Attachments:

FilingMemo_ARrevision.pdf
 RatesManualRevision022011 revision TRACKED.pdf
 AGWorker_AR_SupportingExhibit 1 and 2.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Letter of Authorization	Filed	02/24/2011

Comments:

Attachment:

Ag Workers Filing Authorization Letter.pdf

SERFF Tracking Number: PERR-126982791 *State:* Arkansas
Filing Company: Agricultural Workers Mutual Auto Insurance *State Tracking Number:* EFT \$100
Company
Company Tracking Number: AWMA-PPA-AR-11-01-R
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Personal Auto
Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

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

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 18340
 Company Name: Agricultural Workers Mutual Auto Insurance
 Contact Person: Shera Fournier
 Telephone No.: 888.201.5123 x 150
 Email Address: doi@perrknight.com
 Effective Date: 2/1/2011

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
- 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 insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

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

		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
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$1,263	\$1,464	\$366	\$386	\$1,326	\$1,544	\$383	\$404	\$1,742	\$2,026	\$492	\$521	\$1,345	\$1,568	\$390	\$411	\$1,377	\$1,609	\$394	\$417
	Minimum Liability with Comprehensive and Collision	\$2,465	\$2,607	\$676	\$696	\$2,632	\$2,789	\$774	\$795	\$3,106	\$3,324	\$838	\$866	\$2,817	\$2,972	\$836	\$857	\$2,567	\$2,743	\$727	\$750
	100/300/50 Liability with Comprehensive and Collision	\$2,657	\$2,833	\$742	\$765	\$2,842	\$3,037	\$843	\$868	\$3,377	\$3,644	\$923	\$957	\$3,036	\$3,229	\$909	\$933	\$2,797	\$3,014	\$801	\$828
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$1,263	\$1,464	\$366	\$386	\$1,326	\$1,544	\$383	\$404	\$1,742	\$2,026	\$492	\$521	\$1,345	\$1,568	\$390	\$411	\$1,377	\$1,609	\$394	\$417
	Minimum Liability with Comprehensive and Collision	\$2,795	\$2,920	\$759	\$779	\$2,988	\$3,128	\$877	\$898	\$3,486	\$3,683	\$931	\$959	\$3,226	\$3,360	\$957	\$978	\$2,892	\$3,052	\$816	\$839
	100/300/50 Liability with Comprehensive and Collision	\$2,987	\$3,146	\$825	\$848	\$3,198	\$3,376	\$946	\$971	\$3,757	\$4,003	\$1,016	\$1,050	\$3,445	\$3,617	\$1,030	\$1,054	\$3,122	\$3,323	\$890	\$917
2003 Honda Odyssey "EX"	Minimum Liability	\$1,263	\$1,464	\$366	\$386	\$1,326	\$1,544	\$383	\$404	\$1,742	\$2,026	\$492	\$521	\$1,345	\$1,568	\$390	\$411	\$1,377	\$1,609	\$394	\$417
	Minimum Liability with Comprehensive and Collision	\$3,122	\$3,231	\$846	\$866	\$3,344	\$3,468	\$988	\$1,009	\$3,848	\$4,028	\$1,025	\$1,053	\$3,620	\$3,737	\$1,081	\$1,102	\$3,217	\$3,361	\$909	\$932
	100/300/50 Liability with Comprehensive and Collision	\$3,314	\$3,457	\$912	\$935	\$3,554	\$3,716	\$1,057	\$1,082	\$4,119	\$4,348	\$1,110	\$1,144	\$3,839	\$3,994	\$1,154	\$1,178	\$3,447	\$3,632	\$983	\$1,010
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$1,263	\$1,464	\$366	\$386	\$1,326	\$1,544	\$383	\$404	\$1,742	\$2,026	\$492	\$521	\$1,345	\$1,568	\$390	\$411	\$1,377	\$1,609	\$394	\$417
	Minimum Liability with Comprehensive and Collision	\$2,984	\$3,100	\$806	\$826	\$3,189	\$3,320	\$934	\$955	\$3,697	\$3,884	\$981	\$1,009	\$3,450	\$3,574	\$1,020	\$1,041	\$3,074	\$3,224	\$864	\$887
	100/300/50 Liability with Comprehensive and Collision	\$3,176	\$3,326	\$872	\$895	\$3,399	\$3,568	\$1,003	\$1,028	\$3,968	\$4,204	\$1,066	\$1,100	\$3,669	\$3,831	\$1,093	\$1,117	\$3,304	\$3,495	\$938	\$965
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$1,263	\$1,464	\$366	\$386	\$1,326	\$1,544	\$383	\$404	\$1,742	\$2,026	\$492	\$521	\$1,345	\$1,568	\$390	\$411	\$1,377	\$1,609	\$394	\$417
	Minimum Liability with Comprehensive and Collision	\$3,227	\$3,330	\$873	\$893	\$3,454	\$3,572	\$1,020	\$1,041	\$3,969	\$4,143	\$1,055	\$1,083	\$3,749	\$3,860	\$1,119	\$1,140	\$3,317	\$3,457	\$939	\$962
	100/300/50 Liability with Comprehensive and Collision	\$3,419	\$3,556	\$939	\$962	\$3,664	\$3,820	\$1,089	\$1,114	\$4,240	\$4,463	\$1,140	\$1,174	\$3,968	\$4,117	\$1,192	\$1,216	\$3,547	\$3,728	\$1,013	\$1,040
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$1,263	\$1,464	\$366	\$386	\$1,326	\$1,544	\$383	\$404	\$1,742	\$2,026	\$492	\$521	\$1,345	\$1,568	\$390	\$411	\$1,377	\$1,609	\$394	\$417
	Minimum Liability with Comprehensive and Collision	\$2,410	\$2,555	\$663	\$683	\$2,574	\$2,734	\$759	\$780	\$3,043	\$3,264	\$823	\$851	\$2,751	\$2,909	\$818	\$839	\$2,513	\$2,691	\$713	\$736
	100/300/50 Liability with Comprehensive and Collision	\$2,602	\$2,781	\$729	\$752	\$2,784	\$2,982	\$828	\$853	\$3,314	\$3,584	\$908	\$942	\$2,970	\$3,166	\$891	\$915	\$2,743	\$2,962	\$787	\$814

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AWMA-PPA-AR-11-01-R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	Agricultural Workers Mutual Auto Insurance Company	B.	18340

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.	Personal Auto	B.	Private Passenger Auto

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	-10.0%					
Property Damage	N/A	-15.0%					
Comprehensive	N/A	-10.0%					
Collision	N/A	-15.0%					
TOTAL OVERALL EFFECT		-15.0%					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	0	n/a	n/a	n/a	n/a	--	51.3%
2008	0	n/a	n/a	n/a	n/a	--	44.1%
2007	0	n/a	n/a	n/a	n/a	--	42.8%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	20.0%
B. General Expense	2.5%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	
F. TOTAL	31.0%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** -13.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

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

Agricultural Workers Mutual Automobile Insurance Company is proposing a revision to the personal auto program in the state of Arkansas, effective February 1, 2011. The program started in October 2010 and has few policies in force.

There is no loss experience upon which to base the change, but competitor analysis was used to support a decrease of approximately 15%.

The following changes are proposed:

1. Reducing the Bodily Injury Increase Limit Factors based on competitive results. This has an impact of -3% based on an estimated distribution of higher limit policies.
2. Reduce base rates for Bodily Injury (-10%), Property Damage (-15%), Comprehensive (-10%) and Collision (-15%) for an overall impact of -12%.
3. Remove the car 2-3 factor of .85 on Medical Payment coverage and the Multi-car discount for a nominal increase
4. Add 2 groups to be eligible for the Ag Professional Discount, for no impact.

Please see the following exhibits in support of the decrease:

Exhibit 1: Competitive filing support for change in the increase limit factors for Bodily Injury

Exhibit 2: Quote comparison results to support base rate reduction.

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

ANNUAL BASE RATES

Territory	BI	PD	Medical Benefits	Comp*	Collision	UMBI	UMPD	UIM
1	232.00	236.00	24.58	153.00	275.00	22.00	22.00	16.00
2	204.00	187.00	22.80	241.00	263.00	22.00	20.00	16.00
6	173.00	169.00	25.04	298.00	260.00	20.00	18.00	14.00
7	184.00	177.00	27.28	262.00	273.00	22.00	22.00	16.00
9	159.00	174.00	20.58	148.00	240.00	20.00	18.00	14.00
10	156.00	158.00	20.80	223.00	233.00	20.00	18.00	14.00
11	185.00	172.00	23.70	246.00	258.00	22.00	20.00	16.00
12	138.00	139.00	24.58	298.00	248.00	18.00	18.00	12.00
13	187.00	163.00	26.38	303.00	275.00	22.00	18.00	16.00
14	161.00	168.00	23.70	226.00	245.00	20.00	20.00	14.00
15	170.00	182.00	23.48	174.00	245.00	22.00	20.00	16.00
16	203.00	161.00	21.90	194.00	230.00	20.00	18.00	14.00
17	180.00	169.00	22.80	259.00	245.00	20.00	18.00	14.00
18	173.00	158.00	22.36	259.00	250.00	20.00	18.00	14.00
19	137.00	142.00	21.90	200.00	250.00	20.00	18.00	14.00

- Apply 22% discount to the Comp base rate for Special Causes of Loss base rate. Apply 26% discount to the Comp base rate for the Fire/Theft base rate.

Extended Non-Owner Annual Base Rates

Territory	BI	PD	Med Ben
ALL	22.16	24.06	2.82

Rental Rates by Limit

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

Towing and Labor Rates by Limit

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

Miscellaneous Base Rates

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

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

Limits and Deductibles

Increased Limit Factors

Coverage Limit	BI	UMBI	UIM	Coverage Limit	PD	UMPD
50/100	↓1.10	1.40	1.40	25,000	1.00	1.00
100/200	↓1.20	1.75	1.75	30,000	1.01	
100/300	↓1.25	1.81	1.81	35,000	1.02	1.08
250/500	↓1.35	2.29	2.29	40,000	1.03	
300/500	↓1.40	2.42	2.42	45,000	1.04	1.16
500/500	↓1.45	2.47	2.47	50,000	1.05	1.20
				70,000	1.06	1.27
				80,000	1.07	
				90,000	1.08	
				100,000	1.09	1.34
				300,000	1.20	1.70
				500,000	1.23	1.99

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Medical Benefits		
Coverage Limit	Car 1	Cars 2-3
5,000	1.25	1.26
Car 2-3 factor	↓1.00	

Deductible Factors

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

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

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

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

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

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

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

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

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

Insurance Score Factor

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

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

Physical Damage

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

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

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

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

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

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

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

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

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

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

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

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Other Discounts and Surcharges

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

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

See RULES for details.

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AGRICULTURAL WORKERS MUTUAL AUTOMOBILE INSURANCE COMPANY
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ARKANSAS RATE SECTION

Annual Base Rates Government Employees

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

Annual Base Rate Stock Trailer

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

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Deductible Relativities – Stock Trailers

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

Deductible Relativities – Rec Trailers

Coll Deductible	Value	Comp Deductible	Value
\$50	1.17	\$200	0.62
\$100	1.00	\$250	0.60
\$200	1.05	\$500	0.50
\$250	1.00	\$1,000	0.45
\$500	0.86		
\$1,000	0.67		

Rec Trailers Collision Base Rates

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

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Stock Trailer Age Relativities

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

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

Stock Trailer Cost Relativities*

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

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

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ARKANSAS RATE SECTION

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

Special Class Code Assignment Rating Rules

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

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

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

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

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Exhibit 1
Agricultural Workers Mutual Automobile Insurance
Increased Limit Factor Competitive Comparison

AAA

BI	ILF
25/50	1.000
50/100	1.100
100/300	1.200

REPUBLIC
 UNDERWRITERS

BI	ILF	ILF Rebased
25/50	1.050	1.000
50/100	1.160	1.105
100/300	1.380	1.314
250/500	1.560	1.486
500/500	1.930	1.838

FARMERS

BI	ILF	ILF Rebased
25/50	1.050	1.000
50/100	1.100	1.048
100/300	1.190	1.133
250/500	1.290	1.229
500/500	1.370	1.305

AG Workers Current

BI	Current ILF	Proposed ILF
25/50	1.00	1.00
50/100	1.23	1.10
100/200	1.42	1.20
100/300	1.54	1.25
250/500	1.66	1.35
300/500	1.68	1.40
500/500	1.74	1.45

Notes:

AAA values from SERFF filing AAAM-126773231, effective 12/1/2010

Republic Underwriters Ins Company values from SERFF filing TRGR-125887918, effective 1/15/2009.

Farmers values from SERFF filing FARM-125238584, effective 10/22/2007.

Exhibit 2
Agricultural Workers Mutual Automobile Insurance
Competitive Comparison of Quotes to Support Base Rate Revision

BI Premium estimated at Base limit			
Quote	Competitor	Ag Workers	Differential
1	\$ 145	\$ 267	0.54
2	\$ 76	\$ 176	0.43
3	\$ 107	\$ 216	0.50
4	\$ 312	\$ 303	1.03
5	\$ 243	\$ 289	0.84
6	\$ 167	\$ 255	0.66
7	\$ 112	\$ 160	0.70
8	\$ 527	\$ 643	0.82
9	\$ 153	\$ 182	0.84
10	\$ 284	\$ 378	0.75
11	\$ 278	\$ 287.62	0.97
12	\$ 324	\$ 337	0.96
13	\$ 251	\$ 364	0.69
14	\$ 134	\$ 177	0.76
15	\$ 167	\$ 204	0.82
16	\$ 209	\$ 269	0.78
17	\$ 343	\$ 326	1.05
18	\$ 449	\$ 493	0.91
19	\$ 309	\$ 145	2.13
20	\$ 294	\$ 231	1.27
21	\$ 232	\$ 181	1.28
Total	\$ 5,117	\$ 5,885	0.87

PD Premium			
Quote	Competitor	Ag Workers	Differential
1	\$ 248	\$ 271	0.92
2	\$ 77	\$ 179	0.43
3	\$ 91	\$ 227	0.40
4	\$ 317	\$ 308	1.03
5	\$ 216	\$ 279	0.77
6	\$ 152	\$ 260	0.58
7	\$ 140	\$ 155	0.90
8	\$ 494	\$ 621	0.80
9	\$ 157	\$ 176	0.89
10	\$ 178	\$ 282	0.63
11	\$ 260	\$ 306	0.85
12	\$ 357	\$ 390	0.91
13	\$ 284	\$ 429	0.66
14	\$ 60	\$ 256	0.23
15	\$ 100	\$ 236	0.42
16	\$ 178	\$ 311	0.57
17	\$ 469	\$ 442	1.06
18	\$ 535	\$ 592	0.90
19	\$ 130	\$ 186	0.70
20	\$ 350	\$ 276	1.27
21	\$ 240	\$ 216	1.11
Total	\$ 5,033	\$ 6,398	0.79

Average Indicated BI Change -13%
Proposed BI Change -10%

Average Indicated PD Change -21%
Proposed PD Change -15%

Exhibit 2
Agricultural Workers Mutual Automobile Insurance
Competitive Comparison of Quotes to Support Base Rate Revision

Quote	Comprehensive Premium		
	Competitor	Ag Workers	Differential
1	\$ 306	\$ 274	1.12
2	\$ 66	\$ 174	0.38
3	\$ 127	\$ 306	0.42
4	\$ 346	\$ 336	1.03
5	\$ 229	\$ 537	0.43
6	\$ 252	\$ 518	0.49
7	\$ 252	\$ 226	1.12
8	\$ 457	\$ 524	0.87
9	\$ -	\$ -	n/a
10	\$ 114	\$ 269	0.42
11	\$ 362	\$ 730	0.50
12	\$ 363	\$ 331	1.10
13	\$ 359	\$ 404	0.89
14	\$ 132	\$ 280	0.47
15	\$ 91	\$ 151	0.60
16	\$ 239	\$ 225	1.06
17	\$ 282	\$ 601	0.47
18	\$ 334	\$ 517	0.65
19	\$ 167	\$ 175	0.95
20	\$ -	\$ -	n/a
21	\$ 141	\$ 147	0.96
Total	\$ 4,619	\$ 6,725	0.69

Quote	Collision Premium		
	Competitor	Ag Workers	Differential
1	\$ 378	\$ 449	0.84
2	\$ 139	\$ 269	0.52
3	\$ 289	\$ 444	0.65
4	\$ 271	\$ 263	1.03
5	\$ 451	\$ 606	0.74
6	\$ 452	\$ 566	0.80
7	\$ 516	\$ 388	1.33
8	\$ 744	\$ 711	1.05
9	\$ -	\$ -	n/a
10	\$ 270	\$ 422	0.64
11	\$ 694	\$ 741	0.94
12	\$ 691	\$ 544	1.27
13	\$ 621	\$ 627	0.99
14	\$ 546	\$ 598	0.91
15	\$ 170	\$ 280	0.61
16	\$ 251	\$ 491	0.51
17	\$ 493	\$ 810	0.61
18	\$ 690	\$ 817	0.84
19	\$ 505	\$ 303	1.67
20	\$ -	\$ -	n/a
21	\$ 304	\$ 232	1.31
Total	\$ 8,475	\$ 9,561	0.89

Average Indicated CP Change -31%
Proposed CP Change -10%

Average Indicated CL Change -11%
Proposed CL Change -15%

AG WORKERS™
INSURANCE

May 27, 2010

To Whom It May Concern:

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

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

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

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

Sincerely,



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

SERFF Tracking Number: PERR-126982791 State: Arkansas
 Filing Company: Agricultural Workers Mutual Auto Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: AWMA-PPA-AR-11-01-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas Personal Auto
 Project Name/Number: AWMA-PPA-AR-11-01-R/AWMA-PPA-AR-11-01-R

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/31/2011		Supporting NAIC loss cost data entry document Document	02/07/2011	FORM RF-1 Rate Filing Abstract.pdf (Superceded)
01/12/2011		Supporting NAIC loss cost data entry document Document	01/31/2011	

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AWMA-PPA-AR-11-01-R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	Agricultural Workers Mutual Auto Insurance Company	B.	18340

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.	Personal Auto	B.	Private Passenger Auto

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	-10.0%					
Property Damage	N/A	-15.0%					
Comprehensive	N/A	-10.0%					
Collision	N/A	-15.0%					
TOTAL OVERALL EFFECT							

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	0	n/a	n/a	n/a	n/a	--	51.3%
2008	0	n/a	n/a	n/a	n/a	--	44.1%
2007	0	n/a	n/a	n/a	n/a	--	42.8%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	20.0%
B. General Expense	2.5%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	
F. TOTAL	31.0%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** -13.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____