

SERFF Tracking Number: EMCC-127042074 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: AR-PA-2011-02
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company

Product Name: Personal Auto SERFF Tr Num: EMCC-127042074 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: AR-PA-2011-02 State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Author: Jo Byers Disposition Date: 03/08/2011
Date Submitted: 02/17/2011 Disposition Status: Filed
Effective Date Requested (New): 05/01/2011 Effective Date (New): 05/01/2011
Effective Date Requested (Renewal): 05/01/2011 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/08/2011
State Status Changed: 03/01/2011 Deemer Date:
Created By: Jo Byers Submitted By: Jo Byers
Corresponding Filing Tracking Number:
Filing Description:
February 17, 2011

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415

SERFF Tracking Number: EMCC-127042074 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: AR-PA-2011-02
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

EMCASCO INSURANCE COMPANY – 062-21407
Personal Auto
Rate and Rule Revision
Company File # AR-PA-2011-02
Effective: May 1, 2011

The captioned companies are members of Insurance Services Office (ISO) and transmit for filing an independent rate and rule revision to be applicable to policies effective on or after May 1, 2011.

This rate revision will result in an estimated 3.4% increase overall and consists of revised base rates, revised model year/symbol relativities, and revised uninsured and underinsured rates .

We supplement this filing with the following items:

- \$100.00 filing fee (EFT)
- Filing forms RF-1 and A-1
- Auto Premium Comparison Survey
- Calendar Year Actual Experience
- Current and Revised Base Rates
- Current and Revised Model Year/Symbol Relativities
- Current and Revised CSL, BI and PD relativities
- Current and Revised Uninsured and Underinsured Rates
- Investment Income Analysis
- Estimated Investment Earnings on Unearned Premium & Loss Reserves
- Development of Permissible Loss & LAE Ratio
- Countrywide Incurred Loss Development Factors
- Rate Level Indications and Explanations
- Summary of Changes

The attached Filing Memorandum outlines our rule changes and revised manual pages being submitted.

We respectfully request your acknowledgment of this filing, to be applicable to policies effective on or after May 1, 2011.
Thank you.

Jo L. Byers, Filings Analyst
Rates and Filings Dept.
(800) 247-2128 Ext. 2707
jo.l.byers@emcins.com

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

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst Jo.L.Byers@EMCIns.com
 PO Box 712 800-247-2128 [Phone] 2707 [Ext]
 Des Moines, IA 50306-0712 515-345-2223 [FAX]

Filing Company Information

EMCASCO Insurance Company	CoCode: 21407	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-6070764	

Employers Mutual Casualty Company	CoCode: 21415	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-0234980	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	02/17/2011	
Employers Mutual Casualty Company	\$100.00	02/17/2011	44822875

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 Product Name: Personal Auto
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/08/2011	03/08/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	03/01/2011	03/01/2011	Jo Byers	03/02/2011	03/02/2011
Industry Response						

SERFF Tracking Number: EMCC-127042074 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: /

Disposition

Disposition Date: 03/08/2011
 Effective Date (New): 05/01/2011
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
EMCASCO Insurance Company	5.300%	3.400%	\$36,398	1,625	\$1,070,955	%	%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:	%	
	Employers	5.300%	3.000%	\$2,806	128	\$92,185	%
	Mutual Casualty Company						
	%		Minimum:	%	Maximum:	%	

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

5.300%

SERFF Tracking Number: EMCC-127042074
First Filing Company: EMCASCO Insurance Company, ...
Company Tracking Number: AR-PA-2011-02
TOI: 19.0 Personal Auto
Product Name: Personal Auto
Project Name/Number: /

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

Overall Percentage Rate Impact For This Filing	3.400%
Effect of Rate Filing-Written Premium Change For This Program	\$39,204
Effect of Rate Filing - Number of Policyholders Affected	1,753

SERFF Tracking Number: EMCC-127042074 State: Arkansas
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 Product Name: Personal Auto
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	exhibits	Filed	Yes
Supporting Document	Memorandum	Filed	Yes
Rate	manual pages	Filed	Yes

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Product Name: Personal Auto
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/01/2011
Submitted Date 03/01/2011
Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the captioned filing. The Rf-1 abstract must be completed and submitted for each company. Also, the APCS forms could not be opened as they required a password. Those forms must be submitted in Excel for each insurer as well.

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.

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.

Sincerely,
Alexa Grissom

SERFF Tracking Number: EMCC-127042074 State: Arkansas
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Company Tracking Number: AR-PA-2011-02
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/02/2011
Submitted Date 03/02/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Requested forms attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: A-1 Private Passenger Auto Abstract

Comment:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jo Byers

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

Rate Information

Rate data applies to filing.

Filing Method: file & use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -0.200%
Effective Date of Last Rate Revision: 10/15/2009
Filing Method of Last Filing: file & 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):
EMCASCO Insurance Company	N/A	5.300%	3.400%	\$36,398	1,625	\$1,070,955	%	%

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):
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 Project Name/Number: /

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

Program:

Employers Mutual Casualty Company	N/A	5.300%	3.000%	\$2,806	128	\$92,185	%	%
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Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	5.300%
Overall Percentage Rate Impact For This Filing:	3.400%
Effect of Rate Filing - Written Premium Change For This Program:	\$39,204
Effect of Rate Filing - Number of Policyholders Affected:	1753

<i>SERFF Tracking Number:</i>	<i>EMCC-127042074</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>EMCASCO Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-PA-2011-02</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 03/08/2011 manual pages		PA-1, PA-7, PA-31, PA-35 - 38, PA-45, PA-R-2 - PA-R-7, PA-X-1 - PA-X-3	Replacement	subm_agency.pdf subm_xpg.pdf

 UNDERWRITING ELIGIBILITY

1. NEW BUSINESS

The basis of our competitive rate structure is the careful selection of risks. Our agents have the authority to bind coverage for a maximum of 30 days for written binders, 72 hours for oral binders. Written binders are to be forwarded to your branch underwriter within 3 days of the effective date.

Minimum Requirements:
Deductibles for 2010 And Prior:

Vehicle Symbols 12 through 20:

- \$100 Comprehensive
- \$250 Collision

Vehicle Symbols 21 and higher:

- \$250 Comprehensive
- \$500 Collision

Deductibles for 2011 And After:

Vehicle Symbols 16 to 41:

- \$100 Comprehensive
- \$250 Collision

Vehicle Symbols 42 to 65:

- \$250 Comprehensive
- \$500 Collision

A. PRIOR APPROVAL

Coverage shall not be bound for a risk having any of the following characteristics or conditions until (1) all information has been reviewed by the company for appropriate underwriting and (2) the agent has been granted approval for binding coverage.

1. Operators:

- a. Any operator without a valid driver's license from the resident state. (An International driver's license is not acceptable). One-year permanent residency is required.
- b. Any operator with a physical impairment, severe heart or eyesight condition, inoperable limbs or a history of mental disorder which affects the operation of a vehicle

2. Vehicles:

- a. Antique, classic or any auto 15 years and older with physical damage coverage.
- b. Vehicles Symbol 27 and higher.
- c. 2010 Model Year Vehicles and Prior Symbol 27 and higher
- d. 2011 Model Year Vehicles and After Symbol 65 and higher
- e. Motor homes over \$80,000
- f. Any vehicle on the Restricted Vehicle 'A' list refer to the Personal Auto Symbol and Vehicle Identification section of the Agent Manual at www.emcins.com to determine if a vehicle is one that is restricted.

B. UNACCEPTABLE RISKS
THE FOLLOWING RISKS CANNOT BE SUBMITTED, ACCEPTED OR BOUND:
1. Operators:

- a. Any operator who has not maintained auto insurance throughout the past 12 months.
Exception: An interruption of coverage due to overseas military service in the Armed Forces will not affect eligibility.

PERSONAL VEHICLE MANUAL RULES

A. ADDITIONAL COMPANY RULES**1. COMBINATION POLICY DISCOUNT****A. Eligibility**

When the same named insured has both a Personal Auto and a Homeowners policy written in any company within the EMC Group, a 20% discount is applied to the final premium of each policy after application of all other premium modifications.

B. Discount Effective Date

If a qualifying policy is written with a non-concurrent date, the discount will be applied to both the auto and homeowners policies at the earliest date that concurrent coverage is in effect. The discount may be applied or deleted midterm.

C. Cancellation or Non-Renewal

In the event either the Personal Auto or Homeowners Policy is cancelled or non-renewed, the discount may be deleted from the remaining policy midterm (date concurrent coverage is no longer in effect) or at the next renewal date.

2. INSURANCE SCORING

*

A discount will be applied to the Personal Auto Policy premium, based upon the current Insurance Score derived from LexisNexis insurance scoring model, to reflect the correlation found between an individual's ability to handle and manage credit (responsibility characteristics) and the ability to manage insurance risk in the same responsible manner. The premium is computed by multiplying the Coverage Premiums (BI, PD, CSL, MED, COMP, COLL, UM, UIM) by the appropriate factor as follows (Point of Sale message will indicate score level discount to apply):

Score Level A – 1.00

Score Level B – .80 (includes No Hits/Unscorables—shown as Score Level N)

Score Level C – .70

Score Level D – .60

Score Level E – .55

3. LIABILITY & PIP/MEDICAL PAYMENTS (PIP) VEHICLE RATING PLAN (LPMP)**A. Introduction**

The following contains the rules and rating provisions governing the Liability and PIP/Medical Payments (LPMP) Vehicle Rating Plan.

B. LPMP Symbols

The LPMP Symbols Pages (hereafter, the Symbol Pages) contain the rating symbols for the LPMP Vehicle Rating Plan.

The Symbol Pages display LPMP symbols for all vehicles to which this Rating Plan applies.

For each vehicle listed on the Symbol Pages, two LPMP rating symbols are provided: one symbol applicable to BI and PD Liability Coverages, and a second symbol applicable to Medical Payments Coverage.

The symbols are displayed on a vehicle series basis, and apply to all vehicles (all VINs) in a vehicle series. The LPMP symbols do not vary by model year of vehicle unless otherwise noted.

C. Model Years

1. The LPMP symbols are applicable to 2004 and subsequent model years.

7. MINIMUM PREMIUM RULE

- A. A minimum premium charge of \$10 shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:
1. Comprehensive,
 2. Collision,
 3. Single Limit Liability,
 4. Bodily Injury Liability, or
 5. Property Damage Liability.
- B. Premium for other coverages which may also be included in the policy shall be in addition to the minimum premium.
- C. The minimum premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

- A. *No policy may be written for a period longer than 12 months.*
- B. Premium charged for policy terms not exceeding 12 months is as follows:
1. Twelve Month Policies
Charge the annual premium.
 2. *Other Short Term Policies*
Policies written for less than 12 months shall be written on a pro rata basis in accordance with the Pro Rata calculation procedure shown in the Cancellation rule.
Exceptions:
The premium is computed Pro Rata:
 - 1) When coverage is written to secure a common policy date with other coverages or lines of insurance.
 - 2) When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 - 3) When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. **Long Term Physical Damage Policies**
Section C. does not apply.

*

14. MISCELLANEOUS COVERAGES (Cont'd.)

(3) For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

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

c. Rates

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

(1) Single Car Risk

(2) Multi-Car Risk

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

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

ANNUAL RATES – UMBI ONLY

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$ 68.50	\$ 55.00	\$ 37.00	\$ 29.50	\$ 26.50	\$ 21.50
75,000	80.50	64.50	43.50	34.50	31.50	25.00
100,000	90.00	72.00	48.00	38.50	35.00	28.00
200,000	110.50	88.50	59.50	47.50	43.00	34.50
300,000	122.00	98.00	65.50	52.50	47.50	38.00
500,000	134.50	108.00	72.00	58.00	52.50	42.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 54.50	\$ 43.50	\$ 29.00	\$ 23.50	\$ 21.00	\$ 17.00
50/100	72.00	57.50	38.50	31.00	28.00	22.50
100/300	92.50	74.00	49.50	40.00	36.00	29.00
250/500	118.50	94.50	63.50	51.00	46.00	36.50

ANNUAL RATES – UMBI/PD

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 75,000	\$157.00	\$ 125.50	\$ 97.50	\$ 78.00	\$ 68.00	\$ 54.50
100,000	166.50	133.00	102.00	81.50	71.50	57.00
200,000	187.00	149.50	112.50	90.00	79.00	63.00
300,000	198.50	159.00	118.50	94.50	83.50	66.50
500,000	211.00	169.00	125.00	100.00	88.50	70.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 135.00	\$ 108.00	\$ 84.00	\$67.00	\$57.00	\$45.50
50/100	152.50	122.00	93.00	74.50	64.00	51.00
100/300	173.00	138.50	104.50	83.50	72.00	57.50
250/500	198.50	159.00	118.00	94.50	82.00	65.50

PROPERTY DAMAGE

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

Exceptions:

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
 - (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
 - (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
 - (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- d. For higher limits of the Property Damage base of \$25,000, add the following charges to the appropriate Split UMBI/PD Limit shown above.

*

Property Damage Annual Rates		
Limit	Single Car Add-on Rate	Multi-Car Add-on Rate
\$ 50,000	\$2.00	\$1.50
100,000	3.50	3.00

For limits not shown, use the additional charge for the next higher limit.

- e. **Rates** – The rates are not subject to classification rating or modification by any rating plan.

2. Non-Owners (Class Code 9900)

If a named non-owned policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car Uninsured Motorists Coverage rate shown for owners.

B. Underinsured Motorists Coverage

1. Owners

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

Underinsured Motorists Coverage must be offered for:

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

14. MISCELLANEOUS COVERAGES (Cont'd.)

Exceptions

- (1) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- (3) Subsequent continuation, renewal or reinstatement policies issued by the insurer need not provide the rejected coverage unless the named insured requests such coverage. However, if the insured adds another vehicle to the policy, whether or not it replaces another vehicle on the policy, a new rejection of Underinsured Motorists Coverage is required.

b. If Underinsured Motorists Coverage is provided:

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

Attach PP0434 – Underinsured Motorists Coverage

Attach PP0402 – Single Underinsured Motorists Limit

c. Rates

- (1) Rates for basic and increased limits coverage are displayed below. Underinsured Motorists Coverage rates are provided for the following risks:

(a) Single Car Risk

(b) Multi Car Risk

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

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

*

ANNUAL RATES

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$ 108.00	\$ 86.50	\$ 94.50	\$ 75.50	\$ 76.00	\$ 60.50
75,000	142.00	113.50	124.50	99.50	99.50	79.50
100,000	171.00	137.00	149.50	120.00	120.00	96.00
200,000	244.00	195.00	213.50	171.00	171.50	137.00
300,000	289.50	231.50	253.50	203.00	203.50	162.50
500,000	343.50	275.00	301.00	240.50	241.50	193.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 65.00	\$ 52.00	\$ 57.00	\$ 45.50	\$ 45.50	\$ 36.50
50/100	110.00	88.00	96.50	77.00	77.50	62.00
100/300	175.00	140.00	153.50	122.50	123.00	98.50
250/500	272.50	218.00	238.50	191.00	191.50	153.00

14. MISCELLANEOUS COVERAGES (Cont'd.)

2. Non-Owners

If a named non-owner policy is extended to afford Underinsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car underinsured motorists coverage rate shown on the rate pages for owners.

C. Deductible Insurance

1. **Deductible Liability Insurance** is not available for automobiles classified and rated according to the rules of this manual.

2. *Refer to the rate pages for:*

(a) *Rates for Basic \$500 Comprehensive Deductible*

(b) *Rates for Basic \$500 Collision Deductible*

3. *Relativities for Other Deductibles are displayed below.*

The other deductible relativities are to be applied to the \$500 base deductible rate for the applicable model year/symbol of the vehicle being rated.

*

Deductibles					
Comprehensive			Collision		
Deductible	Relativity	Ded Code	Deductible	Relativity	Ded Code
\$ 50	1.46	(003)			
100	1.38	(010)	\$ 100	1.18	(074)
200	1.25	(015)	200	1.13	(073)
250	1.19	(055)	250	1.11	(076)
500	1.00	(726)	500	1.00	(077)
1,000	.77	(727)	1,000	.83	(078)
1,500	.60	(745)	1,500	.70	(845)
2,000	.49	(749)	2,000	.60	(846)
2,500	.40	(760)	2,500	.52	(820)

D. Optional Limits Transportation Expenses Coverage

1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
30/900	\$ 8
40/1200	16
50/1500	22

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

3. **Endorsement.** Attach the Optional Limits Transportation Expenses Coverage endorsement to the policy (**PP0302**)

E. Towing and Labor Costs

1. *Towing and Labor Costs may be written when both comprehensive and collision coverages are provided. When written in connection with a Miscellaneous Type Vehicle, a \$300 limit shall apply.*

2. *Rate – Annual rate per auto – \$6.*

Attach Endorsement PP7173 – Towing and Labor Costs Coverage

17. EXTENDED NON-OWNED COVERAGE (Cont'd.)

No Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

D. Endorsements

Attach endorsement PP0306 – Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use

18. INCREASED LIMITS

*

A. Liability Increased Limits Tables**1. \$75,000 Single Limit Liability Increased Limits**

Single Limits	Factor
\$ 75,000	1.00
100,000	1.07
200,000	1.23
300,000	1.31
500,000	1.41

Attach Endorsement PP0309 if Single Liability Limits apply

2. \$25,000/50,000 Bodily Injury Liability Increased Limits

Split Limits	Factor
25/50	1.00
50/100	1.25
100/300	1.54
250/500	1.94

3. \$25,000 Property Damage Liability Increased Limits

P.D. Limit	Factor
25,000	1.00
50,000	1.06
100,000	1.12

D. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate:

Limits	Factor
\$ 1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
25,000	4.52

PERSONAL VEHICLE MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999 1990
1	0.34	0.33	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22
2	0.42	0.40	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28
3	0.52	0.49	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34
4	0.64	0.61	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38
5	0.73	0.69	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43
6	0.80	0.77	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48
7	0.89	0.85	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
8	0.96	0.91	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.03	0.99	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62
11	1.10	1.05	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68
12	1.17	1.11	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75
13	1.22	1.17	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82
14	1.28	1.22	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89
15	1.34	1.28	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
16	1.40	1.33	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07
17	1.46	1.40	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15
18	1.53	1.46	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23
19	1.58	1.51	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33
20	1.64	1.56	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
21	1.69	1.62	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58
22	1.75	1.67	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
23	1.80	1.72	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92
24	1.86	1.77	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18
25	1.91	1.83	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56
26	1.96	1.87	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95
27	2.01	1.92	5.91	5.61	5.32	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37
28	2.07	1.97												
29	2.11	2.02												
30	2.17	2.07												
31	2.22	2.12												
32	2.27	2.16												
33	2.31	2.21												
34	2.37	2.26												
35	2.41	2.30												
36	2.48	2.36												
37	2.55	2.44												
38	2.63	2.51												
39	2.70	2.57												
40	2.77	2.65												

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

PERSONAL VEHICLE MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES (Cont'd.)

Symbol	MODEL YEAR													
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999 1990
41	2.84	2.71												
42	2.92	2.78												
43	2.98	2.85												
44	3.06	2.92												
45	3.12	2.98												
46	3.20	3.06												
47	3.29	3.14												
48	3.38	3.22												
49	3.47	3.31												
50	3.54	3.38												
51	3.63	3.47												
52	3.72	3.55												
53	3.80	3.62												
54	3.93	3.75												
55	4.09	3.91												
56	4.27	4.07												
57	4.44	4.24												
58	4.72	4.50												
59	5.08	4.85												
60	5.46	5.21												
61	5.84	5.58												
62	6.24	5.95												
63	6.64	6.34												
64	7.05	6.73												
65	7.45	7.11												

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

PERSONAL VEHICLE MANUAL

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999 1990
1	0.48	0.46	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.61	0.58	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.74	0.70	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.85	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.86	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.94	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.97	0.92	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.01	0.97	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.06	1.01	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50
11	1.10	1.05	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53
12	1.13	1.08	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55
13	1.17	1.11	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58
14	1.19	1.13	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61
15	1.22	1.17	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66
16	1.24	1.19	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
17	1.28	1.22	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
18	1.31	1.25	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
19	1.34	1.28	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81
20	1.36	1.30	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84
21	1.40	1.33	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
22	1.43	1.37	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93
23	1.46	1.40	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98
24	1.49	1.42	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06
25	1.52	1.45	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18
26	1.54	1.47	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30
27	1.56	1.49	3.06	2.88	2.69	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47
28	1.60	1.52												
29	1.62	1.54												
30	1.65	1.58												
31	1.67	1.60												
32	1.69	1.62												
33	1.73	1.65												
34	1.75	1.67												
35	1.77	1.69												
36	1.80	1.72												
37	1.84	1.75												
38	1.87	1.79												
39	1.89	1.81												
40	1.93	1.84												

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

PERSONAL VEHICLE MANUAL

COLLISION MODEL YEAR / SYMBOL RELATIVITIES (Cont'd.)

Symbol	MODEL YEAR													
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999 1990
41	1.95	1.86												
42	1.98	1.89												
43	2.00	1.91												
44	2.02	1.93												
45	2.05	1.95												
46	2.08	1.98												
47	2.11	2.02												
48	2.13	2.04												
49	2.17	2.07												
50	2.20	2.10												
51	2.23	2.13												
52	2.26	2.15												
53	2.29	2.18												
54	2.33	2.23												
55	2.39	2.28												
56	2.45	2.34												
57	2.52	2.40												
58	2.63	2.51												
59	2.76	2.64												
60	2.89	2.76												
61	3.06	2.92												
62	3.26	3.11												
63	3.44	3.29												
64	3.64	3.48												
65	3.83	3.65												

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

**PERSONAL VEHICLE MANUAL
ANNUAL RATES**

EMCC

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP \$500 Deductible	COLL
021	420	358	926	29	290	792
022	286	298	679	29	276	805
023	255	325	667	29	260	757
024	260	272	618	29	276	781
025	281	221	598	29	329	909
026	256	256	601	29	299	831
027	251	251	589	29	348	858
028	268	237	601	29	329	885
029	248	268	601	29	322	858
030	248	281	615	29	215	737
031	233	283	601	29	294	757
032	257	247	594	29	308	831
033	256	256	601	29	315	809

INCREASED LIMIT FACTORS FOR BI, PD AND CSL REFER TO RULE 18.
 DEDUCTIBLE OPTIONS REFER TO DEDUCTIBLE INSURANCE UNDER RULE 14.
 LIABILITY & PIP/MEDICAL (LPMP) SYMBOLS REFER TO PAGE PA-R-1.
 MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.
 TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-T-1.

**PERSONAL VEHICLE MANUAL
ANNUAL RATES**

EMCASCO

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP \$500 Deductible	COLL
021	323	275	712	22	223	609
022	220	229	522	22	212	619
023	196	250	513	22	200	582
024	200	209	475	22	212	601
025	216	170	460	22	253	699
026	197	197	462	22	230	639
027	193	193	453	22	268	660
028	206	182	462	22	253	681
029	191	206	462	22	248	660
030	191	216	473	22	165	567
031	179	218	462	22	226	582
032	198	190	457	22	237	639
033	197	197	462	22	242	622

INCREASED LIMIT FACTORS FOR BI, PD AND CSL REFER TO RULE 18.
 DEDUCTIBLE OPTIONS REFER TO DEDUCTIBLE INSURANCE UNDER RULE 14.
 LIABILITY & PIP/MEDICAL (LPMP) SYMBOLS REFER TO PAGE PA-R-1.
 MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.
 TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-T-1.

The following are on file with the Arkansas Insurance Department, but not displayed in the Agency Manual:

*

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

A. Other Than Collision

Symbol	Factor	Symbol	Factor
66	7.69	71	11.55
67	8.46	72	12.33
68	9.23	73	13.10
69	10.00	74	13.88
70	10.77	75	14.66

1. 2011 and Later Model Year Vehicles – Symbol 98 Vehicles

Develop the factor for Symbol 98 vehicles as follows:

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

B. Collision

Symbol	Factor	Symbol	Factor
66	3.93	71	5.75
67	4.29	72	6.12
68	4.66	73	6.49
69	5.03	74	6.86
70	5.39	75	7.22

1. 2011 and Later Model Year Vehicles – Symbol 98 Vehicles

Develop the factor for Symbol 98 vehicles as follows:

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. Owners

c. Increased Limits

ANNUAL RATES – UMBI ONLY

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$148.00	\$118.00	\$79.00	\$63.50	\$57.50	\$46.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$122.00	\$98.00	\$65.50	\$52.50	\$47.50	\$38.00
500/500	134.50	108.00	72.00	58.00	52.50	42.00
500/1,000	135.50	108.00	72.50	58.00	52.50	42.00

*

14. MISCELLANEOUS COVERAGES (Cont'd.)

*

ANNUAL RATES – UMBI/UMPD

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$224.00	\$179.50	\$132.00	\$105.50	\$93.50	\$74.50

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$202.50	\$162.00	\$120.00	\$96.00	\$83.50	\$66.50
500/500	215.00	172.00	127.00	101.50	88.50	70.50
500/1,000	215.50	172.50	127.00	101.50	88.50	71.00

*

B. Underinsured Motorists Coverage

3. Annual Rates

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$403.50	\$323.00	\$353.50	\$283.00	\$283.50	\$227.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$289.50	\$231.50	\$253.50	\$203.00	\$203.50	\$162.50
500/500	343.50	275.00	301.00	240.50	241.50	193.00
500/1,000	345.50	276.50	302.50	242.00	242.50	194.00

N. Named Driver Exclusion

1. Applicability

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

2. Requirements

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

14. MISCELLANEOUS COVERAGES (Cont'd.)

- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

3. Endorsement

Attach **PP1337 – Named Driver Exclusion Endorsement – Arkansas** to the policy.

18. INCREASED LIMITS

*

A. Liability Increased Limits Tables

1. \$75,000 Single Limit Liability Increased Limits

Single Limits	Factor
1,000,000	1.52

2. \$25,000/50,000 Bodily Injury Increased Limits

Split Limits	Factor
300/300	1.99
500/500	2.10
500/1,000	2.21

3. \$25,000 Property Damage Liability Increased Limits

P.D. Limit	Factor
\$250,000	1.20
500,000	1.25

D. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate:

Limits	Factor
50,000	5.26
75,000	5.50
100,000	5.58

19. MISCELLANEOUS TYPES

D. Snowmobiles and All-Terrain Vehicles

(Class Code – 959000) (Including Passenger Hazard)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow.

This does not include a vehicle using airplane type propellers or fans.

An all-terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

Attach Endorsement – PP0320 – Snowmobile Endorsement

LIABILITY, MEDICAL PAYMENTS AND UNINSURED MOTORISTS

1. **Liability** – Charge 50% of private passenger base rates.
2. **Passenger Hazard Exclusion** – This Passenger Hazard Exclusion is NOT applicable in Arkansas.
3. **Medical Payments** - \$500 limit only – Charge 200% of private passenger base rate.
4. **Uninsured Motorists** – Charge the private passenger rate.

SERFF Tracking Number: EMCC-127042074 State: Arkansas
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: AR-PA-2011-02
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	03/08/2011

Comments:

Attachments:

rff_A-1.pdf
 rff_Rate Filing Abstract_RF1-1 _EMCASCO_.pdf
 rff_Rate Filing Abstract_RF1-1 _EMCC_.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	03/08/2011

Comments:

Attachments:

rff_PPA_Survey_FORM_APCS (EMCASCO)-3-2-11.xls
 rff_PPA_Survey_FORM_APCS (EMCC)-3-2-11.xls

		Item Status:	Status
			Date:
Bypassed - Item:	NAIC loss cost data entry document	Filed	03/08/2011
Bypass Reason:	n/a		

Comments:

		Item Status:	Status
			Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/08/2011

Bypass Reason:

n/a

Comments:

SERFF Tracking Number: EMCC-127042074 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: AR-PA-2011-02
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

Item Status: Filed **Status Date:** 03/08/2011
Satisfied - Item: exhibits
Comments:
Attachments:
act_Calendar Year Exp..pdf
act_Rels. and Base rates.pdf
act_Summary of Changes.pdf
act_Supplemental Documents.pdf

Item Status: Filed **Status Date:** 03/08/2011
Satisfied - Item: Memorandum
Comments:
Attachment:
rule_memorandum.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 Employers Mutual Casualty Company

NAIC # (including group #) 21415 (062)

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No

If yes, list the areas: _____

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

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

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

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

a. Driver over 55	10 %
b. Good Student Discount	10 %
c. Multi-car Discount	5-25 %
d. Accident Free Discount*	10 %

Please Specify Qualification for Discount:

e. Anti-Theft Discount	5-15 %
f. Other (specify)	
Drivers Training	10 %
Safety Equipment	5-30
Motor Vehicle acc prev course	10
Combination with HO	20
College graduate scholastic achievement	5
Ins Scoring from .55 to 1.00	
Customer Plus Discount	15 %

6. Do you have an installment payment plan for automobile insurance? Yes No
If so, what is the fee for installment payments? 3.00

7. Does your company utilize a tiered rating plan? Yes No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

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



Signature
Jo L. Byers

Printed Name
Filings Analyst

Title

800-247-2128 ext 2707

Telephone Number

jo.l.byers@emcins.com

Email Address

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 EMCASCO Insurance Company
 NAIC # (including group #) 21407 (062)

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No

If yes, list the areas: _____

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

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

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

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

a. Driver over 55	10 %
b. Good Student Discount	10 %
c. Multi-car Discount	5-25 %
d. Accident Free Discount*	10 %

Please Specify Qualification for Discount:

e. Anti-Theft Discount	5-15 %
f. Other (specify)	
Drivers Training	10 %
Safety Equipment	5-30
Motor Vehicle acc prev course	10
Combination with HO	20
College graduate scholastic achievement	5
Ins Scoring from .55 to 1.00	
Customer Plus Discount	15 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? 3.00

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

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



 Signature
 Jo L. Byers

 Printed Name
 Filings Analyst

Title

800-247-2128 ext 2707

Telephone Number

jo.l.byers@emcins.com

Email Address

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

1.	This filing transmittal is part of Company Tracking #	AR-PA-2011-02
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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	
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		Company Name	Company NAIC Number	
3.	A.	EMCASCO Insurance Company	B.	062-21407

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A.		B.	

5.							
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
PPA Liability	6.1%	1.3 %					
PPA Medical	25.8%	15.8%					
PPA Comprehensive	7.8%	7.5%					
PPA Collision	0.4%	0.0%					
PPA Uninsured Motorists	N/A	7.2%					
PPA Underinsured Motorists	N/A	18.2%					
TOTAL OVERALL EFFECT	+5.3%	+3.4%					

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
2005	464	-9.0%	9/1/2005	692	280	40.5%	60.2%
2006	409	-2.5%	11/1/2006	507	122	24.2%	55.7%
2007	407	-2.2%	3/15/2008	465	176	37.9%	56.7%
2008	450	-4.7%	12/15/2008	467	301	64.5%	51.2%
2009	825	-0.2%	10/15/2009	682	342	50.1%	65.2%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.7%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	2.6% (Liab) 3.1% (PD)
D. Underwriting Profit & Contingencies	3.0% (Liab) 4.4% (PD)
E. Other (explain)	0.0%
F. TOTAL	36.3% (Liab) 38.2% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 12.8% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. -4.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

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

1.	This filing transmittal is part of Company Tracking #	AR-PA-2011-02
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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	
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Company Name		Company NAIC Number	
3.	A. Employers Mutual Casualty Company	B.	062-21415

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A.	B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
PPA Liability	6.1%	1.1%					
PPA Medical	25.8%	16.0%					
PPA Comprehensive	7.8%	7.5%					
PPA Collision	0.4%	0.0%					
PPA Uninsured Motorists	N/A	7.2%					
PPA Underinsured Motorists	N/A	18.2%					
TOTAL OVERALL EFFECT	+5.3%	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
2005	57	-8.0%	9/1/2005	96	0	0.3%	53.4%
2006	40	-0.8%	11/1/2006	56	17	30.1%	53.6%
2007	32	-4.4%	3/15/2008	48	9	18.6%	48.7%
2008	31	-5.1%	12/15/2008	40	16	39.9%	53.4%
2009	63	+0.3%	10/15/2009	61	14	22.7%	63.7%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.7%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	2.6% (Liab) 3.1% (PD)
D. Underwriting Profit & Contingencies	3.0% (Liab) 4.4% (PD)
E. Other (explain)	0.0%
F. TOTAL	36.3% (Liab) 38.2% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 8.5% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. -1.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 21407
Company Name: EMCASCO Insurance Company
Contact Person: Jo L. Byers
Telephone No.: 800-247-2128 ext 2707
Email Address: jo.l.byers@emcins.com
Effective Date: 05/01/2011

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-30 %
 AUTO/HOMEOWNERS 20 %
 GOOD STUDENT 10 %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. N/A %

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

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$915	\$1,140	\$361	\$340	\$910	\$1,133	\$359	\$338	\$1,034	\$1,283	\$419	\$396	\$896	\$1,115	\$354	\$333
	Minimum Liability with Comprehensive and Collision			\$1,722	\$2,163	\$636	\$596	\$1,774	\$2,228	\$654	\$613	\$1,810	\$2,268	\$684	\$643	\$1,823	\$2,292	\$671	\$627	\$1,872	\$2,345	\$705	\$662
	100/300/50 Liability with Comprehensive and Collision			\$1,993	\$2,489	\$774	\$728	\$2,059	\$2,573	\$796	\$750	\$2,118	\$2,636	\$846	\$799	\$2,105	\$2,631	\$812	\$764	\$2,191	\$2,727	\$871	\$821
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$915	\$1,014	\$361	\$340	\$910	\$1,007	\$359	\$338	\$1,034	\$1,140	\$419	\$396	\$896	\$991	\$354	\$333	\$923	\$1,016	\$381	\$361
	Minimum Liability with Comprehensive and Collision			\$2,142	\$2,696	\$779	\$729	\$2,221	\$2,796	\$806	\$754	\$2,213	\$2,778	\$821	\$770	\$2,309	\$2,908	\$837	\$781	\$2,364	\$2,970	\$873	\$818
	100/300/50 Liability with Comprehensive and Collision			\$2,413	\$3,023	\$917	\$861	\$2,506	\$3,141	\$948	\$891	\$2,520	\$3,146	\$983	\$926	\$2,590	\$3,247	\$979	\$918	\$2,683	\$3,353	\$1,039	\$977
2003 Honda Odyssey "EX"	Minimum Liability			\$915	\$1,140	\$361	\$340	\$910	\$1,133	\$359	\$338	\$1,034	\$1,283	\$419	\$396	\$896	\$1,115	\$354	\$333	\$923	\$1,143	\$381	\$361
	Minimum Liability with Comprehensive and Collision			\$2,066	\$2,600	\$754	\$706	\$2,142	\$2,696	\$779	\$729	\$2,142	\$2,690	\$798	\$748	\$2,220	\$2,795	\$806	\$752	\$2,275	\$2,857	\$843	\$791
	100/300/50 Liability with Comprehensive and Collision			\$2,338	\$2,926	\$891	\$837	\$2,427	\$3,040	\$921	\$866	\$2,450	\$3,058	\$960	\$904	\$2,502	\$3,134	\$947	\$889	\$2,594	\$3,240	\$1,008	\$950
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$915	\$1,140	\$361	\$340	\$910	\$1,133	\$359	\$338	\$1,034	\$1,283	\$419	\$396	\$896	\$1,115	\$354	\$333	\$923	\$1,143	\$381	\$361
	Minimum Liability with Comprehensive and Collision			\$2,474	\$3,118	\$893	\$834	\$2,578	\$3,248	\$929	\$868	\$2,529	\$3,180	\$929	\$871	\$2,693	\$3,395	\$968	\$903	\$2,752	\$3,462	\$1,006	\$941
	100/300/50 Liability with Comprehensive and Collision			\$2,745	\$3,444	\$1,030	\$966	\$2,862	\$3,592	\$1,071	\$1,005	\$2,837	\$3,548	\$1,091	\$1,026	\$2,974	\$3,734	\$1,109	\$1,039	\$3,071	\$3,844	\$1,171	\$1,100
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$915	\$1,140	\$361	\$340	\$910	\$1,133	\$359	\$338	\$1,034	\$1,283	\$419	\$396	\$896	\$1,115	\$354	\$333	\$923	\$1,143	\$381	\$361
	Minimum Liability with Comprehensive and Collision			\$2,626	\$3,309	\$945	\$883	\$2,739	\$3,452	\$984	\$918	\$2,671	\$3,358	\$978	\$916	\$2,870	\$3,619	\$1,028	\$959	\$2,925	\$3,681	\$1,065	\$996
	100/300/50 Liability with Comprehensive and Collision			\$2,898	\$3,636	\$1,082	\$1,015	\$3,024	\$3,796	\$1,125	\$1,055	\$2,979	\$3,726	\$1,140	\$1,071	\$3,151	\$3,958	\$1,170	\$1,096	\$3,245	\$4,064	\$1,231	\$1,155
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$915	\$1,140	\$361	\$340	\$910	\$1,133	\$359	\$338	\$1,034	\$1,283	\$419	\$396	\$896	\$1,115	\$354	\$333	\$923	\$1,143	\$381	\$361
	Minimum Liability with Comprehensive and Collision			\$1,943	\$2,444	\$712	\$666	\$2,010	\$2,528	\$734	\$687	\$2,019	\$2,532	\$756	\$709	\$2,080	\$2,617	\$758	\$708	\$2,127	\$2,671	\$792	\$744
	100/300/50 Liability with Comprehensive and Collision			\$2,214	\$2,770	\$849	\$798	\$2,295	\$2,872	\$876	\$824	\$2,327	\$2,900	\$918	\$864	\$2,361	\$2,956	\$900	\$845	\$2,447	\$3,053	\$958	\$903

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 21415
Company Name: Employers Mutual Casualty Company
Contact Person: Jo L. Byers
Telephone No.: 800-247-2128 ext 2707
Email Address: jo.l.byers@emcins.com
Effective Date: 05/01/2011

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
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	20-30	%
AUTO/HOMEOWNERS	20	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	5-15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	N/A	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,170	\$1,464	\$448	\$421	\$1,163	\$1,455	\$446	\$419	\$1,315	\$1,641	\$517	\$486	\$1,145	\$1,432	\$440	\$413
	Minimum Liability with Comprehensive and Collision			\$2,219	\$2,795	\$806	\$754	\$2,285	\$2,878	\$829	\$774	\$2,326	\$2,924	\$863	\$808	\$2,350	\$2,960	\$852	\$796	\$2,403	\$3,302	\$889	\$833
	100/300/50 Liability with Comprehensive and Collision			\$2,551	\$3,197	\$964	\$906	\$2,636	\$3,303	\$994	\$932	\$2,703	\$3,379	\$1,047	\$985	\$2,695	\$3,381	\$1,015	\$953	\$2,794	\$3,492	\$1,078	\$1,014
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,170	\$1,302	\$448	\$421	\$1,163	\$1,294	\$446	\$419	\$1,315	\$1,459	\$517	\$486	\$1,145	\$1,273	\$440	\$413	\$1,171	\$1,297	\$468	\$441
	Minimum Liability with Comprehensive and Collision			\$2,767	\$3,488	\$994	\$927	\$2,872	\$3,623	\$1,030	\$960	\$2,849	\$3,586	\$1,041	\$972	\$2,982	\$3,763	\$1,068	\$995	\$3,043	\$3,834	\$1,107	\$1,035
	100/300/50 Liability with Comprehensive and Collision			\$3,098	\$3,890	\$1,152	\$1,079	\$3,222	\$4,048	\$1,195	\$1,118	\$3,226	\$4,041	\$1,225	\$1,150	\$3,327	\$4,184	\$1,231	\$1,152	\$3,434	\$4,305	\$1,296	\$1,216
2003 Honda Odyssey "EX"	Minimum Liability			\$1,170	\$1,464	\$448	\$421	\$1,163	\$1,455	\$446	\$419	\$1,315	\$1,641	\$517	\$486	\$1,145	\$1,432	\$440	\$413	\$1,171	\$1,459	\$468	\$441
	Minimum Liability with Comprehensive and Collision			\$2,668	\$3,365	\$959	\$896	\$2,766	\$3,488	\$994	\$927	\$2,756	\$3,469	\$1,009	\$944	\$2,868	\$3,617	\$1,029	\$959	\$2,932	\$3,692	\$1,069	\$999
	100/300/50 Liability with Comprehensive and Collision			\$2,999	\$3,767	\$1,117	\$1,048	\$3,116	\$3,914	\$1,159	\$1,085	\$3,133	\$3,924	\$1,194	\$1,121	\$3,213	\$4,038	\$1,191	\$1,116	\$3,322	\$4,163	\$1,258	\$1,180
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,170	\$1,464	\$448	\$421	\$1,163	\$1,455	\$446	\$419	\$1,315	\$1,641	\$517	\$486	\$1,145	\$1,432	\$440	\$413	\$1,171	\$1,459	\$468	\$441
	Minimum Liability with Comprehensive and Collision			\$3,198	\$4,036	\$1,141	\$1,064	\$3,331	\$4,205	\$1,185	\$1,106	\$3,260	\$4,107	\$1,181	\$1,103	\$3,481	\$4,395	\$1,238	\$1,154	\$3,550	\$4,476	\$1,280	\$1,196
	100/300/50 Liability with Comprehensive and Collision			\$3,529	\$4,437	\$1,299	\$1,215	\$3,681	\$4,630	\$1,350	\$1,264	\$3,637	\$4,563	\$1,366	\$1,280	\$3,826	\$4,815	\$1,400	\$1,311	\$3,941	\$4,947	\$1,469	\$1,377
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,170	\$1,464	\$448	\$421	\$1,163	\$1,455	\$446	\$419	\$1,315	\$1,641	\$517	\$486	\$1,145	\$1,432	\$440	\$413	\$1,171	\$1,459	\$468	\$441
	Minimum Liability with Comprehensive and Collision			\$3,395	\$4,287	\$1,209	\$1,127	\$3,543	\$4,474	\$1,258	\$1,173	\$3,442	\$4,339	\$1,244	\$1,161	\$3,709	\$4,685	\$1,316	\$1,226	\$3,775	\$4,761	\$1,357	\$1,267
	100/300/50 Liability with Comprehensive and Collision			\$3,726	\$4,689	\$1,367	\$1,278	\$3,894	\$4,899	\$1,423	\$1,331	\$3,819	\$4,795	\$1,429	\$1,338	\$4,054	\$5,105	\$1,478	\$1,383	\$4,166	\$5,232	\$1,546	\$1,448
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,170	\$1,464	\$448	\$421	\$1,163	\$1,455	\$446	\$419	\$1,315	\$1,641	\$517	\$486	\$1,145	\$1,432	\$440	\$413	\$1,171	\$1,459	\$468	\$441
	Minimum Liability with Comprehensive and Collision			\$2,506	\$3,158	\$904	\$844	\$2,593	\$3,269	\$934	\$872	\$2,596	\$3,265	\$954	\$892	\$2,686	\$3,386	\$967	\$902	\$2,738	\$3,446	\$1,003	\$938
	100/300/50 Liability with Comprehensive and Collision			\$2,837	\$3,560	\$1,062	\$996	\$2,943	\$3,694	\$1,099	\$1,030	\$2,973	\$3,720	\$1,138	\$1,070	\$3,031	\$3,807	\$1,129	\$1,059	\$3,129	\$3,916	\$1,192	\$1,119

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

CALENDAR YEAR ACTUAL EXPERIENCE

EMPLOYERS MUTUAL CASUALTY COMPANY

YEAR	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	I/E LOSS RATIO
2006	52,502	56,432	17,007	30.1%
2007	45,414	48,075	8,926	18.6%
2008	38,942	39,855	15,896	39.9%
2009	95,648	61,179	13,901	22.7%
2010 *	146,865	107,404	100,369	93.4%
TOTAL	379,371	312,945	156,099	49.9%

EMCASCO INSURANCE COMPANY

YEAR	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	I/E LOSS RATIO
2006	487,639	506,845	122,452	24.2%
2007	465,678	464,700	175,910	37.9%
2008	476,682	467,314	301,495	64.5%
2009	1,089,640	682,413	342,104	50.1%
2010 *	1,560,757	1,126,058	465,661	41.4%
TOTAL	4,080,396	3,247,330	1,407,622	43.3%

ALL COMPANIES COMBINED

YEAR	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	I/E LOSS RATIO
2006	540,141	563,277	139,459	24.8%
2007	511,092	512,775	184,836	36.0%
2008	515,624	507,169	317,391	62.6%
2009	1,185,288	743,592	356,005	47.9%
2010 *	1,707,622	1,233,462	566,030	45.9%
TOTAL	4,459,767	3,560,275	1,563,721	43.9%

* 10 months

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COMPREHENSIVE*														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1990 1998	1989 & prior
1	0.32	0.38	0.36	0.34	0.32	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.11
2	0.40	0.49	0.47	0.45	0.42	0.40	0.38	0.36	0.34	0.32	0.30	0.30	0.28	0.27	0.11
3	0.50	0.59	0.56	0.53	0.50	0.49	0.46	0.43	0.42	0.39	0.37	0.35	0.33	0.32	0.11
4	0.61	0.67	0.64	0.61	0.57	0.55	0.51	0.50	0.48	0.45	0.42	0.40	0.38	0.36	0.11
5	0.70	0.75	0.71	0.68	0.65	0.62	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.41	0.13
6	0.76	0.84	0.80	0.76	0.72	0.69	0.65	0.62	0.59	0.56	0.52	0.50	0.48	0.46	0.21
7	0.85	0.92	0.88	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.55	0.52	0.50	0.27
8	0.91	1.00	0.95	0.90	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54	0.34
10	0.98	1.09	1.04	0.99	0.93	0.90	0.84	0.80	0.77	0.72	0.69	0.66	0.62	0.59	0.44
11	1.05	1.20	1.14	1.09	1.03	0.98	0.92	0.88	0.85	0.80	0.75	0.72	0.69	0.65	0.52
12	1.11	1.31	1.25	1.18	1.12	1.08	1.01	0.96	0.92	0.88	0.82	0.79	0.75	0.71	0.62
13	1.16	1.43	1.36	1.30	1.23	1.17	1.10	1.05	1.01	0.95	0.90	0.86	0.82	0.78	0.74
14	1.22	1.56	1.49	1.41	1.33	1.28	1.20	1.14	1.10	1.04	0.98	0.93	0.90	0.85	0.89
15	1.28	1.72	1.64	1.55	1.48	1.41	1.32	1.26	1.21	1.14	1.09	1.03	0.98	0.93	1.06
16	1.33	1.87	1.78	1.70	1.60	1.53	1.44	1.37	1.31	1.25	1.17	1.12	1.07	1.02	1.23
17	1.39	2.02	1.92	1.83	1.73	1.66	1.56	1.49	1.42	1.34	1.27	1.21	1.15	1.10	1.43
18	1.46	2.16	2.06	1.95	1.85	1.77	1.67	1.58	1.52	1.44	1.36	1.30	1.24	1.17	1.66
19	1.50	2.34	2.23	2.11	2.01	1.91	1.81	1.71	1.65	1.56	1.47	1.40	1.33	1.27	1.92
20	1.56	2.54	2.42	2.30	2.18	2.08	1.96	1.87	1.79	1.70	1.60	1.52	1.45	1.38	2.25
21	1.61	2.77	2.64	2.50	2.37	2.27	2.13	2.03	1.95	1.85	1.74	1.67	1.58	1.50	2.81
22	1.67	3.06	2.91	2.77	2.62	2.50	2.36	2.25	2.15	2.04	1.92	1.84	1.75	1.66	
23	1.71	3.37	3.21	3.05	2.89	2.76	2.60	2.47	2.37	2.25	2.11	2.02	1.92	1.83	
24	1.77	3.83	3.65	3.47	3.29	3.13	2.95	2.81	2.70	2.55	2.41	2.30	2.19	2.08	
25	1.82	4.49	4.28	4.07	3.85	3.68	3.47	3.30	3.16	2.99	2.82	2.70	2.56	2.44	
26	1.87	5.17	4.92	4.68	4.43	4.24	3.99	3.79	3.65	3.45	3.25	3.10	2.95	2.81	
27	1.91	5.91	5.63	5.34	5.07	4.84	4.56	4.33	4.16	3.94	3.71	3.54	3.38	3.21	

* Converted from Model Year 2009/ Symbol 8.
2011 Symbols 28-75 are not shown

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR/SYMBOL RELATIVES**

Symbol	REVISED COMPREHENSIVE													1999	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
	& prior																											
1	0.34	0.33	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.22	0.28												
2	0.42	0.40	0.49	0.47	0.44	0.40	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.28	0.12												
3	0.52	0.49	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12	0.12												
4	0.64	0.61	0.67	0.64	0.60	0.58	0.54	0.52	0.44	0.47	0.44	0.42	0.40	0.38	0.42	0.14												
5	0.73	0.69	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14	0.22												
6	0.80	0.77	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.14	0.22												
7	0.89	0.85	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28	0.28												
8	0.96	0.91	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36	0.36												
10	1.03	0.99	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46	0.46												
11	1.10	1.05	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55	0.55												
12	1.17	1.11	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65	0.65												
13	1.22	1.17	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78	0.78												
14	1.28	1.22	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.94	0.94	0.89	0.83	0.83												
15	1.34	1.28	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11	1.11												
16	1.40	1.33	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29	1.29												
17	1.46	1.40	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50	1.50												
18	1.53	1.46	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74	1.74												
25	1.91	1.83	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	2.95	2.95												
26	1.96	1.87	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	3.37	3.37												
27	2.01	1.92	5.91	5.61	5.32	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37	3.95	3.95												
28	2.07	1.97																										
29	2.11	2.02																										
30	2.17	2.07																										
31	2.22	2.12																										
32	2.27	2.16																										
33	2.31	2.21																										
34	2.37	2.26																										
35	2.41	2.30																										
36	2.48	2.36																										
37	2.55	2.44																										
38	2.63	2.51																										
39	2.70	2.57																										
40	2.77	2.65																										
41	2.84	2.71																										
42	2.92	2.78																										
43	2.98	2.85																										
44	3.06	2.92																										
45	3.12	2.98																										
46	3.20	3.06																										
47	3.29	3.14																										
48	3.38	3.22																										
49	3.47	3.31																										
50	3.54	3.38																										
51	3.63	3.47																										
52	3.72	3.55																										
53	3.80	3.62																										
54	3.93	3.75																										
55	4.09	3.91																										
56	4.27	4.07																										
57	4.44	4.24																										
58	4.72	4.50																										
59	5.08	4.85																										
60	5.46	5.21																										
61	5.84	5.58																										
62	6.24	5.95																										
63	6.64	6.34																										
64	7.05	6.73																										
65	7.45	7.11																										
66	8.05	7.69																										
67	8.87	8.46																										
68	9.67	9.23																										
69	10.47	10.00																										
70	11.29	10.77																										
71	12.10	11.55																										
72	12.91	12.33																										
73	13.73	13.10																										
74	14.54	13.88																										
75	15.36	14.66																										

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR/SYMBOL RELATIVITIES**

Symbol	CURRENT COLLISION*													1998 & prior
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	
1	0.46	0.62	0.59	0.55	0.52	0.49	0.45	0.41	0.39	0.36	0.34	0.32	0.30	0.29
2	0.58	0.70	0.67	0.63	0.59	0.55	0.50	0.47	0.44	0.41	0.39	0.37	0.34	0.32
3	0.70	0.77	0.73	0.69	0.65	0.61	0.56	0.51	0.49	0.46	0.43	0.40	0.37	0.35
4	0.81	0.82	0.78	0.73	0.69	0.65	0.59	0.54	0.51	0.49	0.46	0.43	0.40	0.37
5	0.86	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.50	0.48	0.45	0.42	0.39
6	0.90	0.90	0.86	0.81	0.75	0.71	0.65	0.60	0.56	0.53	0.50	0.48	0.44	0.41
7	0.92	0.95	0.90	0.85	0.80	0.75	0.69	0.64	0.60	0.56	0.52	0.50	0.46	0.44
8	0.96	1.00	0.95	0.90	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.49	0.46
10	1.01	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
11	1.05	1.10	1.05	0.98	0.92	0.87	0.80	0.73	0.70	0.65	0.61	0.58	0.53	0.50
12	1.08	1.15	1.10	1.03	0.96	0.90	0.83	0.77	0.72	0.68	0.64	0.60	0.56	0.52
13	1.11	1.21	1.15	1.09	1.01	0.95	0.88	0.81	0.76	0.71	0.67	0.64	0.59	0.55
14	1.13	1.28	1.22	1.14	1.08	1.01	0.92	0.86	0.80	0.75	0.70	0.67	0.62	0.58
15	1.16	1.37	1.30	1.23	1.15	1.09	0.99	0.91	0.86	0.81	0.75	0.71	0.67	0.63
16	1.18	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.80	0.75	0.70	0.66
17	1.22	1.52	1.45	1.36	1.28	1.20	1.10	1.01	0.95	0.90	0.84	0.80	0.74	0.70
18	1.25	1.80	1.52	1.43	1.34	1.27	1.16	1.07	1.01	0.94	0.89	0.84	0.78	0.73
19	1.28	1.88	1.60	1.50	1.41	1.32	1.22	1.12	1.06	0.99	0.92	0.88	0.82	0.77
20	1.30	1.76	1.68	1.57	1.48	1.39	1.28	1.17	1.10	1.04	0.97	0.92	0.86	0.80
21	1.33	1.84	1.75	1.65	1.54	1.46	1.33	1.23	1.15	1.09	1.02	0.96	0.90	0.84
22	1.36	1.94	1.85	1.73	1.63	1.53	1.40	1.30	1.22	1.14	1.08	1.02	0.94	0.89
23	1.39	2.05	1.95	1.84	1.71	1.62	1.49	1.37	1.29	1.21	1.13	1.08	1.00	0.93
24	1.42	2.21	2.10	1.98	1.85	1.74	1.60	1.48	1.39	1.30	1.22	1.16	1.08	1.01
25	1.45	2.46	2.34	2.20	2.06	1.94	1.78	1.64	1.54	1.46	1.36	1.29	1.19	1.12
26	1.47	2.71	2.58	2.43	2.27	2.14	1.96	1.81	1.70	1.60	1.50	1.42	1.31	1.24
27	1.49	3.06	2.91	2.74	2.56	2.42	2.22	2.04	1.92	1.81	1.69	1.60	1.49	1.40

* Converted from Model Year 2009/ Symbol 8.
2011 Symbols 28-75 are not shown

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVES**

REVISED COLLISION

Symbol	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1999 & prior
1	0.48	0.46	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
2	0.61	0.58	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
3	0.74	0.70	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
4	0.85	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
5	0.90	0.86	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
6	0.94	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
7	0.97	0.92	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
8	1.01	0.97	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.06	1.01	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.10	1.05	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.13	1.08	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.17	1.11	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.19	1.13	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.22	1.17	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.24	1.19	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.28	1.22	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.31	1.25	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.34	1.28	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.36	1.30	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	1.40	1.33	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	1.43	1.37	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	
23	1.46	1.40	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	
24	1.49	1.42	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	
25	1.52	1.45	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	
26	1.54	1.47	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	
27	1.56	1.49	3.06	2.88	2.69	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47	
28	1.60	1.52													
29	1.62	1.54													
30	1.65	1.58													
31	1.67	1.60													
32	1.69	1.62													
33	1.73	1.65													
34	1.75	1.67													
35	1.77	1.69													
36	1.80	1.72													
37	1.84	1.75													
38	1.87	1.79													
39	1.89	1.81													
40	1.93	1.84													
41	1.95	1.86													
42	1.98	1.89													
43	2.00	1.91													
44	2.02	1.93													
45	2.05	1.95													
46	2.08	1.98													
47	2.11	2.02													
48	2.13	2.04													
49	2.17	2.07													
50	2.20	2.10													
51	2.23	2.13													
52	2.26	2.15													
53	2.28	2.18													
54	2.33	2.23													
55	2.39	2.28													
56	2.45	2.34													
57	2.52	2.40													
58	2.63	2.51													
59	2.76	2.64													
60	2.89	2.76													
61	3.06	2.92													
62	3.26	3.11													
63	3.44	3.29													
64	3.64	3.48													
65	3.83	3.65													
66	4.11	3.93													
67	4.50	4.29													
68	4.88	4.66													
69	5.27	5.03													
70	5.64	5.39													
71	6.03	5.75													
72	6.41	6.12													
73	6.80	6.49													
74	7.18	6.86													
75	7.57	7.22													

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

*LIABILITY INCREASED
LIMITS RELATIVITIES*

Combined Single Limit

<u>Limit</u>	<u>Relativities</u>	
	<u>Current</u>	<u>Revised</u>
75,000	1.00	1.00
100,000	1.05	1.07
200,000	1.14	1.23
300,000	1.19	1.31
500,000	1.24	1.41
1,000,000	1.30	1.52

Split Limit - Bodily Injury

<u>Limit</u>	<u>Relativities</u>	
	<u>Current</u>	<u>Revised</u>
25/50	1.00	1.00
50/100	1.20	1.25
100/300	1.39	1.54
300/300	1.57	1.99
250/500	1.58	1.94
500/500	1.65	2.10
500/1000	1.70	2.21

Split Limit - Property Damage

<u>Limit</u>	<u>Relativities</u>	
	<u>Current</u>	<u>Revised</u>
25,000	1.00	1.00
50,000	1.03	1.06
100,000	1.08	1.12
250,000	1.17	1.20
500,000	1.22	1.25

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

*PHYSICAL DAMAGE
DEDUCTIBLE RELATIVES*

<u>Deductible</u>	<u>Comprehensive</u>	
	<u>Cur</u>	<u>Revised</u>
50	1.58	1.46
100	1.49	1.38
200	1.33	1.25
250	1.26	1.19
500	1.00	1.00
1,000	0.74	0.77
1,500	0.58	0.60
2,000	0.47	0.49
2,500	0.38	0.40

<u>Deductible</u>	<u>Collision</u>	
	<u>Cur</u>	<u>Revised</u>
100	1.18	1.18
200	1.13	1.13
250	1.11	1.11
500	1.00	1.00
1,000	0.83	0.83
1,500	0.70	0.70
2,000	0.60	0.60
2,500	0.51	0.52

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

**TERRITORY 22-25
ANNUAL UNINSURED MOTORISTS RATES**

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$37.50	\$30.00	\$37.00	\$29.50
75,000	44.00	35.00	43.50	34.50
100,000	49.00	39.00	48.00	38.50
200,000	60.00	48.00	59.50	47.50
300,000	66.50	53.00	65.50	52.50
500,000	73.00	58.50	72.00	58.00
1,000,000	80.00	64.00	79.00	63.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$82.00	\$65.50	\$94.50	\$75.50
75,000	107.50	86.00	124.50	99.50
100,000	129.50	103.50	149.50	120.00
200,000	184.00	147.50	213.50	171.00
300,000	218.00	174.50	253.50	203.00
500,000	258.50	207.00	301.00	240.50
1,000,000	303.50	243.00	353.50	283.00

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$29.50	\$23.50	\$29.00	\$23.50
50/100	39.00	31.50	38.50	31.00
100/300	50.50	40.50	49.50	40.00
300/300**	66.50	53.00	65.50	52.50
250/500	64.00	51.50	63.50	51.00
500/500**	73.00	58.50	72.00	58.00
500/1000**	73.50	58.50	72.50	58.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$49.00	\$39.50	\$57.00	\$45.50
50/100	83.50	66.50	96.50	77.00
100/300	132.50	106.00	153.50	122.50
300/300**	218.00	174.50	253.50	203.00
250/500	205.50	164.50	238.50	191.00
500/500**	258.50	207.00	301.00	240.50
500/1000**	260.00	208.00	302.50	242.00

** Not shown in manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

LIMIT	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
75,000	\$89.50	\$71.50	\$97.50	\$78.00
100,000	94.50	75.50	102.00	81.50
200,000	105.50	84.50	112.50	90.00
300,000	111.50	89.50	118.50	94.50
500,000	118.50	95.00	125.00	100.00
1,000,000	125.50	100.50	132.00	105.50

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

LIMIT	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
25/50/25	\$76.00	\$60.50	\$84.00	\$67.00
50/100/25	85.50	68.50	93.00	74.50
100/300/25	96.50	77.50	104.50	83.50
300/300/25**	112.50	90.00	120.00	96.00
250/500/25	110.50	88.50	118.00	94.50
500/500/25**	119.50	95.50	127.00	101.50
500/1000/25**	119.50	96.00	127.00	101.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

LIMIT	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
50	\$1.50	\$1.50	\$2.00	\$1.50
100	3.50	3.00	3.50	3.00

** Not shown in manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$67.00	\$53.50	\$68.50	\$55.00
75,000	78.50	63.00	80.50	64.50
100,000	87.50	70.00	90.00	72.00
200,000	108.00	86.50	110.50	88.50
300,000	119.00	95.50	122.00	98.00
500,000	131.50	105.00	134.50	108.00
1,000,000	144.00	115.00	148.00	118.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$77.50	\$62.00	\$108.00	\$86.50
75,000	101.50	81.50	142.00	113.50
100,000	122.50	98.00	171.00	137.00
200,000	174.50	139.50	244.00	195.00
300,000	206.50	165.50	289.50	231.50
500,000	245.00	196.00	343.50	275.00
1,000,000	287.50	230.00	403.50	323.00

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$53.00	\$42.50	\$54.50	\$43.50
50/100	70.00	56.00	72.00	57.50
100/300	90.50	72.50	92.50	74.00
300/300**	119.00	95.50	122.00	98.00
250/500	115.50	92.50	118.50	94.50
500/500**	131.50	105.00	134.50	108.00
500/1000**	132.00	105.50	135.50	108.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$46.50	\$37.50	\$65.00	\$52.00
50/100	79.00	63.00	110.00	88.00
100/300	125.50	100.50	175.00	140.00
300/300**	206.50	165.50	289.50	231.50
250/500	194.50	155.50	272.50	218.00
500/500**	245.00	196.00	343.50	275.00
500/1000**	246.00	197.00	345.50	276.50

** Not shown in manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$138.50	111.00	\$157.00	\$125.50
100,000	\$148.00	118.50	166.50	133.00
200,000	\$168.00	134.50	187.00	149.50
300,000	\$179.50	143.50	198.50	159.00
500,000	\$191.50	153.00	211.00	169.00
1,000,000	\$204.50	163.50	224.00	179.50

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50/25	\$116.00	\$92.50	\$135.00	\$108.00
50/100/25	133.00	106.50	152.50	122.00
100/300/25	153.00	122.50	173.00	138.50
300/300/25**	181.50	145.50	202.50	162.00
250/500/25	178.00	142.50	198.50	159.00
500/500/25**	194.00	155.00	215.00	172.00
500/1000/25**	194.50	155.50	215.50	172.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50	\$1.50	\$1.50	\$2.00	\$1.50
100	3.50	3.00	3.50	3.00

** Not shown in manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B.I.

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$26.50	\$21.00	\$26.50	\$21.50
75,000	31.00	25.00	31.50	25.00
100,000	34.50	27.50	35.00	28.00
200,000	42.50	34.00	43.00	34.50
300,000	47.00	37.50	47.50	38.00
500,000	51.50	41.50	52.50	42.00
1,000,000	57.00	45.50	57.50	46.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$64.00	\$51.00	\$76.00	\$60.50
75,000	84.00	67.00	99.50	79.50
100,000	101.00	81.00	120.00	96.00
200,000	144.00	115.00	171.50	137.00
300,000	170.50	136.50	203.50	162.50
500,000	202.00	161.50	241.50	193.00
1,000,000	237.00	189.50	283.50	227.00

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining
ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$21.00	\$17.00	\$21.00	\$17.00
50/100	27.50	22.00	28.00	22.50
100/300	35.50	28.50	36.00	29.00
300/300**	47.00	37.50	47.50	38.00
250/500	45.50	36.50	46.00	36.50
500/500**	51.50	41.50	52.50	42.00
500/1000**	52.00	41.50	52.50	42.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$38.50	\$31.00	\$45.50	\$36.50
50/100	65.00	52.00	77.50	62.00
100/300	103.50	83.00	123.00	98.50
300/300**	170.50	136.50	203.50	162.50
250/500	160.50	128.50	191.50	153.00
500/500**	202.00	161.50	241.50	193.00
500/1000**	203.50	162.50	242.50	194.00

** Not shown in manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$63.00	\$50.50	\$68.00	\$54.50
100,000	66.50	53.00	71.50	57.00
200,000	74.00	59.50	79.00	63.00
300,000	78.50	63.00	83.50	66.50
500,000	83.50	66.50	88.50	70.50
1,000,000	88.50	71.00	93.50	74.50

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES****

BI & PD Combined

LIMIT	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
25/50/25	\$52.50	\$42.00	\$57.00	\$45.50
50/100/25	59.00	47.00	64.00	51.00
100/300/25	67.00	53.50	72.00	57.50
300/300/25**	78.50	62.50	83.50	66.50
250/500/25	77.00	61.50	82.00	65.50
500/500/25**	83.00	66.50	88.50	70.50
500/1000/25**	83.50	66.50	88.50	71.00

ANNUAL UNINSURED MOTORISTS RATES****

Property Damage****

LIMIT	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
50,000	\$1.50	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists

**ARKANSAS
PERSONAL AUTO**

EMCASCO INSURANCE COMPANY

CURRENT & REVISED BASE RATES

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (10,8)		<u>Collision</u> 500 ded (10,8)	
	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>
21	729	712	19	22	202	223	602	609
22	534	522	19	22	192	212	612	619
23	525	513	19	22	181	200	575	582
24	486	475	19	22	192	212	594	601
25	471	460	19	22	229	253	691	699
26	473	462	19	22	208	230	631	639
27	464	453	19	22	242	268	652	660
28	473	462	19	22	229	253	673	681
29	473	462	19	22	224	248	652	660
30	484	473	19	22	149	165	560	567
31	473	462	19	22	204	226	575	582
32	468	457	19	22	214	237	631	639
33	473	462	19	22	219	242	615	622

**ARKANSAS
PERSONAL AUTO**

EMCASCO INSURANCE COMPANY

SPLIT LIMIT BASE RATES

	BODILY INJURY 25/50		PROPERTY DAMAGE 25000	
	BASE RATE	BASE RATE	BASE RATE	BASE RATE
<u>TERR</u>	<u>CUR</u>	<u>REV</u>	<u>CUR</u>	<u>REV</u>
21	\$314	\$323	\$314	\$275
22	\$207	\$220	\$263	\$229
23	\$189	\$196	\$273	\$250
24	\$195	\$200	\$228	\$209
25	\$215	\$216	\$190	\$170
26	\$194	\$197	\$218	\$197
27	\$186	\$193	\$218	\$193
28	\$204	\$206	\$204	\$182
29	\$183	\$191	\$233	\$206
30	\$183	\$191	\$243	\$216
31	\$171	\$179	\$245	\$218
32	\$191	\$198	\$216	\$190
33	\$190	\$197	\$222	\$197

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY**

CURRENT & REVISED BASE RATES

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (10,8)		<u>Collision</u> 500 ded (10,8)	
	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>
21	948	926	25	29	263	290	783	792
22	694	679	25	29	250	276	796	805
23	683	667	25	29	235	260	748	757
24	632	618	25	29	250	276	772	781
25	612	598	25	29	298	329	898	909
26	615	601	25	29	270	299	820	831
27	603	589	25	29	315	348	848	858
28	615	601	25	29	298	329	875	885
29	615	601	25	29	291	322	848	858
30	629	615	25	29	194	215	728	737
31	615	601	25	29	265	294	748	757
32	608	594	25	29	278	308	820	831
33	615	601	25	29	285	315	800	809

**ARKANSAS
PERSONAL AUTO**

EMPLOYERS MUTUAL CASUALTY COMPANY

SPLIT LIMIT BASE RATES

<u>TERR</u>	<u>BODILY INJURY</u> 25/50		<u>PROPERTY DAMAGE</u> 25000	
	<u>CUR</u> BASE RATE	<u>REV</u> BASE RATE	<u>CUR</u> BASE RATE	<u>REV</u> BASE RATE
21	\$408	\$420	\$408	\$358
22	\$269	\$286	\$342	\$298
23	\$246	\$255	\$355	\$325
24	\$254	\$260	\$296	\$272
25	\$280	\$281	\$247	\$221
26	\$252	\$256	\$283	\$256
27	\$242	\$251	\$283	\$251
28	\$265	\$268	\$265	\$237
29	\$238	\$248	\$303	\$268
30	\$238	\$248	\$316	\$281
31	\$222	\$233	\$319	\$283
32	\$248	\$257	\$281	\$247
33	\$247	\$256	\$289	\$256

**ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY**

SUMMARY OF CHANGES

Coverage	2009 Current Level Written Premium	Percent Change	Estimated Annual Dollar Effect
CSL Liability	\$76,081	5.0%	\$3,838
BI Liability	\$167,837	10.0%	\$16,741
PD Liability	\$176,415	-8.6%	(\$15,233)
<i>Subtotal</i>	<u>\$420,333</u>	<u>1.3%</u>	<u>\$5,346</u>
Medical	\$27,900	15.8%	\$4,408
Uninsured Motorists	\$53,082	7.2%	\$3,822
Underinsured Motorists	\$62,241	18.2%	\$11,328
Liability Total	\$563,556	4.4%	\$24,904
Comprehensive	\$152,393	7.5%	\$11,456
Collision	\$343,748	0.0%	\$38
Physical Damage Total	\$496,141	2.3%	\$11,494
Other Coverages	\$11,258	0.0%	\$0
All Coverages Total	\$1,070,955	3.4%	\$36,398

**ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY**

SUMMARY OF CHANGES

Territory	Coverage	2009		Percent Change	Estimated Annual Dollar Effect
		Current Level Written Premium			
21	CSL Liability	\$460		5.0%	23
	BI Liability	\$476		9.7%	46
	PD Liability	\$357		-10.5%	(37)
	Medical	\$62		15.8%	10
	Comp	\$420		7.3%	31
	Collision	\$1,043		-0.1%	(1)
	UM	\$293		7.2%	21
	UIM	\$274		18.2%	50
	Other	\$51		0.0%	0
	All	\$3,436		4.2%	143
	22	CSL Liability	\$0		---
BI Liability		\$218		13.3%	29
PD Liability		\$204		-11.0%	(22)
Medical		\$30		15.8%	5
Comp		\$226		7.3%	16
Collision		\$535		-0.1%	(1)
UM		\$78		7.2%	6
UIM		\$112		18.2%	20
Other		\$5		0.0%	0
All		\$1,408		3.8%	53
23		CSL Liability	\$7,235		5.0%
	BI Liability	\$3,108		10.5%	326
	PD Liability	\$3,785		-6.4%	(242)
	Medical	\$954		15.8%	151
	Comp	\$4,617		7.4%	342
	Collision	\$10,229		0.0%	0
	UM	\$2,511		7.2%	181
	UIM	\$3,055		18.2%	556
	Other	\$303		0.0%	0
	All	\$35,797		4.7%	1,676

ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
24	CSL Liability	\$13,715	5.1%	699
	BI Liability	\$24,228	9.3%	2,253
	PD Liability	\$24,089	-6.3%	(1,518)
	Medical	\$3,799	15.8%	600
	Comp	\$21,146	7.3%	1,544
	Collision	\$50,419	0.0%	0
	UM	\$9,861	7.2%	710
	UIM	\$12,211	18.2%	2,222
	Other	\$1,998	0.0%	0
	All	\$161,466	4.0%	6,510
	25	CSL Liability	\$924	5.0%
BI Liability		\$146	7.1%	10
PD Liability		\$115	-8.6%	(10)
Medical		\$24	15.8%	4
Comp		\$378	7.4%	28
Collision		\$997	-0.1%	(1)
UM		\$208	7.2%	15
UIM		\$35	18.2%	6
Other		\$9	0.0%	0
All		\$2,836	3.5%	98
26		CSL Liability	\$1,861	5.0%
	BI Liability	\$23,981	8.2%	1,966
	PD Liability	\$23,356	-7.6%	(1,775)
	Medical	\$3,323	15.8%	525
	Comp	\$18,449	7.5%	1,384
	Collision	\$43,893	0.1%	44
	UM	\$6,006	7.2%	432
	UIM	\$6,604	18.2%	1,202
	Other	\$1,634	0.0%	0
	All	\$129,107	3.0%	3,871

**ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY**

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
27	CSL Liability	\$5,040	5.0%	252
	BI Liability	\$18,702	10.6%	1,982
	PD Liability	\$20,765	-9.5%	(1,973)
	Medical	\$3,590	15.8%	567
	Comp	\$19,920	7.6%	1,514
	Collision	\$38,034	0.0%	0
	UM	\$5,275	7.2%	380
	UIM	\$5,141	18.2%	936
	Other	\$1,155	0.0%	0
	All	\$117,622	3.1%	3,658
28	CSL Liability	\$10,702	5.0%	535
	BI Liability	\$22,569	7.6%	1,715
	PD Liability	\$19,948	-8.8%	(1,755)
	Medical	\$4,035	15.8%	638
	Comp	\$21,643	7.4%	1,602
	Collision	\$45,183	0.0%	0
	UM	\$6,251	7.2%	450
	UIM	\$6,840	18.2%	1,245
	Other	\$888	0.0%	0
	All	\$138,059	3.2%	4,430
29	CSL Liability	\$10,896	5.0%	545
	BI Liability	\$41,500	11.3%	4,690
	PD Liability	\$47,827	-9.6%	(4,591)
	Medical	\$6,163	15.8%	974
	Comp	\$35,273	7.6%	2,681
	Collision	\$75,966	0.0%	0
	UM	\$11,167	7.2%	804
	UIM	\$11,004	18.2%	2,003
	Other	\$1,731	0.0%	0
	All	\$241,527	2.9%	7,106

**ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY**

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
30	CSL Liability	\$20,236	5.1%	1,032
	BI Liability	\$17,105	11.3%	1,933
	PD Liability	\$18,573	-9.2%	(1,709)
	Medical	\$3,351	15.8%	529
	Comp	\$14,883	7.6%	1,131
	Collision	\$44,604	0.0%	0
	UM	\$6,212	7.2%	447
	UIM	\$9,241	18.2%	1,682
	Other	\$1,845	0.0%	0
	All	\$136,050	3.7%	5,045
	31	CSL Liability	\$5,012	5.0%
BI Liability		\$11,910	11.6%	1,382
PD Liability		\$13,504	-9.1%	(1,229)
Medical		\$2,117	15.8%	334
Comp		\$12,891	7.7%	993
Collision		\$27,333	0.0%	0
UM		\$4,106	7.2%	296
UIM		\$6,315	18.2%	1,149
Other		\$1,490	0.0%	0
All		\$84,678	3.8%	3,176
32		CSL Liability	\$0	---
	BI Liability	\$1,321	10.5%	139
	PD Liability	\$1,250	-10.1%	(126)
	Medical	\$103	15.8%	16
	Comp	\$658	7.6%	50
	Collision	\$1,381	0.1%	1
	UM	\$401	7.2%	29
	UIM	\$443	18.2%	81
	Other	\$24	0.0%	0
	All	\$5,581	3.4%	190

**ARKANSAS
PERSONAL AUTO**

EMCASCO INSURANCE COMPANY

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
33	CSL Liability	\$0	---	0
	BI Liability	\$2,573	10.5%	270
	PD Liability	\$2,642	-9.3%	(246)
	Medical	\$349	15.8%	55
	Comp	\$1,889	7.4%	140
	Collision	\$4,131	-0.1%	(4)
	UM	\$713	7.2%	51
	UIM	\$966	18.2%	176
	Other	\$125	0.0%	0
	All	\$13,388	3.3%	442

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY**

SUMMARY OF CHANGES

Coverage	2009 Current Level Written Premium	Percent Change	Estimated Annual Dollar Effect
CSL Liability	\$4,886	5.1%	\$249
BI Liability	\$15,401	10.4%	\$1,599
PD Liability	\$16,640	-8.6%	(\$1,431)
<i>Subtotal</i>	<i>\$36,927</i>	<i>1.1%</i>	<i>\$417</i>
Medical	\$2,258	16.0%	\$362
Uninsured Motorists	\$3,281	7.2%	\$236
Underinsured Motorists	\$4,312	18.2%	\$785
Liability Total	\$46,778	3.8%	\$1,800
Comprehensive	\$13,360	7.5%	\$1,008
Collision	\$30,865	0.0%	(\$2)
Physical Damage Total	\$44,225	2.3%	\$1,006
Other Coverages	<u>\$1,182</u>	<u>0.0%</u>	<u>\$0</u>
All Coverages Total	\$92,185	3.0%	\$2,806

**ARKANSAS
PERSONAL AUTO**

EMPLOYERS MUTUAL CASUALTY COMPANY

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
21	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UTM	\$0	---	0
	Other	\$0	---	0
	All	\$0	---	0
22	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UTM	\$0	---	0
	Other	\$0	---	0
	All	\$0	---	0
23	CSL Liability	\$0	---	0
	BI Liability	\$460	10.5%	48
	PD Liability	\$734	-6.4%	(47)
	Medical	\$111	16.0%	18
	Comp	\$282	7.5%	21
	Collision	\$702	0.0%	0
	UM	\$183	7.2%	13
	UTM	\$119	18.2%	22
	Other	\$14	0.0%	0
	All	\$2,605	2.9%	75

**ARKANSAS
PERSONAL AUTO**

EMPLOYERS MUTUAL CASUALTY COMPANY

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
24	CSL Liability	\$0	---	0
	BI Liability	\$2,631	9.1%	239
	PD Liability	\$2,556	-6.1%	(156)
	Medical	\$306	16.0%	49
	Comp	\$1,829	7.3%	134
	Collision	\$4,349	0.0%	0
	UM	\$559	7.2%	40
	UIM	\$758	18.2%	138
	Other	\$206	0.0%	0
	All	\$13,194	3.4%	444
25	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UIM	\$0	---	0
	Other	\$0	---	0
	All	\$0	---	0
26	CSL Liability	\$1,412	5.1%	72
	BI Liability	\$515	8.3%	43
	PD Liability	\$476	-7.6%	(36)
	Medical	\$153	16.0%	24
	Comp	\$939	7.6%	71
	Collision	\$2,521	0.1%	3
	UM	\$173	7.2%	12
	UIM	\$253	18.2%	46
	Other	\$50	0.0%	0
	All	\$6,492	3.6%	235

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY**

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
27	CSL Liability	\$823	5.0%	41
	BI Liability	\$1,373	10.6%	146
	PD Liability	\$1,561	-9.4%	(147)
	Medical	\$235	16.0%	38
	Comp	\$1,628	7.4%	120
	Collision	\$3,457	0.0%	0
	UM	\$239	7.2%	17
	UIM	\$230	18.2%	42
	Other	\$48	0.0%	0
	All	\$9,594	2.7%	257
28	CSL Liability	\$447	5.1%	23
	BI Liability	\$1,771	7.8%	138
	PD Liability	\$1,533	-8.6%	(132)
	Medical	\$253	16.0%	40
	Comp	\$1,457	7.3%	106
	Collision	\$3,547	-0.1%	(4)
	UM	\$329	7.2%	24
	UIM	\$342	18.2%	62
	Other	\$178	0.0%	0
	All	\$9,857	2.6%	257
29	CSL Liability	\$915	5.1%	47
	BI Liability	\$2,367	11.1%	263
	PD Liability	\$2,764	-9.6%	(265)
	Medical	\$222	16.0%	36
	Comp	\$2,327	7.6%	177
	Collision	\$4,998	0.0%	0
	UM	\$455	7.2%	33
	UIM	\$670	18.2%	122
	Other	\$77	0.0%	0
	All	\$14,795	2.8%	413

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY**

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect	
		Current Level Written Premium	Percent Change		
30	CSL Liability	\$1,289	5.1%	66	
	BI Liability	\$2,598	11.1%	288	
	PD Liability	\$2,612	-9.1%	(238)	
	Medical	\$366	16.0%	59	
	Comp	\$1,611	7.7%	124	
	Collision	\$5,062	0.0%	0	
	UM	\$646	7.2%	47	
	UIM	\$1,048	18.2%	191	
	Other	\$183	0.0%	0	
	All	\$15,415	3.5%	537	
	31	CSL Liability	\$0	---	0
		BI Liability	\$3,307	11.9%	394
		PD Liability	\$4,002	-9.3%	(372)
Medical		\$554	16.0%	89	
Comp		\$2,845	7.8%	222	
Collision		\$5,262	0.0%	0	
UM		\$617	7.2%	44	
UIM		\$815	18.2%	148	
Other		\$400	0.0%	0	
All		\$17,802	2.9%	525	
32		CSL Liability	\$0	---	0
		BI Liability	\$0	---	0
		PD Liability	\$0	---	0
	Medical	\$0	---	0	
	Comp	\$0	---	0	
	Collision	\$0	---	0	
	UM	\$0	---	0	
	UIM	\$0	---	0	
	Other	\$0	---	0	
	All	\$0	---	0	

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY**

SUMMARY OF CHANGES

Territory	Coverage	2009		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
33	CSL Liability	\$0	---	0
	BI Liability	\$379	10.5%	40
	PD Liability	\$402	-9.5%	(38)
	Medical	\$58	16.0%	9
	Comp	\$442	7.4%	33
	Collision	\$967	-0.1%	(1)
	UM	\$80	7.2%	6
	UIM	\$77	18.2%	14
	Other	\$26	0.0%	0
	All	\$2,431	2.6%	63

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

SUMMARY OF CHANGES

Coverage	2009		Estimated Annual Dollar Effect
	Current Level Written Premium	Percent Change	
CSL Liability	\$80,967	5.0%	\$4,087
BI Liability	\$183,238	10.0%	\$18,340
PD Liability	\$193,055	-8.6%	(\$16,664)
<i>Subtotal</i>	<i>\$457,260</i>	<i>1.3%</i>	<i>\$5,763</i>
Medical	\$30,158	15.8%	\$4,770
Uninsured Motorists	\$56,363	7.2%	\$4,058
Underinsured Motorists	\$66,553	18.2%	\$12,113
Liability Total	\$610,334	4.4%	\$26,704
Comprehensive	\$165,753	7.5%	\$12,464
Collision	\$374,613	0.0%	\$36
Physical Damage Total	\$540,366	2.3%	\$12,500
Other Coverages	\$12,440	0.0%	\$0
All Coverages Total	\$1,163,140	3.4%	\$39,204

EMC INSURANCE COMPANIES
2009
INVESTMENT INCOME ANALYSIS

CASH & INVESTED ASSETS		(1) MEAN INVESTED ASSET	(2) INVESTMENT INCOME*	(3) INVESTMENT YIELD	(4) EFFECTIVE TAX RATE	(5) NET YIELD AFTER TAXES
<i>Bonds</i>	taxable	1,165,025,144	\$80,624,103	6.9%	35.0%	4.5%
	tax-exempt	693,153,034	\$30,058,507	4.3%	4.7%	4.1%
	TOTAL	\$1,858,178,178	\$110,682,610	6.0%		
<i>Stocks</i>	Preferred	31,680,853	\$1,408,667	4.4%	14.2%	3.8%
	Common	439,014,567	\$7,177,224	1.6%	14.2%	1.4%
	TOTAL	\$470,695,420	\$8,585,891	1.8%		
<i>Short-term Investments</i>		140,311,954	\$1,240,898	0.9%	35.0%	0.6%
<i>Other Invested Assets</i>		77,012,248	12,019,559	15.6%	35.0%	10.1%
<i>Investment Expenses</i>			(\$14,786,267)		35.0%	
TOTALS		\$2,546,197,799	\$117,742,691	4.6%	25.7%	3.4%
Realized Capital Gain or Loss				0.3%	35.0%	0.2%

*Excludes Realized Capital Gains

TOTAL:

3.6%

Notes to above:

Assets

- (1) - Taxable Bonds = Amortized value of bonds from Governments, Public Utilities & Industrial and Miscellaneous and Credit Tenant Loans (Schedule D, Column 1, Lines 4 & 11)
- (2) - Non-taxable Bonds = Total Bonds (Schedule D, Column 1, Line 13) - Taxable Bonds
- (3) - Preferred and Common Stocks = Fair Value (Schedule D, Column 2, Line 26)
- (4) - Short-term Investments - Page 2, Line 5

Investment Income

- (1) - Taxable Bonds - Page 12, Column 2, Lines 1 & 1.2
- (2) - Non-taxable Bonds - Page 12, Column 2, Lines 1.1 & 1.3
- (3) - Preferred Stocks - Page 12, Column 2, Lines 2.1 & 2.11
- (4) - Common Stocks - Page 12, Column 2, Lines 2.2 & 2.21
- (5) - Short-term Investments - Page 12, Column 2, Line 6
- (6) - Investment Expense - Page 12, Line 16

Realized Capital Gain or Loss

- (1) - 10-Yr average of realized capital gain to mean invested assets, where realized capital gain is from Exhibit of Capital Gains (Losses) (Page 12, Line 10), Column 3

ARKANSAS
PERSONAL AUTO - Liability
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>		
1. Direct Earned Premium for Calendar Year Ended December 31, 2009		\$434,591
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium		33.5%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)		\$145,588
4. Percentage Total of Prepaid Expense		16.7%
a. Commission & Brokerage		2.6%
b. Taxes, Licenses & Fees		4.0%
c. 50% of Other Acquisition Cost		3.0%
d. 50% of General Expense		0.0%
e. 50% of Reinsurance Costs		26.3%
f. Total		7.0%
5. Federal Income Tax Payable on Unearned Reserve		
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve (line 3 x (line 4f + line 5))		\$48,529
7. Subject to Investment (line 3 - line 6)		\$97,059
B. <u>DELAYED REMISSION OF PREMIUMS</u>		
1. Mean Agents' Balances (Annual Statement, page 2, line 9)		\$303,533,641
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)		\$1,107,283,301
3. Delayed Remission of Premium for Arkansas (line B.1 ÷ line B.2) x A.1)		\$119,078
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>		
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)		\$434,591 0.636666667
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)		\$276,690 1.474
3. Adjusted Expected Loss & Loss Adjustment Reserve for Arkansas		\$407,841
D. <u>NET SUBJECT TO INVESTMENT</u>		
(line A.7 - line B.3 + line C.3)		\$385,822
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>		
		3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>		
		\$13,890
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u>		
(line F ÷ line A.1)		3.2%

ARKANSAS
PERSONAL AUTO - Physical Damage
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>		
1. Direct Earned Premium for Calendar Year Ended December 31, 2009		\$364,563
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium		34.3%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)		\$125,045
4. Percentage Total of Prepaid Expense		16.7%
a. Commission & Brokerage		3.1%
b. Taxes, Licenses & Fees		4.0%
c. 50% of Other Acquisition Cost		3.0%
d. 50% of General Expense		0.0%
e. 50% of Reinsurance Costs		26.8%
f. Total		
5. Federal Income Tax Payable on Unearned Reserve		7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve (line 3 x (line 4f + line 5f))		\$42,307
7. Subject to Investment (line 3 - line 6)		\$82,738
B. <u>DELAYED REMISSION OF PREMIUMS</u>		
1. Mean Agents' Balances (Annual Statement, page 2, line 9)		\$303,533,641
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)		\$1,107,283,301
3. Delayed Remission of Premium for Arkansas (line B.1 + line B.2) x A.1)		\$99,890
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>		
1. Direct Earned Premium (line A.1) x (Expected Loss & Loss Adjustment Ratio)		\$364,563 0.617666667
2. Expected Incurred Loss & Loss Adjustment x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)		\$225,178 0.1116
3. Adjusted Expected Loss & Loss Adjustment Reserve for Arkansas		\$26,121
D. <u>NET SUBJECT TO INVESTMENT</u>		
(line A.7 - line B.3 + line C.3)		\$8,969
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>		
		3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>		
		\$323
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u>		
(line F ÷ line A.1)		0.1%

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO

Liability Profit Loading

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 2 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 2.00, which translates into a 1.739 premium to equity (GAAP) ratio. The 3.2% investment income on premium is a 5.6% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.6% return on equity. The difference of 0.033 (0.125-0.056-0.036) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.030 [(0.033/1.739)/0.65]. Shown below is the development of the permissible loss and loss adjustment expense ratio.

Physical Damage Profit Loading

The selected premium to statutory surplus ratio for physical damage is 3.50, which translates into a 3.043 GAAP ratio. Using the same approach described above and a 0.1% investment income on premium, the required underwriting profit loading for physical damage is 0.044.

<u>ITEM</u>	<u>Liability Selected Provision</u>	<u>Physical Damage Selected Provision</u>
Commission & Brokerage	16.7%	16.7%
Other Acquisition	8.0% *	8.0% *
General Expense	6.0% *	6.0% *
Premium Taxes	2.5%	3.0%
Reinsurance Costs	0.0%	0.0%
Misc. Taxes, Licenses & Fees	0.1% *	0.1% *
Dividends	0.0%	0.0%
Profit & Contingencies	<u>3.0%</u>	<u>4.4%</u>
TOTAL	36.3%	38.2%
Permissible Loss &	100.0%	100.0%
Loss Adjustment Expense Ratio	- <u>36.3%</u>	- <u>38.2%</u>
	63.7%	61.8%

* Based on study of I.E.E. for 2007-2009

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<u>Year</u>	<u>Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @9/30/2010</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility- Weighted Indication</u>
2006	BI/PD Liability	231,491	227,239	227,239	46,493	46,493	46,233	56,635	56,635	0.249	0.637	-60.9%	
	Medical	19,286	22,544	22,544	4,804	4,804	4,732	5,797	5,797	0.257	0.637	-59.7%	
	Liab Subtotal	250,777	249,783	249,783	51,297	51,297	50,965	62,432	62,432	0.250	0.637	-60.8%	
	Comprehensive	92,577	69,070	72,869	30,174	32,347		41,404	41,404	0.568	0.618	-8.1%	
	Collision	167,522	129,617	151,911	49,673	49,673		63,581	63,581	0.419	0.618	-32.2%	
	Phys D Subtotal	260,099	198,687	224,780	79,847	82,020		104,985	104,985	0.467	0.618	-24.4%	
	Total	510,876	448,470	474,563	131,144	133,317		167,417	167,417	0.353		-43.5%	
2007	BI/PD Liability	235,403	208,861	208,861	88,178	88,178	86,999	106,573	106,573	0.510	0.637	-19.9%	
	Medical	19,656	20,123	20,123	10,820	10,820	10,290	12,605	12,605	0.626	0.637	-1.7%	
	Liab Subtotal	255,059	228,984	228,984	98,998	98,998	97,289	119,178	119,178	0.520	0.637	-18.4%	
	Comprehensive	71,448	63,035	65,809	29,055	31,147		39,868	39,868	0.606	0.618	-1.9%	
	Collision	134,191	126,285	143,712	55,336	55,336		70,830	70,830	0.493	0.618	-20.2%	
	Phys D Subtotal	205,639	189,320	209,521	84,391	86,483		110,698	110,698	0.528	0.618	-14.6%	
	Total	460,698	418,304	438,505	183,389	185,481		229,876	229,876	0.524		-16.5%	
2008	BI/PD Liability	222,109	204,560	204,560	71,479	71,479	70,372	86,206	86,206	0.421	0.637	-33.9%	
	Medical	18,839	19,553	19,553	19,717	19,717	17,686	21,665	21,665	1.108	0.637	73.9%	
	Liab Subtotal	240,948	224,113	224,113	91,196	91,196	88,058	107,871	107,871	0.481	0.637	-24.5%	
	Comprehensive	70,245	65,058	67,270	93,487	24,528		31,396	31,396	0.467	0.618	-24.4%	
	Collision	140,235	135,617	149,857	130,521	130,521		167,067	167,067	1.115	0.618	80.4%	
	Phys D Subtotal	210,480	200,675	217,127	224,008	155,049		198,463	198,463	0.914	0.618	47.9%	
	Total	451,428	424,788	441,240	315,204	246,245		306,334	306,334	0.694		11.1%	

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Inurred Losses @9/30/2010</u>	<u>Adjusted Inurred Losses</u>	<u>Developed Inurred Losses</u>	<u>Inurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2009 BI/PD Liability	289,792	293,307	293,307	102,402	102,402	98,829	121,066	121,066	0.413	0.637	-35.2%	
Medical	26,460	27,790	27,790	14,334	14,334	11,353	13,907	13,907	0.500	0.637	-21.5%	
Liab Subtotal	316,252	321,097	321,097	116,736	116,736	110,182	134,973	134,973	0.420	0.637	-34.1%	
Comprehensive	111,976	110,641	113,296	91,562	98,154		125,637	125,637	1.109	0.618	79.4%	
Collision	226,714	231,021	247,886	147,370	147,370		188,634	188,634	0.761	0.618	23.1%	
Phys D Subtotal	338,690	341,662	361,182	238,932	245,524		314,271	314,271	0.870	0.618	40.8%	
Total	654,942	662,759	682,279	355,668	362,260		449,244	449,244	0.658		5.6%	
2006-2009 BI/PD Liability	978,795	933,967	933,967	308,552	308,552	302,433	370,480	370,480	0.397	0.637	-37.7%	6.1%
Medical	84,241	90,010	90,010	49,675	49,675	44,061	53,974	53,974	0.600	0.637	-5.8%	25.8%
Liab Subtotal	1,063,036	1,023,977	1,023,977	358,227	358,227	346,494	424,454	424,454	0.415	0.637	-34.9%	7.8%
Comprehensive	346,246	307,804	319,244	244,278	186,176		238,305	238,305	0.746	0.618	20.7%	7.8%
Collision	668,662	622,540	693,366	382,900	382,900		490,112	490,112	0.707	0.618	14.4%	0.4%
Phys D Subtotal	1,014,908	930,344	1,012,610	627,178	569,076		728,417	728,417	0.719	0.618	16.3%	2.7%
Total	2,077,944	1,954,321	2,036,587	985,405	927,303		1,152,871	1,152,871	0.566		-9.4%	5.3%

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

<i>Indication Based on Company Experience</i>	<u>LIAB</u>	<u>Medical</u>	<u>COMP</u>	<u>COLL</u>
	-37.7%	-5.8%	20.7%	14.4%

Credibility of Company Experience

Paid claims for 2006 - 2009:

Formula Credibility:

 SQ RT(Paid Claims÷3000)

Minimum Credibility

Selected Credibility

	106	20	211	128
	0.188	0.082	0.265	0.207
	0.200	0.200	0.200	0.200
	0.200	0.200	0.265	0.207

Indication Based on Countrywide Experience

(countrywide indications):

	17.0%	33.7%	3.2%	-3.2%
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Credibility-weighted indication:

	6.1%	25.8%	7.8%	0.4%
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e.g. (Liability) : (-0.377 x 0.20) + [(1 - 0.20) x (0.170)]

Liability Subtotal:

	7.8%
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Physical Damage Subtotal:

	2.7%
--	------

Combined Coverage Total:

	5.3%
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**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (1): Direct Earned Premium for Arkansas.

COLUMN (2): Current Level Earned Premium for Arkansas.

COLUMN (3): **Projected Current Level Earned Premium**
The physical damage premiums were further adjusted to include annual average rate trends for comprehensive and collision. These selected trends recognize the effect of model year symbol rating as our distribution shifts to newer model year cars and higher symbols. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 11/15/2011
Anticipated Effective Date: 5/15/2011

Selected	Annual Trend	Trend Factor			
		2006	2007	2008	2009
Coverage	1.0%	1.055	1.044	1.034	1.024
Collision	3.0%	1.172	1.138	1.105	1.073
Years Projected		5.372	4.372	3.372	2.372

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (4): Incurred Losses

COLUMN (5): **Adjusted Incurred Losses**
Incurred Losses adjusted for Large Losses and Excess Wind & Water (comprehensive only).

Adjustment for Large Losses:

Year	Coverage	Adjustment
none		

Selected Excess Wind & Water losses and factor:

Year	Excess Wind	
	Losses	Loading
2006	\$0	1.072
2007	0	1.072
2008	70,606	1.072
2009	0	1.072

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (6):

Developed Incurred Losses

Arkansas accident year data evaluated as of 9/30/2010 was used to develop rate level indications for liability. Loss development factors based on countrywide data were used to project Arkansas losses.

Coverage	2006	2007	2008	2009
BI Liability	0.972	0.942	0.922	0.935
PD Liability	1.000	0.999	0.992	0.982
Medical	0.985	0.951	0.897	0.792

COLUMN (7):

Incurred Losses & Loss Adjustment Expense

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2007-2009 companywide data. For liability, the BI and PD factors were applied separately before adding the data together.

Coverage	Factor
BI Liability	1.225
PD Liability	1.225
Medical	1.225
Comprehensive	1.280
Collision	1.280

COLUMN (8):

Projected Losses & Loss Adjustment Expense

The loss projection factors project losses from the midpoint of the year to the average date of loss (9 months past the anticipated effective date.)

Average Date of Loss: 2/15/2012
Anticipated Effective Date: 5/15/2011

Coverage	Annual Trend	Trend Factor			
		2006	2007	2008	2009
BI Liability	0.0%	1.000	1.000	1.000	1.000
PD Liability	0.0%	1.000	1.000	1.000	1.000
Medical	0.0%	1.000	1.000	1.000	1.000
Comprehensive	0.0%	1.000	1.000	1.000	1.000
Collision	0.0%	1.000	1.000	1.000	1.000
Years Projected		5.622	4.622	3.622	2.622

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (9): **Projected Loss Ratio**
Projected Loss Ratio = Column (8) ÷ Column (3)

COLUMN (10): **Permissible Loss Ratio**
Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

COLUMN (11): **Rate Level Indication**
Rate Level Indication = {[Column (9) ÷ Column (10)] - 1.00} x 100%

COLUMN (12): **Credibility-Weighted Indication**

COUNTRYWIDE
PERSONAL AUTO - Bodily Injury Liability
EMC INSURANCE COMPANIES
INCURRED LOSS DEVELOPMENT

VALUATION DATE:
Sep-30-2010

Quarter of Development	ACCIDENT YEAR													
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
7	18,612,831	18,361,238	19,521,919	21,727,006	18,494,139	15,462,626	15,844,147	13,905,106	14,949,062	14,513,851	11,203,825	9,818,350	10,069,166	12,230,092
11	20,266,760	19,280,587	20,504,403	22,295,091	19,988,653	16,833,236	17,567,026	15,014,961	15,292,894	13,837,955	11,364,959	10,354,357	10,114,384	
15	20,727,317	20,314,617	20,834,108	23,222,891	19,856,056	16,910,799	17,380,254	14,489,461	14,889,787	13,578,109	11,517,365	10,187,902		
19	20,274,377	20,053,448	20,652,860	23,186,542	20,030,593	16,979,556	16,793,708	13,954,120	14,714,851	13,283,067	10,917,878			
23	20,048,826	20,334,349	20,620,742	23,344,405	20,056,153	16,478,648	16,651,796	13,548,406	14,430,442	13,247,545				
27	19,998,464	20,236,656	20,811,731	23,377,129	20,021,439	16,363,004	16,588,213	13,450,136	14,301,742					
31	19,998,841	20,166,642	20,853,967	23,228,629	19,950,813	16,311,158	16,611,296	13,440,136						
35	19,996,574	20,143,515	20,490,502	23,207,129	19,883,813	16,329,969	16,668,796							
39	19,996,574	20,168,965	20,492,425	23,195,192	19,883,813	16,299,969								
43	19,996,574	20,168,965	20,496,829	23,195,192	19,883,813									

COUNTRYWIDE
PERSONAL AUTO - Bodily Injury Liability
EMC INSURANCE COMPANIES
INCURRED LOSS DEVELOPMENT
AGE TO AGE FACTORS

VALUATION DATE:
Sep-30-2010

Quarter of Development	ACCIDENT YEAR												
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
7 to 11	1.089	1.050	1.050	1.026	1.081	1.089	1.109	1.080	1.023	0.953	1.014	1.055	1.004
11 to 15	1.023	1.054	1.016	1.042	0.993	1.005	0.989	0.965	0.974	0.981	1.013	0.984	
15 to 19	0.978	0.987	0.991	0.998	1.009	1.004	0.966	0.963	0.988	0.978	0.948		
19 to 23	0.989	1.014	0.998	1.007	1.001	0.970	0.992	0.971	0.981	0.997			
23 to 27	0.997	0.995	1.009	1.001	0.998	0.993	0.996	0.993	0.991				
27 to 31	1.000	0.997	1.002	0.994	0.996	0.997	1.001	0.999					
31 to 35	1.000	0.999	0.983	0.999	0.997	1.001	1.003						
35 to 39	1.000	1.001	1.000	0.999	1.000	0.998							
39 to 43	1.000	1.000	1.000	1.000	1.000								
43 to Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

COUNTRYWIDE
PERSONAL AUTO - Bodily Injury Liability
EMC INSURANCE COMPANIES

INCURRED FACTOR TO ULTIMATE

VALUATION DATE:
Sep-30-2010

<u>Quarter of Development</u>	<u>Average</u>	<u>Factor to Ultimate</u>	<u>Average Last 3 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years Less Max.Min</u>	<u>Factor to Ultimate</u>	<u>Selected</u>	<u>Factor to Ultimate</u>
7 to 11	1.048	1.018	1.024	0.964	1.010	0.934	1.014	0.935	1.014	0.935
11 to 15	1.003	0.971	0.993	0.941	0.983	0.925	0.980	0.922	0.980	0.922
15 to 19	0.983	0.968	0.971	0.948	0.969	0.940	0.969	0.942	0.969	0.942
19 to 23	0.992	0.985	0.983	0.975	0.982	0.971	0.981	0.972	0.981	0.972
23 to 27	0.997	0.993	0.993	0.992	0.994	0.988	0.994	0.990	0.994	0.990
27 to 31	0.998	0.996	0.999	0.999	0.998	0.994	0.998	0.996	0.998	0.996
31 to 35	0.997	0.997	1.000	1.000	0.997	0.996	0.999	0.999	0.999	0.999
35 to 39	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
39 to 43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43 to Ult	1.000		1.000		1.000		1.000		1.000	

* Selected method is the average of the last five years less the maximum and minimum.

COUNTRYWIDE
PERSONAL AUTO - Property Damage Liability
EMC INSURANCE COMPANIES
INCURRED LOSS DEVELOPMENT

VALUATION DATE:
Sep-30-2010

Quarter of Development	ACCIDENT YEAR													
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
7	11,096,341	12,889,921	15,145,238	15,302,173	15,018,327	13,210,611	12,448,690	11,183,008	10,061,632	9,058,837	8,275,566	8,773,434	8,733,778	9,402,346
11	11,004,482	12,748,284	14,902,895	15,237,511	14,961,510	13,101,042	12,408,605	11,039,925	9,963,937	8,945,805	8,166,401	8,709,811	8,690,169	
15	10,927,116	12,672,310	14,838,663	15,063,876	14,864,899	13,053,290	12,406,037	10,946,141	9,946,089	8,899,063	8,088,371	8,656,589		
19	10,858,703	12,644,916	14,834,568	15,005,915	14,826,009	13,044,919	12,443,274	10,941,615	9,924,096	8,855,524	8,084,471			
23	10,846,753	12,653,716	14,828,963	14,984,866	14,820,236	13,044,818	12,431,088	10,942,115	9,928,098	8,855,579				
27	10,841,526	12,658,039	14,829,268	14,989,511	14,817,410	13,042,318	12,418,588	10,939,115	9,928,098					
31	10,839,152	12,658,039	14,829,267	14,990,511	14,819,971	13,040,951	12,418,588	10,939,115						
35	10,839,152	12,656,039	14,819,267	14,989,511	14,820,976	13,046,124	12,415,088							
39	10,839,152	12,656,499	14,819,267	14,989,511	14,820,976	13,046,124								
43	10,839,152	12,656,499	14,818,837	14,989,511	14,820,976									

COUNTRYWIDE
PERSONAL AUTO - Property Damage Liability
EMC INSURANCE COMPANIES

INCURRED LOSS DEVELOPMENT
AGE TO AGE FACTORS

VALUATION DATE:
Sep-30-2010

Quarter of Development	ACCIDENT YEAR												
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
7 to 11	0.992	0.989	0.984	0.996	0.996	0.992	0.997	0.987	0.990	0.988	0.987	0.993	0.995
11 to 15	0.993	0.994	0.996	0.989	0.994	0.996	1.000	0.992	0.998	0.995	0.990	0.994	
15 to 19	0.994	0.998	1.000	0.996	0.997	0.999	1.003	1.000	0.998	0.995	1.000		
19 to 23	0.999	1.001	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000			
23 to 27	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000				
27 to 31	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
31 to 35	1.000	1.000	0.999	1.000	1.000	1.000	1.000						
35 to 39	1.000	1.000	1.000	1.000	1.000	1.000							
39 to 43	1.000	1.000	1.000	1.000	1.000								
43 to Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

COUNTRYWIDE
PERSONAL AUTO - Property Damage Liability
EMC INSURANCE COMPANIES

INCURRED FACTOR TO ULTIMATE

VALUATION DATE:
Sep-30-2010

<u>Quarter of Development</u>	<u>Average</u>	<u>Factor to Ultimate</u>	<u>Average Last 3 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years Less Max,Min</u>	<u>Factor to Ultimate</u>	<u>Selected</u>	<u>Factor to Ultimate</u>
7 to 11	0.991	0.983	0.992	0.982	0.990	0.983	0.990	0.982	0.990	0.982
11 to 15	0.994	0.992	0.993	0.990	0.994	0.992	0.993	0.992	0.993	0.992
15 to 19	0.998	0.998	0.997	0.997	0.999	0.998	0.999	0.999	0.999	0.999
19 to 23	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
23 to 27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27 to 31	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31 to 35	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
35 to 39	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39 to 43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43 to Ult	1.000		1.000		1.000		1.000		1.000	

* Selected method is the average of the last five years less the maximum and minimum.

COUNTRYWIDE
PERSONAL AUTO - Medical Payments
EMC INSURANCE COMPANIES
INCURRED LOSS DEVELOPMENT

VALUATION DATE:
Sep-30-2010

Quarter of Development	ACCIDENT YEAR													
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
7	1,966,232	2,507,585	2,244,568	2,608,952	2,297,227	1,835,382	1,935,696	1,623,828	1,807,929	1,518,429	1,445,531	1,300,546	1,343,010	1,625,530
11	1,683,608	2,225,871	1,982,468	2,278,195	2,083,292	1,482,221	1,644,416	1,461,742	1,688,658	1,358,452	1,279,700	1,088,261	1,166,879	
15	1,506,505	2,073,490	1,852,096	2,117,327	1,906,843	1,447,724	1,540,400	1,353,091	1,613,678	1,283,293	1,220,019	1,016,500		
19	1,462,838	2,001,234	1,805,503	2,035,466	1,817,887	1,359,108	1,473,162	1,311,916	1,520,261	1,252,955	1,180,801			
23	1,427,822	1,985,583	1,777,054	2,007,098	1,795,761	1,347,045	1,465,702	1,303,338	1,514,473	1,240,954				
27	1,426,992	1,965,820	1,756,200	1,996,195	1,783,271	1,338,062	1,458,309	1,299,016	1,508,199					
31	1,410,955	1,960,820	1,756,200	1,984,445	1,783,347	1,335,195	1,455,799	1,298,582						
35	1,403,994	1,960,830	1,751,200	1,981,519	1,783,097	1,334,695	1,455,549							
39	1,401,046	1,960,730	1,750,530	1,981,292	1,780,001	1,334,371								
43	1,400,396	1,960,730	1,750,530	1,980,942	1,778,829									

COUNTRYWIDE
PERSONAL AUTO - Medical Payments
EMC INSURANCE COMPANIES
INCURRED LOSS DEVELOPMENT
AGE TO AGE FACTORS

VALUATION DATE:
Sep-30-2010

Quarter of Development	ACCIDENT YEAR												
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
7 to 11	0.856	0.888	0.883	0.873	0.907	0.808	0.850	0.900	0.934	0.895	0.885	0.837	0.869
11 to 15	0.895	0.932	0.934	0.929	0.915	0.977	0.937	0.926	0.956	0.945	0.953	0.934	
15 to 19	0.971	0.965	0.975	0.961	0.953	0.939	0.956	0.970	0.942	0.976	0.968		
19 to 23	0.976	0.992	0.984	0.986	0.988	0.991	0.995	0.993	0.996	0.990			
23 to 27	0.999	0.990	0.988	0.995	0.993	0.993	0.995	0.997	0.996				
27 to 31	0.989	0.997	1.000	0.994	1.000	0.998	0.998	1.000					
31 to 35	0.995	1.000	0.997	0.999	1.000	1.000	1.000						
35 to 39	0.998	1.000	1.000	1.000	0.998	1.000							
39 to 43	1.000	1.000	1.000	1.000	0.999								
43 to Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

COUNTRYWIDE
PERSONAL AUTO - Medical Payments
EMC INSURANCE COMPANIES

INCURRED FACTOR TO ULTIMATE

VALUATION DATE:
Sep-30-2010

<u>Quarter of Development</u>	<u>Average</u>	<u>Factor to Ultimate</u>	<u>Average Last 3 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years Less Max,Min</u>	<u>Factor to Ultimate</u>	<u>Selected</u>	<u>Factor to Ultimate</u>
7 to 11	0.876	0.771	0.864	0.774	0.884	0.789	0.883	0.792	0.883	0.792
11 to 15	0.936	0.880	0.944	0.896	0.943	0.893	0.944	0.897	0.944	0.897
15 to 19	0.962	0.940	0.962	0.949	0.962	0.947	0.965	0.951	0.965	0.951
19 to 23	0.989	0.978	0.993	0.987	0.993	0.984	0.993	0.985	0.993	0.985
23 to 27	0.994	0.989	0.996	0.993	0.995	0.991	0.995	0.992	0.995	0.992
27 to 31	0.997	0.995	0.999	0.997	0.998	0.996	0.999	0.997	0.999	0.997
31 to 35	0.999	0.998	1.000	0.999	0.999	0.998	0.999	0.999	0.999	0.999
35 to 39	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000
39 to 43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43 to Ult	1.000		1.000		1.000		1.000		1.000	

* Selected method is the average of the last five years less the maximum and minimum.

Arkansas Personal Auto Filing Memorandum
Effective: May 1, 2011

RULES

Underwriting Eligibility

1. New Business

Minimum Requirements - Corrected Vehicle symbols 21 and higher Collision deductible from \$250 to \$500

Additional Company Rules

2. Insurance Scoring

Changed ChoicePoint's name to LexisNexis as ChoicePoint was bought out by LexisNexis.

8. Policy Period - removed the 6 month period option as all policies will renew annually.

MANUAL PAGES

The following pages replace the same pages currently filed.

PA-1
PA-7
PA-31

PA-35-38
PA-45
PA-R-2 - PA-R-7
PA-X-1 - PA-X-3

SERFF Tracking Number: EMCC-127042074 State: Arkansas
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: AR-PA-2011-02
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: /

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/17/2011	Supporting Document	A-1 Private Passenger Auto Abstract	03/02/2011	rff_A-1.pdf
02/17/2011	Supporting Document	APCS-Auto Premium Comparison Survey	03/02/2011	rff_Auto Prem Comp (EMCASCO Ins).xlsm (Superseded) rff_Auto Prem Comp (EMCC Ins).xlsm (Superseded)