

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Filing at a Glance

Company: Trinity Universal Insurance Company

Product Name: AR\_AUTO\_2011\_Rate\_1 SERFF Tr Num: KEMP-127021506 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100  
Sub-TOI: 19.0000 Personal Auto Combinations Co Tr Num: AR\_AUTO\_2011\_RATE\_1 State Status: Fees verified and received  
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton  
Author: William Nibbelin Disposition Date: 04/18/2011  
Date Submitted: 02/09/2011 Disposition Status: Filed  
Effective Date Requested (New): 04/25/2011 Effective Date (New): 07/11/2011  
Effective Date Requested (Renewal): 07/11/2011 Effective Date (Renewal): 08/11/2011

State Filing Description:

## General Information

Project Name: AR\_Auto\_2011\_Rate\_1 Status of Filing in Domicile: Authorized  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 04/18/2011  
State Status Changed: 02/22/2011 Deemer Date:  
Created By: William Nibbelin Submitted By: William Nibbelin  
Corresponding Filing Tracking Number:

Filing Description:

The above captioned company, member of the Unitrin Group of companies, proposes revised rates for use with Arkansas Automobile Program. The effective date for this proposed revision is July 11, 2011 for new and renewal business. The overall effect from this change is +4.9%.

## Company and Contact

### Filing Contact Information

William Nibbelin, Product Manager wnibbelin@eKemper.com  
12926 Gran Bay Pkwy. West 904-596-8427 [Phone]

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
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 Product Name: AR\_AUTO\_2011\_Rate\_1  
 Project Name/Number: AR\_Auto\_2011\_Rate\_1/

Jacksonville, FL 32258 904-245-5601 [FAX]

**Filing Company Information**

Trinity Universal Insurance Company	CoCode: 19887	State of Domicile: Texas
12926 Gran Bay Parkway West	Group Code: 215	Company Type:
Jacksonville, FL 32258	Group Name:	State ID Number:
(904) 245-5600 ext. [Phone]	FEIN Number: 75-0620550	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: The fee is \$100 for a rate change filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trinity Universal Insurance Company	\$100.00	02/09/2011	44531592

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
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 Product Name: AR\_AUTO\_2011\_Rate\_1  
 Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/18/2011	04/18/2011
Filed	Alexa Grissom	03/17/2011	03/17/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	03/08/2011	03/08/2011	William Nibbelin	03/09/2011	03/09/2011
Pending Industry Response	Alexa Grissom	02/22/2011	02/22/2011	William Nibbelin	03/03/2011	03/03/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Non-Impact Related Corrections and Effective Date Revision Request	Note To Reviewer	William Nibbelin	04/15/2011	04/15/2011
Please Open Filing For Corrections and Change of Effective Date	Note To Reviewer	William Nibbelin	04/07/2011	04/07/2011
Please Open Filing For Corrections	Note To Reviewer	William Nibbelin	03/28/2011	03/28/2011
Effective Date Change	Note To Reviewer	William Nibbelin	03/18/2011	03/18/2011

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

Concern with Responses to Objections Note To Reviewer William Nibbelin 03/03/2011 03/03/2011

*SERFF Tracking Number:*      *KEMP-127021506*                      *State:*                      *Arkansas*  
*Filing Company:*              *Trinity Universal Insurance Company*              *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR\_AUTO\_2011\_RATE\_1*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0000 Personal Auto Combinations*  
*Product Name:*              *AR\_AUTO\_2011\_Rate\_1*  
*Project Name/Number:*      *AR\_Auto\_2011\_Rate\_1/*

## **Disposition**

Disposition Date: 04/18/2011

Effective Date (New): 07/11/2011

Effective Date (Renewal): 08/11/2011

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
 Product Name: AR\_AUTO\_2011\_Rate\_1  
 Project Name/Number: AR\_Auto\_2011\_Rate\_1/

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document (revised)</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document (revised)</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	AR Auto - Response to DOI Questions - Territory Support - 01	Filed	Yes
<b>Rate</b>	Cover Letter	Filed	Yes
<b>Rate</b>	Filing Memorandum	Filed	Yes
<b>Rate (revised)</b>	Filing Manual (Page 25)	Filed	Yes
<b>Rate</b>	Filing Manual	Filed	Yes
<b>Rate</b>	Rate Pages	Filed	Yes
<b>Rate</b>	Actuarial Support	Filed	Yes

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
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Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Disposition

Disposition Date: 03/17/2011

Effective Date (New): 04/25/2011

Effective Date (Renewal): 07/11/2011

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document (revised)</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document (revised)</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	AR Auto - Response to DOI Questions - Territory Support - 01	Filed	Yes
<b>Rate</b>	Cover Letter	Filed	Yes
<b>Rate</b>	Filing Memorandum	Filed	Yes
<b>Rate (revised)</b>	Filing Manual (Page 25)	Filed	Yes
<b>Rate</b>	Filing Manual	Filed	Yes
<b>Rate</b>	Rate Pages	Filed	Yes
<b>Rate</b>	Actuarial Support	Filed	Yes

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
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TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/08/2011

Submitted Date 03/08/2011

Respond By Date

Dear William Nibbelin,

This will acknowledge receipt of the captioned filing. Please submit a new Rf-1 showing the maximum increase at 20 percent.

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

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/09/2011  
Submitted Date 03/09/2011

Dear Alexa Grissom,

### Comments:

Please see response to objection below.

### Response 1

Comments: A new filing form Rf-1 has been submitted showing the maximum increase at 20 percent.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if there any questions. Thanks.

William Nibbelin | Product Manager | Kemper, A Unitrin Business  
12926 Gran Bay Parkway West | Jacksonville, FL 32258 | 904-596-8427 (direct)  
904-245-5601 (fax) | wnibbelin@eKemper.com | www.eKemper.com

Sincerely,  
William Nibbelin

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
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TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/22/2011

Submitted Date 02/22/2011

Respond By Date

Dear William Nibbelin,

This will acknowledge receipt of the captioned filing. The Rf-1 indicates insureds will receive an increase up to almost 28 percent. Please cap individual increases no higher than 20 percent. Additionally, the APCS must be submitted in Excel. Please review Directive 2-2009 and Ark. Code Ann. 23-79-152 and amend your underwriting rules accordingly. Not-at-fault accidents and or claims should not affect the insureds tier. Justification must be presented for the proposed territorial revisions as well as a chart with the indications and proposed changes. Please advise where the language advising the agent to offer umbi up to the elected liability limits is presented. Also, territories may be comprised of multiple zip codes, but you may not list territories by zip code.

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

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Response Letter

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

Dear Alexa Grissom,

### Comments:

Please see responses below to objections.

### Response 1

Comments: (i) Per conversation on the phone today, we will meet the requirement to cap individual increases no higher than 20 percent. The policies which would exceed a 20 percent rate impact from this rate change will be capped at 20 percent. This action does not impact rates and will not impact the statewide rate change. (ii) The APCS has been submitted in Excel with this response. (iii) We confirm, not-at-fault accidents or claims do not affect the insureds tier. (iv) Justification for the proposed territorial revisions as well as a chart with the indications and proposed changes has been submitted by coverage with this response. Please note, as can be seen by the support, the territory redefinitions were derived to minimize the impact to each territory by the resulting territory base rate change from literally moving from the current territory to the proposed territory without consideration of any other changes. (v) The language advising the agent to offer umbi up to the elected liability limits has been explicitly included in the Uninsured Motorists Coverage description on page 25 of our Manual. The revised Manual, page 25 only, has been submitted with this response.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: AR Auto - Response to DOI Questions - Territory Support - 01

Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Filing Manual (Page 25)	Filing Manual (Page 25)	Replacement	



SERFF Tracking Number: KEMP-127021506 State: Arkansas  
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Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

**Note To Reviewer**

**Created By:**

William Nibbelin on 04/15/2011 09:25 AM

**Last Edited By:**

William Nibbelin

**Submitted On:**

04/15/2011 09:26 AM

**Subject:**

Non-Impact Related Corrections and Effective Date Revision Request

**Comments:**

This filing has been amended for corrections which have no rate impact. Additionally, it is our request to revise the effective date from 7/11/2011 to 8/11/2011 for new and renewal business.

While performing a check during the implementation of the approved rate filing, it was determined there were some typos on certain exhibits of the Rate Pages. There is no impact to any policyholder based on these inaccuracies. There is no rate change, factor change, or rule change associated with correcting these inaccuracies. However, these corrections need to be made to remain consistent with the previous filing and implementation of rates, rules, and factors. Changes include inaccurate steps in the rate order calculation, replacing the word "mono-line" with "all coverages other than UM" under the listing of tier factors, the inaccurate listing of the network discount factor, the inaccurate double listing of parked auto collision deductibles, the inaccurate omission of the premium charged per car for accidental death, and the inaccurate listing of the multi-policy-credit factors.

Please let me know if there are any questions. Thank you.

William Nibbelin | Product Manager | Kemper, A Unitrin  
Business  
12926 Gran Bay Parkway West | Jacksonville, FL 32258 |  
904-596-8427 (direct)  
904-245-5601 (fax) | wnibbelin@eKemper.com |  
www.eKemper.com

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TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

**Note To Reviewer**

**Created By:**

William Nibbelin on 04/07/2011 07:15 AM

**Last Edited By:**

William Nibbelin

**Submitted On:**

04/07/2011 07:16 AM

**Subject:**

Please Open Filing For Corrections and Change of Effective Date

**Comments:**

Please open the filing to allow a replacement of the Rate Pages as filed and approved, and a change to the effective date.

The replacement file includes corrections which have no rate impact. While performing a check during the implementation of the approved rate filing, it was determined there were some typos on certain exhibits of the Rate Pages. There is no impact to any policyholder based on these inaccuracies. There is no rate change, factor change, or rule change associated with correcting these inaccuracies. However, these corrections need to be made to remain consistent with the previous filing and implementation of rates, rules, and factors. Changes include inaccurate steps in the rate order calculation, replacing the word "mono-line" with "all coverages other than UM" under the listing of tier factors, the inaccurate listing of the network discount factor, the inaccurate double listing of parked auto collision deductibles, and the inaccurate omission of the premium charged per car for accidental death.

The new requested effective date is 8/11/2011 for new and renewal business.

Thank you.

William Nibbelin | Product Manager | Kemper, A Unitrin Business  
12926 Gran Bay Parkway West | Jacksonville, FL 32258 | 904-596-8427 (direct)  
904-245-5601 (fax) | wnibbelin@eKemper.com | www.eKemper.com

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TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

**Note To Reviewer**

**Created By:**

William Nibbelin on 03/28/2011 01:02 PM

**Last Edited By:**

William Nibbelin

**Submitted On:**

03/28/2011 01:02 PM

**Subject:**

Please Open Filing For Corrections

**Comments:**

Please open the filing to allow a replacement of the Rate Pages as filed and approved. The replacement file includes corrections which have no rate impact. While performing a check during the implementation of the approved rate filing, it was determined there were some typos on certain exhibits of the Rate Pages. There is no impact to any policyholder based on these inaccuracies. There is no rate change, factor change, or rule change associated with correcting these inaccuracies. However, these corrections need to be made to remain consistent with the previous filing and implementation of rates, rules, and factors. Changes include inaccurate steps in the rate order calculation, replacing the word "mono-line" with "all coverages other than UM" under the listing of tier factors, the inaccurate listing of the network discount factor, the inaccurate double listing of parked auto collision deductibles, and the inaccurate omission of the premium charged per car for accidental death.

Please let me know if there are any questions. Thank you.

William Nibbelin | Product Manager | Kemper, A Unitrin Business  
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Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

**Note To Reviewer**

**Created By:**

William Nibbelin on 03/18/2011 02:25 PM

**Last Edited By:**

William Nibbelin

**Submitted On:**

03/18/2011 02:25 PM

**Subject:**

Effective Date Change

**Comments:**

We would like to revise the effective date of this filing from 6/11/2011 for new and renewal business to 7/11/2011 for new and renewal business. Please let me know if there is anything needed from me in order to change this effective date. Thank you.

William Nibbelin | Product Manager | Kemper, A Unitrin Business  
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TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/

**Note To Reviewer**

**Created By:**

William Nibbelin on 03/03/2011 01:01 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

03/17/2011 01:43 PM

**Subject:**

Concern with Responses to Objections

**Comments:**

When I look at the "Comments" under my latest response, it does not appear to list the entire response. Just to be certain you have the entire response, I have re-written the entire response below as well as attached the exhibits to be included with the response. PLEASE IGNORE THIS NOTE, OTHERWISE. Thanks.

(i) Per our phone conversation today, we will cap individual increases at 20 percent. Any insured who would have received a rate impact higher than 20 percent will now be capped at 20 percent. This action does not imply a revision to the filed rates nor does it affect the overall statewide rate change. (ii) The APCS has been re-submitted in Excel with this response. (iii) We confirm, not-at-fault accidents or claims do not affect the insureds tier. (iv) Justification for the proposed territorial revisions as well as a chart with the indications and proposed changes has been submitted with this response. Please note, as you can see from the support the territorial redefinitions were done in a manner to minimize impacts due to literally just moving from the current to the proposed territory without consideration of any other changes. (v) The language advising the agent to offer umbi up to the elected liability limits has been included in the Uninsured Motorists Coverage rule on page 25 of our Manual. We have re-submitted our Manual, page 25 only, with this response.

## Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	19887
Company Name:	Trinity Universal Insurance Company
Contact Person:	William Nibbelin
Telephone No.:	(904) 596-8427
Email Address:	wnibbelin@ekemper.com
Effective Date:	07/11/2011

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

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	varies	%
GOOD STUDENT	15	%
ANTI-THEFT DEVICE	5-15	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	30% / 0%	%

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Age		Male or Female	Male or Female	Age		Male or Female	Male or Female	Age		Male or Female	Male or Female	Age		Male or Female	Male or Female	Age		Male or Female	Male or Female
			18	18			18	18			18	18			18	18			18	18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$991	\$849	\$449	\$408	\$1,088	\$932	\$495	\$450	\$878	\$754	\$405	\$370	\$857	\$737	\$399	\$364	\$696	\$601	\$332	\$305
	Minimum Liability with Comprehensive and Collision		\$1,824	\$1,558	\$848	\$743	\$2,014	\$1,721	\$938	\$822	\$1,557	\$1,333	\$729	\$642	\$1,532	\$1,312	\$726	\$638	\$1,231	\$1,057	\$585	\$518
	100/300/50 Liability with Comprehensive and Collision		\$1,935	\$1,656	\$909	\$801	\$2,140	\$1,832	\$1,009	\$888	\$1,662	\$1,425	\$788	\$698	\$1,636	\$1,404	\$787	\$695	\$1,318	\$1,135	\$638	\$569
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision		\$1,979	\$1,691	\$921	\$805	\$2,187	\$1,869	\$1,019	\$891	\$1,683	\$1,441	\$788	\$692	\$1,657	\$1,418	\$785	\$687	\$1,331	\$1,142	\$631	\$557
	100/300/50 Liability with Comprehensive and Collision		\$2,089	\$1,788	\$981	\$861	\$2,312	\$1,979	\$1,089	\$956	\$1,787	\$1,532	\$846	\$747	\$1,760	\$1,510	\$845	\$744	\$1,417	\$1,219	\$683	\$607
2003 Honda Odyssey "EX"	Minimum Liability		\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision		\$1,934	\$1,652	\$898	\$786	\$2,136	\$1,826	\$994	\$870	\$1,646	\$1,409	\$769	\$676	\$1,620	\$1,387	\$766	\$672	\$1,302	\$1,118	\$617	\$545
	100/300/50 Liability with Comprehensive and Collision		\$2,044	\$1,749	\$959	\$843	\$2,261	\$1,936	\$1,064	\$935	\$1,750	\$1,501	\$828	\$732	\$1,723	\$1,478	\$826	\$729	\$1,388	\$1,195	\$669	\$595
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision		\$2,241	\$1,914	\$1,047	\$911	\$2,478	\$2,116	\$1,159	\$1,008	\$1,897	\$1,622	\$890	\$777	\$1,869	\$1,599	\$888	\$774	\$1,499	\$1,286	\$710	\$624
	100/300/50 Liability with Comprehensive and Collision		\$2,351	\$2,011	\$1,108	\$967	\$2,603	\$2,227	\$1,229	\$1,074	\$2,000	\$1,714	\$949	\$833	\$1,972	\$1,691	\$948	\$831	\$1,585	\$1,363	\$763	\$674
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision		\$2,308	\$1,971	\$1,082	\$939	\$2,552	\$2,180	\$1,198	\$1,040	\$1,951	\$1,668	\$917	\$800	\$1,924	\$1,646	\$917	\$797	\$1,541	\$1,322	\$732	\$642
	100/300/50 Liability with Comprehensive and Collision		\$2,418	\$2,068	\$1,142	\$996	\$2,677	\$2,290	\$1,267	\$1,105	\$2,054	\$1,760	\$976	\$856	\$2,027	\$1,737	\$977	\$854	\$1,627	\$1,399	\$784	\$692
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$991	\$849	\$449	\$408	\$1,088	\$932	\$495	\$450	\$878	\$754	\$405	\$370	\$857	\$737	\$399	\$364	\$696	\$601	\$332	\$305
	Minimum Liability with Comprehensive and Collision		\$1,786	\$1,526	\$829	\$728	\$1,972	\$1,685	\$917	\$805	\$1,526	\$1,307	\$714	\$629	\$1,501	\$1,285	\$710	\$625	\$1,207	\$1,037	\$573	\$508
	100/300/50 Liability with Comprehensive and Collision		\$1,897	\$1,624	\$890	\$785	\$2,098	\$1,797	\$988	\$871	\$1,631	\$1,399	\$773	\$685	\$1,605	\$1,378	\$771	\$682	\$1,294	\$1,114	\$626	\$559

**Kemper, A Unitrin Business**

Arkansas Auto

Single Limit Liability Coverage

Objection 4 - RESPONSE

**Indications and Impacts Due To Territorial Redefinitions and Overall Changes**

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	8	580	0%	580	0%	15%	10%
001	130	0	580	0%	580	0%	15%	0%
001	135	0	580	0%	580	0%	15%	0%
003	136	0	439	0%	439	0%	15%	0%
003	200	1	439	0%	439	0%	15%	13%
005	211	0	514	0%	510	0%	15%	0%
006	100	1	555	0%	548	-1%	15%	5%
006	102	0	555	0%	548	0%	15%	0%
006	103	0	555	0%	548	0%	15%	0%
006	123	0	555	0%	548	0%	15%	0%
006	126	0	555	0%	548	0%	15%	0%
006	137	0	555	0%	548	0%	15%	0%
006	201	0	555	0%	548	0%	15%	0%
006	215	0	555	0%	548	0%	15%	0%
008	118	0	608	0%	604	0%	15%	0%
008	214	0	608	0%	604	0%	15%	0%
009	138	5	514	0%	514	0%	15%	10%
010	139	0	366	0%	365	0%	15%	0%
011	101	1	624	0%	624	0%	15%	6%
011	104	0	624	0%	624	0%	15%	0%
011	106	2	624	0%	624	0%	15%	4%
011	109	4	624	0%	624	0%	15%	1%
011	110	0	624	0%	624	0%	15%	0%
011	111	0	624	0%	624	0%	15%	0%
011	112	0	624	0%	624	0%	15%	0%
011	113	0	624	0%	624	0%	15%	0%
011	114	0	624	0%	624	0%	15%	0%
011	117	5	624	0%	624	0%	15%	16%
011	119	24	624	0%	624	0%	15%	9%
011	124	7	624	0%	624	0%	15%	13%
011	127	0	624	0%	624	0%	15%	0%
011	131	0	624	0%	624	0%	15%	0%
011	140	0	624	0%	624	0%	15%	0%
011	202	0	624	0%	624	0%	15%	0%
011	208	2	624	0%	624	0%	15%	11%
011	210	0	624	0%	624	0%	15%	0%
011	213	0	624	0%	624	0%	15%	0%
021	141	0	498	0%	498	0%	15%	0%
031	120	0	418	0%	418	0%	15%	0%
031	128	7	418	0%	418	0%	15%	9%
031	142	0	418	0%	418	0%	15%	0%
041	125	0	424	0%	424	0%	15%	0%
041	129	0	424	0%	424	0%	15%	0%
071	132	2	412	0%	412	0%	15%	11%
071	143	1	412	0%	412	0%	15%	7%
071	212	0	412	0%	412	0%	15%	0%
081	121	0	515	0%	515	0%	15%	0%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

**Kemper, A Unitrin Business**

Arkansas Auto

Bodily Injury Coverage

Objection 4 - RESPONSE

**Indications and Impacts Due To Territorial Redefinitions and Overall Changes**

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	276	333	0%	333	0%	5%	5%
001	130	19	333	0%	333	0%	5%	3%
001	135	13	333	0%	333	0%	5%	3%
003	136	1	235	0%	235	0%	5%	2%
003	200	7	235	0%	235	0%	5%	4%
005	211	5	279	0%	279	0%	5%	5%
006	100	19	300	0%	300	0%	5%	-7%
006	102	9	300	0%	300	0%	5%	-7%
006	103	5	300	0%	300	0%	5%	-9%
006	123	35	300	0%	300	0%	5%	5%
006	126	4	300	0%	300	0%	5%	4%
006	137	2	300	0%	300	0%	5%	5%
006	201	2	300	0%	300	0%	5%	-2%
006	215	29	300	0%	300	0%	5%	5%
008	118	6	315	0%	315	0%	5%	4%
008	214	3	315	0%	315	0%	5%	3%
009	138	4	281	0%	281	0%	5%	6%
010	139	2	204	0%	204	0%	5%	3%
011	101	15	333	0%	333	0%	5%	-6%
011	104	1	333	0%	333	0%	5%	-3%
011	106	22	333	0%	333	0%	5%	-6%
011	109	6	333	0%	333	0%	5%	-3%
011	110	2	333	0%	333	0%	5%	-7%
011	111	3	333	0%	333	0%	5%	-11%
011	112	3	333	0%	333	0%	5%	-6%
011	113	3	333	0%	333	0%	5%	-9%
011	114	4	333	0%	333	0%	5%	-2%
011	117	8	333	0%	333	0%	5%	5%
011	119	376	333	0%	333	0%	5%	5%
011	124	132	333	0%	333	0%	5%	5%
011	127	26	333	0%	333	0%	5%	5%
011	131	6	333	0%	333	0%	5%	5%
011	140	70	333	4%	333	0%	9%	5%
011	202	22	333	0%	333	0%	5%	2%
011	208	0	333	0%	333	0%	5%	0%
011	210	10	333	0%	333	0%	5%	1%
011	213	5	333	0%	333	0%	5%	1%
021	141	2	288	0%	288	0%	5%	6%
031	120	3	233	0%	233	0%	5%	4%
031	128	44	233	0%	233	0%	5%	5%
031	142	5	233	0%	233	0%	5%	2%
041	125	34	235	0%	235	0%	5%	4%
041	129	9	235	0%	235	0%	5%	-1%
071	132	3	230	0%	230	0%	5%	2%
071	143	16	230	0%	230	0%	5%	5%
071	212	1	230	0%	230	0%	5%	2%
081	121	76	277	0%	277	0%	5%	6%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Property Damage Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	276	189	0%	189	0%	30%	20%
001	130	19	189	0%	189	0%	30%	19%
001	135	13	189	0%	189	0%	30%	18%
003	136	1	163	0%	163	0%	30%	17%
003	200	7	163	0%	163	0%	30%	19%
005	211	5	183	0%	183	0%	30%	21%
006	100	19	196	0%	196	0%	30%	6%
006	102	9	196	0%	196	0%	30%	7%
006	103	5	196	0%	196	0%	30%	4%
006	123	35	196	0%	196	0%	30%	20%
006	126	4	196	0%	196	0%	30%	20%
006	137	2	196	0%	196	0%	30%	20%
006	201	2	196	0%	196	0%	30%	12%
006	215	29	196	-2%	196	0%	27%	20%
008	118	6	235	0%	235	0%	30%	19%
008	214	3	235	0%	235	0%	30%	18%
009	138	4	184	0%	184	0%	30%	20%
010	139	2	126	0%	126	0%	30%	19%
011	101	15	233	0%	233	0%	30%	8%
011	104	1	233	0%	233	0%	30%	10%
011	106	22	233	0%	233	0%	30%	8%
011	109	6	233	0%	233	0%	30%	10%
011	110	2	233	0%	233	0%	30%	6%
011	111	3	233	0%	233	0%	30%	1%
011	112	3	233	0%	233	0%	30%	7%
011	113	3	233	0%	233	0%	30%	5%
011	114	4	233	0%	233	0%	30%	13%
011	117	8	233	0%	233	0%	30%	21%
011	119	376	233	0%	233	0%	30%	20%
011	124	132	233	0%	233	0%	30%	19%
011	127	26	233	0%	233	0%	30%	20%
011	131	6	233	0%	233	0%	30%	19%
011	140	70	233	0%	233	0%	30%	19%
011	202	22	233	0%	233	0%	30%	17%
011	208	0	233	0%	233	0%	30%	0%
011	210	10	233	0%	233	0%	30%	15%
011	213	5	233	0%	233	0%	30%	16%
021	141	2	160	0%	160	0%	30%	22%
031	120	3	144	0%	144	0%	30%	19%
031	128	44	144	0%	144	0%	30%	21%
031	142	5	144	0%	144	0%	30%	17%
041	125	34	148	0%	148	0%	30%	19%
041	129	9	148	0%	148	0%	30%	15%
071	132	3	142	0%	142	0%	30%	16%
071	143	16	142	0%	142	0%	30%	20%
071	212	1	142	0%	142	0%	30%	16%
081	121	76	190	0%	190	0%	30%	21%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Medical Payments Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	7	41	0%	41	0%	-2%	0%
001	130	0	41	0%	41	0%	-2%	0%
001	135	0	41	0%	41	0%	-2%	0%
003	136	0	39	0%	39	0%	-2%	0%
003	200	0	39	0%	39	0%	-2%	0%
005	211	0	43	0%	37	0%	-2%	0%
006	100	0	42	0%	42	0%	-2%	0%
006	102	0	42	0%	42	0%	-2%	0%
006	103	3	42	0%	42	0%	-2%	-8%
006	123	1	42	0%	42	0%	-2%	-14%
006	126	0	42	0%	43	0%	-2%	0%
006	137	0	42	0%	42	0%	-2%	0%
006	201	0	42	0%	42	0%	-2%	0%
006	215	0	42	0%	45	0%	-2%	0%
008	118	0	45	0%	45	0%	-2%	0%
008	214	0	45	0%	46	0%	-2%	0%
009	138	0	38	0%	38	0%	-2%	0%
010	139	0	40	0%	40	0%	-2%	0%
011	101	0	47	0%	47	0%	-2%	0%
011	104	0	47	0%	47	0%	-2%	0%
011	106	0	47	0%	47	0%	-2%	0%
011	109	0	47	0%	47	0%	-2%	0%
011	110	0	47	0%	47	0%	-2%	0%
011	111	0	47	0%	47	0%	-2%	0%
011	112	0	47	0%	47	0%	-2%	0%
011	113	3	47	0%	47	0%	-2%	-9%
011	114	0	47	0%	47	0%	-2%	0%
011	117	0	47	0%	47	0%	-2%	0%
011	119	6	47	0%	47	0%	-2%	-7%
011	124	3	47	0%	47	0%	-2%	3%
011	127	0	47	0%	47	0%	-2%	0%
011	131	0	47	0%	40	0%	-2%	0%
011	140	0	47	38%	47	0%	36%	0%
011	202	10	47	0%	47	0%	-2%	5%
011	208	0	47	0%	47	0%	-2%	0%
011	210	2	47	0%	47	0%	-2%	5%
011	213	0	47	0%	47	0%	-2%	0%
021	141	0	45	0%	45	0%	-2%	0%
031	120	0	39	0%	39	0%	-2%	0%
031	128	3	39	0%	39	0%	-2%	5%
031	142	0	39	0%	39	0%	-2%	0%
041	125	0	31	0%	31	0%	-2%	0%
041	129	0	31	0%	31	0%	-2%	0%
071	132	0	40	0%	40	0%	-2%	0%
071	143	0	40	0%	40	0%	-2%	0%
071	212	0	40	0%	40	0%	-2%	0%
081	121	2	47	0%	47	0%	-2%	4%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

**Kemper, A Unitrin Business**

Arkansas Auto  
Collision Coverage

Objection 4 - RESPONSE

**Indications and Impacts Due To Territorial Redefinitions and Overall Changes**

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	189	281	0%	281	0%	-2%	0%
001	130	7	281	0%	281	0%	-2%	-3%
001	135	9	281	0%	281	0%	-2%	-1%
003	136	0	286	0%	286	0%	-2%	0%
003	200	4	286	0%	286	0%	-2%	-3%
005	211	4	368	0%	368	0%	-2%	2%
006	100	18	355	0%	355	0%	-2%	-11%
006	102	8	355	0%	355	0%	-2%	-9%
006	103	5	355	0%	355	0%	-2%	-12%
006	123	23	355	0%	355	0%	-2%	1%
006	126	3	355	0%	355	0%	-2%	4%
006	137	1	355	0%	355	0%	-2%	0%
006	201	1	355	0%	355	0%	-2%	-2%
006	215	18	355	-2%	355	0%	-3%	0%
008	118	6	381	0%	381	0%	-2%	-2%
008	214	3	381	0%	381	0%	-2%	1%
009	138	4	389	0%	389	0%	-2%	1%
010	139	2	256	0%	256	0%	-2%	-3%
011	101	13	430	0%	430	0%	-2%	-9%
011	104	1	430	0%	430	0%	-2%	-8%
011	106	13	430	0%	430	0%	-2%	-12%
011	109	8	430	0%	430	0%	-2%	-7%
011	110	2	430	0%	430	0%	-2%	-15%
011	111	2	430	0%	430	0%	-2%	-18%
011	112	2	430	0%	430	0%	-2%	-13%
011	113	2	430	0%	430	0%	-2%	-5%
011	114	4	430	0%	430	0%	-2%	-6%
011	117	12	430	0%	430	0%	-2%	1%
011	119	295	430	0%	430	0%	-2%	0%
011	124	99	430	0%	430	0%	-2%	0%
011	127	16	430	0%	430	0%	-2%	2%
011	131	4	430	0%	430	0%	-2%	0%
011	140	41	430	0%	430	0%	-2%	1%
011	202	17	430	0%	430	0%	-2%	1%
011	208	2	430	0%	430	0%	-2%	1%
011	210	8	430	0%	430	0%	-2%	3%
011	213	5	430	0%	430	0%	-2%	0%
021	141	1	484	0%	484	0%	-2%	0%
031	120	2	347	0%	347	0%	-2%	-3%
031	128	37	347	0%	347	0%	-2%	1%
031	142	3	347	0%	347	0%	-2%	-1%
041	125	23	303	0%	303	0%	-2%	0%
041	129	9	303	0%	303	0%	-2%	-5%
071	132	5	293	0%	293	0%	-2%	3%
071	143	11	293	0%	293	0%	-2%	0%
071	212	1	293	0%	293	0%	-2%	-2%
081	121	65	470	0%	470	0%	-2%	1%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Comprehensive Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	190	74	0%	74	0%	-12%	-1%
001	130	7	74	0%	74	0%	-12%	5%
001	135	9	74	0%	74	0%	-12%	1%
003	136	0	110	0%	110	0%	-12%	0%
003	200	4	110	0%	110	0%	-12%	1%
005	211	4	129	0%	129	0%	-12%	0%
006	100	18	114	0%	114	0%	-12%	-13%
006	102	8	114	0%	114	0%	-12%	-10%
006	103	5	114	0%	114	0%	-12%	-1%
006	123	23	114	0%	114	0%	-12%	-3%
006	126	3	114	0%	114	0%	-12%	5%
006	137	1	114	0%	114	0%	-12%	-2%
006	201	1	114	0%	114	0%	-12%	7%
006	215	20	114	-2%	114	0%	-14%	2%
008	118	6	141	0%	141	0%	-12%	-1%
008	214	3	141	0%	141	0%	-12%	0%
009	138	4	114	0%	114	0%	-12%	2%
010	139	2	75	0%	75	0%	-12%	-3%
011	101	13	146	0%	146	0%	-12%	-8%
011	104	1	146	0%	146	0%	-12%	-9%
011	106	13	146	0%	146	0%	-12%	-15%
011	109	8	146	0%	146	0%	-12%	-7%
011	110	2	146	0%	146	0%	-12%	-5%
011	111	2	146	0%	146	0%	-12%	-25%
011	112	2	146	0%	146	0%	-12%	-15%
011	113	2	146	0%	146	0%	-12%	-6%
011	114	4	146	0%	146	0%	-12%	-5%
011	117	12	146	0%	146	0%	-12%	-2%
011	119	300	146	0%	146	0%	-12%	0%
011	124	99	146	0%	146	0%	-12%	0%
011	127	16	146	0%	146	0%	-12%	1%
011	131	5	146	0%	146	0%	-12%	-2%
011	140	41	146	0%	146	0%	-12%	2%
011	202	17	146	0%	146	0%	-12%	4%
011	208	2	146	0%	146	0%	-12%	3%
011	210	8	146	0%	146	0%	-12%	4%
011	213	5	146	0%	146	0%	-12%	2%
021	141	1	228	0%	228	0%	-12%	0%
031	120	2	165	0%	165	0%	-12%	-2%
031	128	37	165	0%	165	0%	-12%	1%
031	142	3	165	0%	165	0%	-12%	-2%
041	125	23	126	0%	126	0%	-12%	0%
041	129	9	126	0%	126	0%	-12%	4%
071	132	5	155	0%	155	0%	-12%	11%
071	143	11	155	0%	155	0%	-12%	1%
071	212	1	155	0%	155	0%	-12%	-2%
081	121	65	179	0%	179	0%	-12%	1%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Single Limit Liability - Single Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	3	33	0%	33	0%	13%	8%
001	130	0	33	0%	33	0%	13%	9%
001	135	0	33	0%	24	0%	13%	9%
003	136	0	30	0%	30	0%	13%	8%
003	200	1	30	0%	30	0%	13%	9%
005	211	0	28	0%	24	0%	13%	10%
006	100	1	32	0%	32	0%	13%	10%
006	102	0	32	0%	32	0%	13%	10%
006	103	0	32	0%	32	0%	13%	10%
006	123	0	32	0%	32	0%	13%	10%
006	126	0	32	0%	28	0%	13%	10%
006	137	0	32	0%	32	0%	13%	9%
006	201	0	32	0%	32	0%	13%	10%
006	215	0	32	0%	31	0%	13%	9%
008	118	0	19	0%	19	0%	13%	9%
008	214	0	19	0%	25	0%	13%	7%
009	138	0	30	0%	30	0%	13%	11%
010	139	0	28	0%	28	0%	13%	9%
011	101	1	30	0%	30	0%	13%	10%
011	104	0	30	0%	30	0%	13%	9%
011	106	1	30	0%	30	0%	13%	10%
011	109	0	30	0%	30	0%	13%	10%
011	110	0	30	0%	30	0%	13%	9%
011	111	0	30	0%	30	0%	13%	10%
011	112	0	30	0%	30	0%	13%	9%
011	113	0	30	0%	30	0%	13%	11%
011	114	0	30	0%	30	0%	13%	9%
011	117	0	30	0%	30	0%	13%	10%
011	119	8	30	0%	30	0%	13%	10%
011	124	0	30	0%	30	0%	13%	10%
011	127	0	30	0%	30	0%	13%	10%
011	131	0	30	0%	28	0%	13%	10%
011	140	0	30	0%	30	0%	13%	10%
011	202	0	30	0%	27	0%	13%	10%
011	208	0	30	0%	30	0%	13%	14%
011	210	0	30	0%	27	0%	13%	10%
011	213	0	30	0%	30	0%	13%	9%
021	141	0	23	0%	23	0%	13%	9%
031	120	0	23	0%	23	0%	13%	10%
031	128	0	23	0%	23	0%	13%	9%
031	142	0	23	0%	23	0%	13%	9%
041	125	0	19	0%	19	0%	13%	8%
041	129	0	19	0%	19	0%	13%	8%
071	132	0	31	0%	31	0%	13%	10%
071	143	1	31	0%	31	0%	13%	9%
071	212	0	31	0%	31	0%	13%	12%
081	121	0	19	0%	19	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Bodily Injury - Single Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From		IMPACT From Territory Redefinition Only	INDICATED Total Premium		Proposed Overall Premium IMPACT By
					Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping			Change By Current to Proposed Territory Combination		
001	122	33	26	0%		26	0%	13%	8%	
001	130	1	26	0%		26	0%	13%	9%	
001	135	2	26	0%		26	0%	13%	9%	
003	136	1	23	0%		23	0%	13%	8%	
003	200	3	23	0%		23	0%	13%	9%	
005	211	0	31	0%		23	0%	13%	10%	
006	100	3	20	0%		20	0%	13%	10%	
006	102	1	20	0%		20	0%	13%	10%	
006	103	0	20	0%		20	0%	13%	10%	
006	123	4	20	0%		20	0%	13%	10%	
006	126	0	20	0%		21	0%	13%	10%	
006	137	0	20	0%		20	0%	13%	9%	
006	201	1	20	0%		20	0%	13%	10%	
006	215	2	20	0%		20	0%	13%	9%	
008	118	2	16	0%		16	0%	13%	9%	
008	214	0	16	0%		18	0%	13%	7%	
009	138	1	21	0%		21	0%	13%	11%	
010	139	2	21	0%		21	0%	13%	9%	
011	101	3	20	0%		20	0%	13%	10%	
011	104	1	20	0%		20	0%	13%	9%	
011	106	4	20	0%		20	0%	13%	10%	
011	109	0	20	0%		20	0%	13%	10%	
011	110	0	20	0%		20	0%	13%	9%	
011	111	1	20	0%		20	0%	13%	10%	
011	112	0	20	0%		20	0%	13%	9%	
011	113	0	20	0%		20	0%	13%	11%	
011	114	1	20	0%		20	0%	13%	9%	
011	117	3	20	0%		20	0%	13%	10%	
011	119	82	20	0%		20	0%	13%	10%	
011	124	21	20	0%		20	0%	13%	10%	
011	127	3	20	0%		20	0%	13%	10%	
011	131	0	20	0%		23	0%	13%	10%	
011	140	8	20	0%		20	0%	13%	10%	
011	202	1	20	0%		20	0%	13%	10%	
011	208	0	20	0%		20	0%	13%	14%	
011	210	1	20	0%		20	0%	13%	10%	
011	213	1	20	0%		20	0%	13%	9%	
021	141	0	15	0%		15	0%	13%	9%	
031	120	0	23	0%		23	0%	13%	10%	
031	128	2	23	0%		23	0%	13%	9%	
031	142	0	23	0%		23	0%	13%	9%	
041	125	5	15	0%		15	0%	13%	8%	
041	129	1	15	0%		15	0%	13%	8%	
071	132	1	26	0%		26	0%	13%	10%	
071	143	5	26	0%		26	0%	13%	9%	
071	212	1	26	0%		26	0%	13%	12%	
081	121	13	12	0%		12	0%	13%	9%	

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Property Damage - Single Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	32	11	0%	11	0%	13%	8%
001	130	1	11	0%	11	0%	13%	9%
001	135	2	11	0%	11	0%	13%	9%
003	136	1	11	0%	11	0%	13%	8%
003	200	3	11	0%	11	0%	13%	9%
005	211	0	11	0%	11	0%	13%	10%
006	100	3	11	0%	11	0%	13%	10%
006	102	1	11	0%	11	0%	13%	10%
006	103	0	11	0%	11	0%	13%	10%
006	123	4	11	0%	11	0%	13%	10%
006	126	0	11	0%	11	0%	13%	10%
006	137	0	11	0%	11	0%	13%	9%
006	201	1	11	0%	11	0%	13%	10%
006	215	2	11	0%	11	0%	13%	9%
008	118	2	11	0%	11	0%	13%	9%
008	214	0	11	0%	11	0%	13%	7%
009	138	1	11	0%	11	0%	13%	11%
010	139	2	11	0%	11	0%	13%	9%
011	101	3	11	0%	11	0%	13%	10%
011	104	1	11	0%	11	0%	13%	9%
011	106	4	11	0%	11	0%	13%	10%
011	109	0	11	0%	11	0%	13%	10%
011	110	0	11	0%	11	0%	13%	9%
011	111	1	11	0%	11	0%	13%	10%
011	112	0	11	0%	11	0%	13%	9%
011	113	0	11	0%	11	0%	13%	11%
011	114	1	11	0%	11	0%	13%	9%
011	117	3	11	0%	11	0%	13%	10%
011	119	78	11	0%	11	0%	13%	10%
011	124	21	11	0%	11	0%	13%	10%
011	127	3	11	0%	11	0%	13%	10%
011	131	0	11	0%	11	0%	13%	10%
011	140	8	11	0%	11	0%	13%	10%
011	202	1	11	0%	11	0%	13%	10%
011	208	0	11	0%	11	0%	13%	14%
011	210	1	11	0%	11	0%	13%	10%
011	213	1	11	0%	11	0%	13%	9%
021	141	0	11	0%	11	0%	13%	9%
031	120	0	11	0%	11	0%	13%	10%
031	128	2	11	0%	11	0%	13%	9%
031	142	0	11	0%	11	0%	13%	9%
041	125	5	11	0%	11	0%	13%	8%
041	129	1	11	0%	11	0%	13%	8%
071	132	1	11	0%	11	0%	13%	10%
071	143	6	11	0%	11	0%	13%	9%
071	212	1	11	0%	11	0%	13%	12%
081	121	12	11	0%	11	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Single Limit Liability - Multi Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	5	31	0%	31	0%	13%	8%
001	130	0	31	0%	31	0%	13%	9%
001	135	0	31	0%	21	0%	13%	9%
003	136	0	28	0%	28	0%	13%	8%
003	200	0	28	0%	28	0%	13%	9%
005	211	0	25	0%	21	0%	13%	10%
006	100	0	30	0%	30	0%	13%	10%
006	102	0	30	0%	30	0%	13%	10%
006	103	0	30	0%	30	0%	13%	10%
006	123	0	30	0%	30	0%	13%	10%
006	126	0	30	0%	26	0%	13%	10%
006	137	0	30	0%	30	0%	13%	9%
006	201	0	30	0%	30	0%	13%	10%
006	215	0	30	0%	29	0%	13%	9%
008	118	0	17	0%	17	0%	13%	9%
008	214	0	17	0%	23	0%	13%	7%
009	138	5	28	0%	28	0%	13%	11%
010	139	0	26	0%	26	0%	13%	9%
011	101	0	28	0%	28	0%	13%	10%
011	104	0	28	0%	28	0%	13%	9%
011	106	1	28	0%	28	0%	13%	10%
011	109	4	28	0%	28	0%	13%	10%
011	110	0	28	0%	28	0%	13%	9%
011	111	0	28	0%	28	0%	13%	10%
011	112	0	28	0%	28	0%	13%	9%
011	113	0	28	0%	28	0%	13%	11%
011	114	0	28	0%	28	0%	13%	9%
011	117	5	28	0%	28	0%	13%	10%
011	119	16	28	0%	28	0%	13%	10%
011	124	7	28	0%	28	0%	13%	10%
011	127	0	28	0%	28	0%	13%	10%
011	131	0	28	0%	26	0%	13%	10%
011	140	0	28	0%	28	0%	13%	10%
011	202	0	28	0%	25	0%	13%	10%
011	208	2	28	0%	28	0%	13%	14%
011	210	0	28	0%	25	0%	13%	10%
011	213	0	28	0%	28	0%	13%	9%
021	141	0	21	0%	21	0%	13%	9%
031	120	0	21	0%	21	0%	13%	10%
031	128	7	21	0%	21	0%	13%	9%
031	142	0	21	0%	21	0%	13%	9%
041	125	0	17	0%	17	0%	13%	8%
041	129	0	17	0%	17	0%	13%	8%
071	132	2	29	0%	29	0%	13%	10%
071	143	0	29	0%	29	0%	13%	9%
071	212	0	29	0%	29	0%	13%	12%
081	121	0	17	0%	17	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Bodily Injury - Multi Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	237	24	0%	24	0%	13%	8%
001	130	14	24	0%	24	0%	13%	9%
001	135	11	24	0%	24	0%	13%	9%
003	136	0	21	0%	21	0%	13%	8%
003	200	4	21	0%	21	0%	13%	9%
005	211	5	29	0%	29	0%	13%	10%
006	100	16	18	0%	18	0%	13%	10%
006	102	8	18	0%	18	0%	13%	10%
006	103	5	18	0%	18	0%	13%	10%
006	123	31	18	0%	18	0%	13%	10%
006	126	4	18	0%	18	0%	13%	10%
006	137	2	18	0%	18	0%	13%	9%
006	201	1	18	0%	18	0%	13%	10%
006	215	27	18	0%	18	0%	13%	9%
008	118	4	14	0%	14	0%	13%	9%
008	214	3	14	0%	14	0%	13%	7%
009	138	3	19	0%	19	0%	13%	11%
010	139	0	19	0%	19	0%	13%	9%
011	101	11	18	0%	18	0%	13%	10%
011	104	0	18	0%	18	0%	13%	9%
011	106	18	18	0%	18	0%	13%	10%
011	109	6	18	0%	18	0%	13%	10%
011	110	2	18	0%	18	0%	13%	9%
011	111	2	18	0%	18	0%	13%	10%
011	112	3	18	0%	18	0%	13%	9%
011	113	3	18	0%	18	0%	13%	11%
011	114	3	18	0%	18	0%	13%	9%
011	117	5	18	0%	18	0%	13%	10%
011	119	294	18	0%	18	0%	13%	10%
011	124	111	18	0%	18	0%	13%	10%
011	127	21	18	0%	18	0%	13%	10%
011	131	6	18	0%	18	0%	13%	10%
011	140	61	18	0%	18	0%	13%	10%
011	202	20	18	0%	18	0%	13%	10%
011	208	0	18	0%	18	0%	13%	14%
011	210	9	18	0%	18	0%	13%	10%
011	213	3	18	0%	18	0%	13%	9%
021	141	2	12	0%	12	0%	13%	9%
031	120	3	21	0%	21	0%	13%	10%
031	128	41	21	0%	21	0%	13%	9%
031	142	5	21	0%	21	0%	13%	9%
041	125	29	13	0%	13	0%	13%	8%
041	129	8	13	0%	13	0%	13%	8%
071	132	2	24	0%	24	0%	13%	10%
071	143	11	24	0%	24	0%	13%	9%
071	212	0	24	0%	24	0%	13%	12%
081	121	63	10	0%	10	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Property Damage - Multi Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	233	11	0%	11	0%	13%	8%
001	130	14	11	0%	11	0%	13%	9%
001	135	11	11	0%	11	0%	13%	9%
003	136	0	11	0%	11	0%	13%	8%
003	200	4	11	0%	11	0%	13%	9%
005	211	5	11	0%	11	0%	13%	10%
006	100	13	11	0%	11	0%	13%	10%
006	102	8	11	0%	11	0%	13%	10%
006	103	5	11	0%	11	0%	13%	10%
006	123	31	11	0%	11	0%	13%	10%
006	126	4	11	0%	11	0%	13%	10%
006	137	2	11	0%	11	0%	13%	9%
006	201	1	11	0%	11	0%	13%	10%
006	215	27	11	0%	11	0%	13%	9%
008	118	4	11	0%	11	0%	13%	9%
008	214	3	11	0%	11	0%	13%	7%
009	138	3	11	0%	11	0%	13%	11%
010	139	0	11	0%	11	0%	13%	9%
011	101	11	11	0%	11	0%	13%	10%
011	104	0	11	0%	11	0%	13%	9%
011	106	17	11	0%	11	0%	13%	10%
011	109	6	11	0%	11	0%	13%	10%
011	110	2	11	0%	11	0%	13%	9%
011	111	2	11	0%	11	0%	13%	10%
011	112	3	11	0%	11	0%	13%	9%
011	113	3	11	0%	11	0%	13%	11%
011	114	3	11	0%	11	0%	13%	9%
011	117	5	11	0%	11	0%	13%	10%
011	119	288	11	0%	11	0%	13%	10%
011	124	109	11	0%	11	0%	13%	10%
011	127	19	11	0%	11	0%	13%	10%
011	131	6	11	0%	11	0%	13%	10%
011	140	55	11	0%	11	0%	13%	10%
011	202	20	11	0%	11	0%	13%	10%
011	208	1	11	0%	11	0%	13%	14%
011	210	9	11	0%	11	0%	13%	10%
011	213	3	11	0%	11	0%	13%	9%
021	141	2	11	0%	11	0%	13%	9%
031	120	3	11	0%	11	0%	13%	10%
031	128	43	11	0%	11	0%	13%	9%
031	142	5	11	0%	11	0%	13%	9%
041	125	29	11	0%	11	0%	13%	8%
041	129	8	11	0%	11	0%	13%	8%
071	132	2	11	0%	11	0%	13%	10%
071	143	11	11	0%	11	0%	13%	9%
071	212	0	11	0%	11	0%	13%	12%
081	121	62	11	0%	11	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

- A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

PP 0201: Suspension of Insurance Endorsement

PP 0202: Reinstatement of Insurance Endorsement

## TOWING AND LABOR COSTS

Coverage may be written only for private passenger autos.

Attach: PP 0303: Towing and Labor Costs Coverage Endorsement

### Towing and Labor Cost Rates

Per Occurrence Limit	Premium Per Car
\$25	\$4.00
\$50	\$6.00
\$75	\$8.00
\$100	\$10.00
\$200	\$20.00
\$300	\$30.00

## UNINSURED MOTORISTS COVERAGE

This form of auto insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas and applies to all vehicles on the policy. **The agent, on our behalf, is required to offer Uninsured Motorists Bodily Injury Coverage up to the elected liability limits.**

Exceptions:

- The named insured has the right to reject such coverage or reject the Property Damage portion only.
- Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.
- No insured may have Property Damage Uninsured Motorists Coverage unless Bodily Injury Uninsured Motorists Coverage is also afforded.

Attach:

PP 0401: Single Uninsured Motorist Limit

PP 0495: Uninsured Motorist Coverage – Arkansas

## INCREASED LIMITS

Split Limit Bodily Injury	Property Damage	Single Limit Liability
25,000/50,000	\$25,000	\$50,000
50,000/100,000	\$50,000	\$60,000*
100,000/200,000	\$75,000	\$75,000
100,000/300,000	\$100,000	\$100,000
150,000/300,000	\$200,000	\$200,000
300,000/300,000	\$250,000	\$300,000
250,000/500,000	\$300,000	\$500,000
500,000/500,000	\$500,000	

\* Limit options not available to new business policies and ineligible for endorsement to existing policies.

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
 Product Name: AR\_AUTO\_2011\_Rate\_1  
 Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 03/17/2011	Cover Letter	Cover Letter	New	AR Auto - Rate Filing - Cover Letter - 01.pdf
Filed 03/17/2011	Filing Memorandum	Filing Memo	New	AR Auto - Filing Memorandum - 01.pdf
Filed 03/17/2011	Filing Manual (Page 25)	Filing Manual (Page 25)	Replacement	AR Auto - Manual (Page 25 Only) - 02.pdf
Filed 03/17/2011	Rate Pages	Rates	New	AR Auto - Rate Pages - 01.pdf
Filed 03/17/2011	Actuarial Support	Actuarial Support	New	AR Auto - Actuarial Support - 01.pdf



A UNITRIN BUSINESS

February 8, 2011

Arkansas Department of Insurance  
Property & Casualty Rate Division  
1200 West Third Street  
Little Rock, AR 77201

RE: ARKANSAS PRIVATE PASSENGER AUTOMOBILE FILING  
Trinity Universal Insurance Company (NAIC 19887 FEIN 75-0620550)  
SERF Filing Number: KEMP-127021506  
Company Tracking No.: AR\_AUTO\_2011\_RATE\_1

To whom it may concern:

The above captioned company, member of the Unitrin Group of companies, proposes revised rates for use with Arkansas Automobile Program. The effective date for this proposed revision is July 11, 2011 for new and renewal business. The overall effect from this change is +4.9%.

Attached please find copies of state required supporting documentation. Please feel free to call me at (904) 596-8427 or email [wnibbelin@eKemper.com](mailto:wnibbelin@eKemper.com) if you have any questions.

Sincerely,

William J. Nibbelin  
Product Manager  
Kemper, A Unitrin Business  
12926 Gran Bay Parkway West  
Jacksonville, Florida 32258  
904-596-8427 (direct line)  
904-245-5601 (fax)  
[wnibbelin@eKemper.com](mailto:wnibbelin@eKemper.com)  
[www.eKemper.com](http://www.eKemper.com)



A UNITRIN BUSINESS

**ARKANSAS PRIVATE PASSENGER AUTO  
FILING MEMORANDUM  
TRINITY UNIVERSAL INSURANCE COMPANY**  
(NAIC 19887 FEIN 75-0620550)  
SERF FILING # : KEMP-127021506  
COMPANY TRACKING #: AR\_AUTO\_2011\_RATE\_1

Effective July 1, 2011 for new business and renewals, Trinity Universal will be revising its Private Passenger Auto rates in Arkansas. The overall rate level change is estimated to be +4.9% as a result of these revisions.

- **Territory Redefinition and Corresponding Base Rates**

We are redefining our territories statewide to reposition ourselves competitively and we have revised our base rates accordingly to ensure competitive and adequate pricing levels.

- **Update of Model Year/Symbol Tables and Adoption of ISO 75 Symbols**

The company proposes the application of model year factors to liability coverages as well as an update in the base model year for physical damage coverages. The symbol factors for physical damage were re-based for model years 1990-2010, and the company is adopting Insurance Services Office's ISO 75 symbol set for model years 2011 and later.

- **Primary and Secondary Classification Plan**

The company is proposing a new classification plan which removes vehicle use rating from the primary classification structure. A separate factor will now apply based upon the principal use of the vehicle and whether the vehicle is part of a single or multi-vehicle household. This change includes the proposal of flat driver training and good student discounts of 5 and 15 percent, respectively. Changes to class plan also include replacing the existing additive secondary classification plan with a multiplicative secondary classification plan.

- **Multi-Policy Credit:**

In accordance with internal countrywide standards, the company is introducing a new credit that varies by homeowners form to provide an account discount on a non-Package auto policy written in conjunction with a non-Package homeowners policy. Package policies (auto and homeowners written on one policy) will still receive a Package discount which will now vary by homeowners form.

- **Limit Options, Increased Limits, and Deductibles:**

- Introducing 100, 200 and 300 Towing & Labor limits as well as a 75/2,250 limit option for Rental Reimbursement.
- Introducing limit options of 500, 1,000, 2,500, and 5,000 for Parked Auto Collision while eliminating 100 and 200 limits for new business.
- Introducing 300,000 and 500,000 increased limits for Property Damage.
- Expiring increased limit options of 60,000 for new business for Single Limit Bodily Injury and Uninsured Motorists Single Limit Bodily Injury.
- Expiring increased Medical Payment limits of 50,000, 75,000, and 100,000 for new business.
- Expiring Collision deductible options of 100 and 200, and Comprehensive deductible options of Full/ACV, 50, 100, and 200 for new business.

- **Rate Order Calculation**

The rate order calculation has also been expanded and modified to accommodate the above changes and adhere to company specific countrywide standards.

## **SUMMARY**

These proposed changes are necessary for Trinity Universal Insurance Company to better position themselves in the Arkansas market and to be a viable new business option.

3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

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Exceptions:

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- No insured may have Property Damage Uninsured Motorists Coverage unless Bodily Injury Uninsured Motorists Coverage is also afforded.

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300,000/300,000	\$250,000	\$300,000
250,000/500,000	\$300,000	\$500,000
500,000/500,000	\$500,000	

\* Limit options not available to new business policies and ineligible for endorsement to existing policies.

**RATING STATE:**

**ARKANSAS**

**COMPANY:**

**TRINITY UNIVERSAL INSURANCE COMPANY**

**BUSINESS LINE:**

**PRIVATE PASSENGER AUTO**

New Business Effective Date:

7/11/2011

Renewal Business Effective Date:

7/11/2011

Page Header:

AU TUIC ARKANSAS

	Edition
Rating Order (Auto)	11-Jun
Rating Order (Non-Rec Trailers)	11-Jun
Rating Order (Recreational)	11-Jun
Rating Order (Motor Homes)	11-Jun
Rating Order (PCL)	11-Jun
Base Rates	11-Jun
UM and UIM Base Rates	11-Jun
Territory Definitions	11-Jun
Territory Descriptions	11-Jun
Pricing Level Factor	11-Jun
Unacceptable Risk Factor	11-Jun
Limit/Deductible Factor	11-Jun
Limit/Deductible Factor (Statutory MP)	11-Jun
Limits (UM)	11-Jun
Model Year Factor	11-Jun
Symbol Factor	11-Jun
Operator Class Factor	11-Jun
Occasional Operator Factor	11-Jun
Driver Training Factor	11-Jun
Good Student Factor	11-Jun
Secondary Class Factor	11-Jun
Usage/Multi Car Factor	11-Jun
Away at School Factor	11-Jun
Safe Driver Factor	11-Jun
High Value or Restricted/Unacceptable Vehicle Factor	11-Jun
Multi-Policy Factor	11-Jun
Accident Prevention Course	11-Jun
Custom Equipment	11-Jun
Anti-Lock Brake Factor	11-Jun
Anti Theft Factor	11-Jun
Passive Restraint Factor	11-Jun
Work Loss Coverage Rate	11-Jun
Accidental Death Benefit Rate	11-Jun
Network, Military or AAA Factor	11-Jun
Fixed Expense	11-Jun
Optional Coverages	11-Jun
PCL	11-Jun
Term Factor	11-Jun

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**Arkansas Auto - Rate Pages**

**RATING ORDER**

	BI	PD	CSL	MED	STATUTORY MEDPAY	UM	UIM	UMPD	COMP	COLL	Towing	Rental	Sound Eq	Glass Cov
Base Rate	X	X	X	X	X	X	X	X	X	X	X	X	X	
Tier Factor	X	X	X	X	X	X	X	X	X	X				
Unacceptable Risk Factor	X	X	X	X	X			X	X	X				
Limit/Deductible Factor	X	X	X	X	X	X	X	X	X	X				X
Model Year Factor	X	X	X						X	X				
Symbol Factor									X	X				
Operator Class Factor	X	X	X	X	X	X	X	X	X	X				
* Occasional Operator Factor	X	X	X	X	X	X	X	X	X	X				
* Driver Training Factor	X	X	X	X	X	X	X	X	X	X				
* Good Student Factor	X	X	X	X	X	X	X	X	X	X				
= Total Primary Class Factor	X	X	X	X	X	X	X	X	X	X				
Secondary Class Factor	X	X	X	X	X	X	X	X	X	X				
Usage/Multi Car Factor	X	X	X	X	X	X	X	X	X	X				
Away at School Factor	X	X	X	X	X	X	X	X	X	X				
High Value Vehicle Factor or Restricted/Unacceptable Vehicle Factor	X	X	X	X	X	X	X	X	X	X				
Multi-Policy Factor	X	X	X	X	X	X	X	X	X	X				
Accident Prevention Course	X	X	X	X	X				X	X				
Custom Equipment									X	X				
Anti-Lock Brake Factor	X	X	X											
Anti Theft Factor									X					
Passive Restraint Factor				X	X									
Work Loss Coverage Rate					+									
Accidental Death Benefit Rate					+									
Network, Military or AAA Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Expense Fee	+	+	+	+	+	+	+	+	+	+				
Term Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>DEVELOPED PREMIUM</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>	<b>=</b>

Round to the nearest dollar at each step

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**RATING ORDER - NON-REC TRAILERS**

	<b>Comp</b>	<b>Coll</b>
Stated Amount	*	*
0.01	*	*
Rate Per \$100	*	*
Deductible Factor	*	*
<b>DEVELOPED PREMIUM</b>	<b>=</b>	<b>=</b>

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**RATING ORDER (RECREATIONAL)**

	COMP	COLL	Glass Cov
Base Rate	X	X	
Territory Factor	X	X	
Company Adjustment Factor	X	X	
Tier Factor	X	X	
Unacceptable Risk Factor			
Undisclosed Operator Factor			
Limit/Deductible Factor	X	X	X
Model Year Factor	X	X	
Symbol Factor (determined by stated amount)	X	X	
Adjustment Factor	0.45	0.45	
Operator Class Factor			
* Occasional Operator Factor			
* Driver Training Factor			
* Good Student Factor			
= Total Primary Class Factor			
Secondary Class Factor			
Usage Factor			
Away at School Factor			
Restricted/Unacceptable Vehicle Factor			
Account/Package/Multi-Policy Factor *	X	X	
Accident Prevention Course			
Custom Equipment			
Anti-Lock Brake Factor			
Anti Theft Factor			
Passive Restraint Factor			
Work Loss Coverage Rate			
Accidental Death Benefit Rate			
Additional Personal Injury Protection			
Paid in Full Factor	X	X	
Network, Military or AAA Factor	X	X	
Expense Fee			
Term Factor	X	X	X
<b>DEVELOPED PREMIUM</b>	<b>=</b>	<b>=</b>	<b>=</b>

Round to the nearest dollar at each step

\* Account/Package/Multi-Policy Factor - Discount applies if insured has a home policy with Kemper.

\*\* Driver Improvement Course = Defense Driver, Accident Prevention, Mature Operator, Highway Traffic Safety Program or

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**RATING ORDER (MOTOR HOMES)**

	BI	PD	CSL	MED	PIP	UM	UIM	UMPD	COMP	COLL	Towing	Rental	Sound Eq	Glass Cov	Park Car	Repair/Repl ace	Loane Lease
Base Rate	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	n/a	n/a
Territory Factor	X	X	X	X	X	X	X	X	X	X							
Company Adjustment Factor	X	X	X	X	X	X	X	X	X	X							
Tier Factor	X	X	X	X	X	X	X	X	X	X							
Limit/Deductible Factor	X	X	X	X	X	X	X	X	X	X				X			
Model Year Factor	X	X	X							X							
Symbol Factor (determined by stated amount)									X	X							
Adjustment Factor	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.45	0.45							
Multi-Policy Factor	X	X	X	X	X	X	X	X	X	X							
Work Loss Coverage Rate																	
Accidental Death Benefit Rate																	
Additional Personal Injury Protection																	
Paid in Full Factor	X	X	X	X	X	X	X	X	X	X							
Network, Military or AAA Factor	X	X	X	X	X	X	X	X	X	X							
Expense Fee	+	+	+	+	+	+	+	+	+	+							
Term Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
<b>DEVELOPED PREMIUM</b>	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=		

\* Round to the nearest dollar at each step

\* ROC applies if class code is 9437 (in most states)

\* If other than Pleasure USE refer to auto ROC



**Kemper**  
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**Arkansas Auto - Rate Pages**

**Annual Annual Base Rates**

<u>Territory</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Combined Single Limit</u>	<u>Medical Payments</u>	<u>Comprehensive</u>	<u>Collision</u>
	<u>100-300</u>	<u>100,000</u>	<u>300,000</u>	<u>5,000</u>	<u>500</u>	<u>500</u>
100	286	215	550	40	126	399
101	318	256	629	45	162	484
102	286	215	550	40	126	399
103	286	215	550	40	126	399
104	318	256	629	45	162	484
105	318	256	629	45	162	484
106	318	256	629	45	162	484
107	318	256	629	45	162	484
108	318	256	629	45	162	484
109	318	256	629	45	162	484
110	318	256	629	45	162	484
111	318	256	629	45	162	484
112	318	256	629	45	162	484
113	318	256	629	45	162	484
114	318	256	629	45	162	484
115	318	256	629	45	162	484
116	286	215	550	40	126	399
117	353	284	698	50	180	538
118	334	287	678	48	173	476
119	353	284	698	50	180	538
120	247	176	466	42	203	434
121	294	232	577	50	220	588
122	353	231	645	44	91	351
123	318	239	612	45	140	444
124	353	284	698	50	180	538
125	249	181	473	33	155	379
126	318	239	612	46	140	444
127	353	284	698	50	180	538
128	247	176	466	42	203	434
129	249	181	473	33	155	379
130	353	231	645	44	91	351
131	353	284	698	43	180	538
132	244	173	459	43	191	366
133	285	210	544	43	143	402
134	277	204	529	42	141	385
135	353	231	645	44	91	351
136	249	199	491	42	135	358
137	318	239	612	45	140	444
138	298	224	573	41	140	486
139	216	154	407	43	92	320
140	353	284	698	50	180	538

**Kemper**  
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**Annual Annual Base Rates**

<u>Territory</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Combined Single Limit</u>	<u>Medical Payments</u>	<u>Comprehensive</u>	<u>Collision</u>
	<u>100-300</u>	<u>100,000</u>	<u>300,000</u>	<u>5,000</u>	<u>500</u>	<u>500</u>
141	305	195	553	48	280	605
142	247	176	466	42	203	434
143	244	173	459	43	191	366
200	249	199	491	42	135	358
201	318	239	612	45	140	444
202	353	284	698	50	180	538
204	247	176	466	42	203	434
207	353	284	698	50	180	538
208	353	284	698	50	180	538
210	353	284	698	50	180	538
211	296	223	570	40	159	460
212	244	173	459	43	191	366
213	353	284	698	50	180	538
214	334	287	678	49	173	476
215	318	239	612	48	140	444
218	353	284	698	50	180	538

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

UM/UIM Base Rates (UM & UIM rates are displayed together;  
however the rate should be applied separately for each coverage)

Territory	Split Limits		Single Limit	
	Single Car	Multi Car	Single Car	Multi Car
	25-50	25-50	75,000	75,000
100	22	20	35	33
101	22	20	33	31
102	22	20	35	33
103	22	20	35	33
104	22	20	33	31
105	22	20	33	31
106	22	20	33	31
107	22	20	33	31
108	22	20	33	31
109	22	20	33	31
110	22	20	33	31
111	22	20	33	31
112	22	20	33	31
113	22	20	33	31
114	22	20	33	31
115	22	20	33	31
116	22	20	35	33
117	22	20	33	31
118	18	15	21	19
119	22	20	33	31
120	25	23	25	23
121	13	11	21	19
122	29	26	36	34
123	22	20	35	33
124	22	20	33	31
125	17	14	21	19
126	23	20	31	29
127	22	20	33	31
128	25	23	25	23
129	17	14	21	19
130	29	26	36	34
131	25	20	30	28
132	29	26	34	32
133	25	23	32	29
134	24	22	31	29
135	29	26	26	24
136	25	23	33	31
137	22	20	35	33
138	23	21	33	31
139	23	21	31	29
140	22	20	33	31
141	17	13	25	23

UNINSURED MOTORIST -	
LIMIT	rate
25,000	\$12 per car

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

UM/UIM Base Rates (UM & UIM rates are displayed together;  
however the rate should be applied separately for each coverage)

Territory	Split Limits		Single Limit	
	Single Car	Multi Car	Single Car	Multi Car
	25-50	25-50	75,000	75,000
142	25	23	25	23
143	29	26	34	32
200	25	23	33	31
201	22	20	35	33
202	22	20	29	27
204	25	23	25	23
207	22	20	33	31
208	22	20	33	31
210	22	20	29	27
211	25	32	26	23
212	29	26	34	32
213	22	20	33	31
214	20	15	27	25
215	22	20	34	32
218	22	20	33	31

UNINSURED MOTORIST -	
LIMIT	rate

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	71601	010	139
AR	71602	009	138
AR	71603	041	129
AR	71611	011	140
AR	71612	011	140
AR	71613	011	140
AR	71630	011	134
AR	71631	011	140
AR	71635	011	140
AR	71638	010	134
AR	71639	010	134
AR	71640	010	134
AR	71642	001	135
AR	71643	010	139
AR	71644	006	137
AR	71646	011	140
AR	71647	003	136
AR	71651	006	137
AR	71652	011	140
AR	71653	011	134
AR	71654	011	134
AR	71655	011	140
AR	71656	011	140
AR	71657	071	143
AR	71658	010	134
AR	71659	011	140
AR	71660	071	143
AR	71661	011	134
AR	71662	011	134
AR	71663	010	134
AR	71665	011	140
AR	71666	011	134
AR	71667	006	137
AR	71670	003	134
AR	71671	011	140
AR	71674	011	134
AR	71675	010	139
AR	71676	011	134
AR	71677	001	134
AR	71678	011	140
AR	71701	011	140
AR	71711	011	140
AR	71720	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	71721	011	140
AR	71722	011	140
AR	71724	006	137
AR	71725	011	140
AR	71726	071	143
AR	71728	011	140
AR	71730	001	126
AR	71731	011	140
AR	71740	011	140
AR	71742	003	136
AR	71743	010	139
AR	71744	011	140
AR	71745	011	140
AR	71747	003	136
AR	71748	071	143
AR	71749	011	140
AR	71750	031	142
AR	71751	001	135
AR	71752	071	143
AR	71753	009	138
AR	71754	011	140
AR	71758	011	140
AR	71759	003	136
AR	71762	003	136
AR	71763	011	140
AR	71764	010	139
AR	71765	003	136
AR	71766	071	143
AR	71768	031	142
AR	71770	011	140
AR	71772	011	140
AR	71801	011	140
AR	71802	011	140
AR	71820	001	135
AR	71822	071	143
AR	71823	011	140
AR	71825	071	143
AR	71826	011	140
AR	71827	071	143
AR	71828	011	140
AR	71831	011	140
AR	71832	003	136
AR	71833	003	136

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	71834	011	140
AR	71835	006	137
AR	71836	003	136
AR	71837	003	136
AR	71838	071	143
AR	71839	021	141
AR	71840	006	137
AR	71841	011	140
AR	71842	011	140
AR	71844	011	140
AR	71845	011	140
AR	71846	071	143
AR	71847	011	140
AR	71851	011	140
AR	71852	011	140
AR	71853	003	136
AR	71854	001	130
AR	71855	041	135
AR	71857	011	140
AR	71858	010	139
AR	71859	011	140
AR	71860	071	143
AR	71861	011	140
AR	71862	010	139
AR	71864	011	140
AR	71865	011	140
AR	71866	011	140
AR	71901	011	117
AR	71902	011	140
AR	71903	011	140
AR	71909	006	103
AR	71910	031	204
AR	71913	011	117
AR	71914	011	140
AR	71920	011	140
AR	71921	011	140
AR	71922	006	137
AR	71923	006	137
AR	71929	001	135
AR	71932	011	140
AR	71933	001	135
AR	71935	011	140
AR	71937	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	71940	011	140
AR	71941	003	136
AR	71942	081	135
AR	71943	006	137
AR	71944	011	140
AR	71945	005	135
AR	71949	001	135
AR	71950	071	143
AR	71951	008	135
AR	71952	011	140
AR	71953	001	135
AR	71956	010	139
AR	71957	011	140
AR	71958	011	140
AR	71959	011	140
AR	71960	011	140
AR	71961	001	135
AR	71962	011	140
AR	71964	005	135
AR	71965	011	140
AR	71966	011	140
AR	71968	006	137
AR	71969	011	140
AR	71970	011	140
AR	71971	011	140
AR	71972	011	140
AR	71973	011	140
AR	71998	011	140
AR	71999	011	140
AR	72001	009	138
AR	72002	011	140
AR	72003	003	134
AR	72004	011	140
AR	72005	011	133
AR	72006	011	140
AR	72007	011	140
AR	72010	071	143
AR	72011	001	135
AR	72012	001	135
AR	72013	011	140
AR	72014	006	133
AR	72015	006	215
AR	72016	006	137

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72017	005	135
AR	72018	011	215
AR	72019	011	112
AR	72020	003	136
AR	72021	071	134
AR	72022	011	140
AR	72023	031	128
AR	72024	011	140
AR	72025	003	136
AR	72026	011	134
AR	72027	003	136
AR	72028	011	140
AR	72029	010	134
AR	72030	011	140
AR	72031	011	140
AR	72032	008	214
AR	72033	011	214
AR	72034	011	111
AR	72035	006	137
AR	72036	071	133
AR	72037	011	140
AR	72038	011	134
AR	72039	011	140
AR	72040	001	135
AR	72041	003	136
AR	72042	003	134
AR	72043	001	135
AR	72044	011	140
AR	72045	011	140
AR	72046	011	140
AR	72047	011	140
AR	72048	011	134
AR	72051	001	135
AR	72052	011	140
AR	72053	011	140
AR	72055	011	134
AR	72057	011	140
AR	72058	011	140
AR	72059	011	140
AR	72060	001	135
AR	72061	031	142
AR	72063	011	140
AR	72064	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72065	021	141
AR	72066	011	140
AR	72067	011	140
AR	72068	011	140
AR	72069	011	134
AR	72070	011	140
AR	72072	008	135
AR	72073	071	143
AR	72074	011	140
AR	72075	011	140
AR	72076	011	127
AR	72078	011	140
AR	72079	001	135
AR	72080	011	140
AR	72081	011	140
AR	72082	003	136
AR	72083	011	140
AR	72084	003	136
AR	72085	011	140
AR	72086	011	140
AR	72087	011	140
AR	72088	011	140
AR	72089	021	141
AR	72099	001	135
AR	72101	011	133
AR	72102	011	140
AR	72103	001	135
AR	72104	011	140
AR	72105	081	135
AR	72106	011	140
AR	72107	071	143
AR	72108	011	140
AR	72110	011	140
AR	72111	011	140
AR	72112	011	140
AR	72113	006	102
AR	72114	071	212
AR	72115	011	213
AR	72116	011	110
AR	72117	005	211
AR	72118	011	213
AR	72119	041	211
AR	72120	011	127

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72121	011	140
AR	72122	011	105
AR	72123	011	140
AR	72124	011	213
AR	72125	011	140
AR	72126	001	135
AR	72127	011	140
AR	72128	009	138
AR	72129	010	139
AR	72130	011	140
AR	72131	011	140
AR	72132	011	140
AR	72133	006	137
AR	72134	011	140
AR	72135	011	104
AR	72136	005	135
AR	72137	011	140
AR	72139	011	140
AR	72140	011	134
AR	72141	006	137
AR	72142	006	116
AR	72143	006	126
AR	72145	011	140
AR	72149	011	140
AR	72150	001	135
AR	72152	071	143
AR	72153	001	135
AR	72156	011	140
AR	72157	003	136
AR	72158	006	137
AR	72160	009	138
AR	72164	011	140
AR	72165	011	140
AR	72166	011	134
AR	72167	001	135
AR	72168	011	140
AR	72169	011	140
AR	72170	011	140
AR	72173	011	140
AR	72175	006	137
AR	72176	071	143
AR	72178	011	140
AR	72179	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72180	001	135
AR	72181	005	135
AR	72182	006	137
AR	72183	001	135
AR	72189	011	140
AR	72190	011	213
AR	72198	001	135
AR	72199	001	135
AR	72201	011	202
AR	72202	011	202
AR	72203	006	201
AR	72204	003	200
AR	72205	011	101
AR	72206	011	202
AR	72207	006	100
AR	72209	010	202
AR	72210	011	202
AR	72211	006	100
AR	72212	006	100
AR	72214	010	202
AR	72215	001	202
AR	72216	011	202
AR	72217	011	101
AR	72219	006	201
AR	72221	011	202
AR	72222	011	101
AR	72223	006	100
AR	72225	011	202
AR	72227	011	101
AR	72231	081	202
AR	72260	021	202
AR	72295	001	135
AR	72301	003	133
AR	72303	011	140
AR	72310	031	131
AR	72311	041	134
AR	72312	011	140
AR	72313	005	131
AR	72315	011	131
AR	72316	001	135
AR	72319	008	135
AR	72320	041	134
AR	72321	011	131

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72322	005	135
AR	72324	011	133
AR	72325	005	135
AR	72326	010	133
AR	72327	010	133
AR	72328	011	134
AR	72329	005	131
AR	72330	010	131
AR	72331	011	133
AR	72332	005	135
AR	72333	010	134
AR	72335	071	133
AR	72336	011	140
AR	72338	011	131
AR	72339	005	133
AR	72340	041	133
AR	72341	041	134
AR	72342	011	134
AR	72346	011	133
AR	72347	003	133
AR	72348	011	133
AR	72350	005	131
AR	72351	041	131
AR	72352	011	140
AR	72353	011	140
AR	72354	003	131
AR	72355	003	134
AR	72358	003	131
AR	72359	041	135
AR	72360	010	134
AR	72364	001	133
AR	72365	003	131
AR	72366	003	134
AR	72367	011	134
AR	72368	071	134
AR	72369	011	134
AR	72370	071	132
AR	72372	071	133
AR	72373	010	133
AR	72374	071	134
AR	72376	003	133
AR	72377	011	140
AR	72379	011	134

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72383	011	140
AR	72384	003	133
AR	72386	010	131
AR	72387	011	140
AR	72389	011	140
AR	72390	010	134
AR	72391	005	135
AR	72392	071	133
AR	72394	011	133
AR	72395	011	131
AR	72396	005	133
AR	72401	071	132
AR	72402	011	140
AR	72403	011	140
AR	72404	011	131
AR	72410	011	140
AR	72411	003	131
AR	72412	011	131
AR	72413	011	140
AR	72414	009	131
AR	72415	011	140
AR	72416	011	131
AR	72417	011	131
AR	72419	011	131
AR	72421	005	135
AR	72422	011	140
AR	72424	011	140
AR	72425	001	135
AR	72426	011	131
AR	72427	009	138
AR	72428	005	131
AR	72429	011	131
AR	72430	011	131
AR	72431	001	135
AR	72432	003	131
AR	72433	011	140
AR	72434	011	140
AR	72435	071	143
AR	72436	011	131
AR	72437	003	131
AR	72438	003	131
AR	72439	011	140
AR	72440	009	138

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72441	011	131
AR	72442	003	131
AR	72443	041	131
AR	72444	011	140
AR	72445	006	137
AR	72447	003	131
AR	72449	005	135
AR	72450	005	131
AR	72451	071	143
AR	72453	011	140
AR	72454	011	131
AR	72455	005	135
AR	72456	011	131
AR	72457	003	136
AR	72458	008	135
AR	72459	011	140
AR	72460	011	140
AR	72461	011	131
AR	72462	003	136
AR	72464	001	131
AR	72465	011	140
AR	72466	006	137
AR	72467	071	132
AR	72469	011	140
AR	72470	011	140
AR	72471	006	137
AR	72472	003	131
AR	72473	011	140
AR	72474	006	137
AR	72475	011	140
AR	72476	011	140
AR	72478	006	137
AR	72479	011	131
AR	72482	001	135
AR	72501	041	135
AR	72503	071	143
AR	72512	011	140
AR	72513	005	135
AR	72515	011	140
AR	72517	006	137
AR	72519	011	140
AR	72520	011	140
AR	72521	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72522	011	140
AR	72523	011	140
AR	72524	011	140
AR	72525	031	142
AR	72526	011	140
AR	72527	003	136
AR	72528	011	140
AR	72529	011	140
AR	72530	011	140
AR	72531	011	140
AR	72532	041	135
AR	72533	011	140
AR	72534	071	143
AR	72536	011	140
AR	72537	011	140
AR	72538	011	140
AR	72539	011	140
AR	72540	011	140
AR	72542	011	140
AR	72543	011	140
AR	72544	009	138
AR	72545	011	140
AR	72546	011	140
AR	72550	011	140
AR	72553	011	140
AR	72554	011	140
AR	72555	008	135
AR	72556	011	140
AR	72560	006	137
AR	72561	071	143
AR	72562	071	143
AR	72564	005	135
AR	72565	005	135
AR	72566	011	140
AR	72567	011	140
AR	72568	011	140
AR	72569	011	140
AR	72571	011	140
AR	72572	011	140
AR	72573	011	140
AR	72575	011	140
AR	72576	011	140
AR	72577	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72578	011	140
AR	72579	011	140
AR	72581	081	135
AR	72583	011	140
AR	72584	011	140
AR	72585	011	140
AR	72587	011	140
AR	72601	011	127
AR	72602	001	135
AR	72611	005	135
AR	72613	011	140
AR	72615	006	137
AR	72616	041	135
AR	72617	011	140
AR	72619	006	137
AR	72623	011	140
AR	72624	071	143
AR	72626	008	135
AR	72628	010	139
AR	72629	011	140
AR	72630	006	137
AR	72631	011	140
AR	72632	011	140
AR	72633	011	140
AR	72634	011	140
AR	72635	071	143
AR	72636	011	140
AR	72638	011	140
AR	72639	011	140
AR	72640	011	140
AR	72641	011	140
AR	72642	011	140
AR	72644	006	137
AR	72645	006	137
AR	72648	011	140
AR	72650	006	137
AR	72651	011	140
AR	72653	008	126
AR	72654	011	140
AR	72655	011	140
AR	72657	011	140
AR	72658	011	140
AR	72659	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72660	011	140
AR	72661	011	140
AR	72662	006	137
AR	72663	011	140
AR	72666	009	138
AR	72668	011	140
AR	72669	005	135
AR	72670	005	135
AR	72672	011	140
AR	72675	011	140
AR	72677	010	139
AR	72679	011	140
AR	72680	011	140
AR	72682	011	140
AR	72683	011	140
AR	72685	011	140
AR	72686	001	135
AR	72687	011	140
AR	72701	011	106
AR	72702	011	207
AR	72703	011	106
AR	72704	011	106
AR	72711	006	137
AR	72712	011	113
AR	72714	011	218
AR	72715	011	115
AR	72716	003	136
AR	72717	011	140
AR	72718	011	108
AR	72719	011	140
AR	72721	011	140
AR	72722	008	135
AR	72727	031	142
AR	72728	011	140
AR	72729	011	140
AR	72730	011	114
AR	72732	011	140
AR	72733	011	140
AR	72734	006	137
AR	72735	011	140
AR	72736	008	135
AR	72737	011	140
AR	72738	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72739	031	142
AR	72740	006	137
AR	72741	008	135
AR	72742	011	140
AR	72744	011	140
AR	72745	011	140
AR	72747	011	140
AR	72749	001	135
AR	72751	006	137
AR	72752	011	140
AR	72753	011	140
AR	72756	011	208
AR	72757	011	208
AR	72758	011	107
AR	72760	011	140
AR	72761	011	140
AR	72762	011	109
AR	72764	011	210
AR	72765	011	210
AR	72766	021	210
AR	72768	011	140
AR	72769	031	142
AR	72770	008	135
AR	72773	006	137
AR	72774	011	140
AR	72776	011	140
AR	72801	001	135
AR	72802	006	137
AR	72811	011	140
AR	72812	011	140
AR	72820	071	143
AR	72821	010	139
AR	72823	011	140
AR	72824	011	140
AR	72826	071	143
AR	72827	006	137
AR	72828	011	140
AR	72829	009	138
AR	72830	011	140
AR	72832	005	135
AR	72833	011	140
AR	72834	011	140
AR	72835	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

State	Zip Code	Current	Proposed
AR	72837	009	138
AR	72838	011	140
AR	72839	011	140
AR	72840	010	139
AR	72841	009	138
AR	72842	001	135
AR	72843	011	140
AR	72845	011	140
AR	72846	011	140
AR	72847	006	137
AR	72851	011	140
AR	72852	003	136
AR	72853	071	143
AR	72854	006	137
AR	72855	009	138
AR	72856	011	140
AR	72857	011	140
AR	72858	005	135
AR	72860	041	135
AR	72863	011	140
AR	72865	005	135
AR	72901	011	119
AR	72902	008	118
AR	72903	011	119
AR	72904	011	119
AR	72905	010	139
AR	72906	081	121
AR	72908	081	121
AR	72913	011	119
AR	72914	011	119
AR	72916	011	119
AR	72917	011	119
AR	72918	031	120
AR	72919	010	139
AR	72921	001	122
AR	72923	011	124
AR	72926	071	143
AR	72927	011	140
AR	72928	011	140
AR	72930	011	140
AR	72932	011	124
AR	72933	001	135
AR	72934	011	124

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**TERRITORY DEFINITIONS**

<b>State</b>	<b>Zip Code</b>	<b>Current</b>	<b>Proposed</b>
AR	72935	041	125
AR	72936	011	124
AR	72937	041	125
AR	72938	011	124
AR	72940	011	124
AR	72941	006	123
AR	72943	071	143
AR	72944	011	140
AR	72945	006	123
AR	72946	041	125
AR	72947	011	124
AR	72948	011	124
AR	72949	011	140
AR	72950	011	140
AR	72951	011	140
AR	72952	011	124
AR	72955	001	122
AR	72956	001	122
AR	72957	011	124
AR	72958	011	140
AR	72959	011	140

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Tier Factor**

<b>Tier</b>	<b>Mono-line</b>	<b>UM</b>
A	0.65	0.99
B	0.68	0.99
C	0.71	0.99
D	0.75	0.99
E	0.77	0.99
F	0.80	0.99
G	0.82	0.99
H	0.84	0.99
J	0.86	0.99
K	0.95	0.99
L	1.00	0.99
M	1.04	1.00
N	1.07	1.00
P	1.10	1.00
Q	1.15	1.00
R	1.25	1.00
S	1.40	1.00
T	1.60	1.00
U	1.80	1.03
V	2.00	1.04
W	2.25	1.05
X	2.50	1.15
Y	2.75	1.50
Z	3.25	2.00

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Bodily Injury / Liability**

Limit	Factor
25/50	0.85
50/100	0.90
100/200	0.95
100/300	1.00
150/300	1.03
300/300	1.15
250/500	1.12
500/500	1.20

**Property Damage**

Limit	Factor
10,000	0.93
25,000	0.96
50,000	0.98
75,000	0.99
100,000	1.00
200,000	1.08
250,000	1.11
300,000	1.13
500,000	1.16

**Combined Single Limits**

Limit	Factor
50,000	0.83
60,000*	0.84
75,000	0.85
100,000	0.88
200,000	0.95
300,000	1.00
500,000	1.12

\* Not available for new business.

**Comprehensive**

Deductible	Factor
Full*	2.30
50*	1.90
100*	1.60
200*	1.40
250	1.30
500	1.00
1,000	0.80
2,500	0.76
5,000	0.64

\* Not available for new business.

**Collision**

Deductible	Factor
100*	1.45
200*	1.35
250	1.28
500	1.00
1,000	0.75
2,500	0.66
5,000	0.57

\* Not available for new business.

**Med**

Limit	Factor
1,000	0.56
2,000	0.81
5,000	1.00
10,000	1.31
25,000	1.78
50,000*	2.08
75,000*	2.29
100,000*	2.50

\* Not available for new business.

**Towing and Labor Cost Rates**

Per	Premium Per
\$25	\$4
\$50	\$6
\$75	\$8
\$100	\$10
\$200	\$20
\$300	\$30

**Parked Auto Collision Rates**

Limit	Premium Per
\$100*	\$10
\$200*	\$14
\$250	\$18
\$500	\$22
\$1,000	\$44
\$2,500	\$120
\$5,000	\$240

\* Not available for new business.

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Arkansas Med Pay Coverage (PIP)**

<b>Statutory Limit</b>	<b>Premium Per Car</b>
\$5,000	use Med Pay Base Rates

**Work Loss**

<b>Classification</b>	<b>Per Person Limit</b>	<b>Premium Per Car</b>
Income Earner	\$140 per week for 52 weeks	\$3
Non-Income Earner	\$70 per week for 52 weeks	\$3

**Accidental Death**

<b>Limit</b>
\$5,000

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

<b>UM - BI &amp; PD Coverage</b>					
<b>SINGLE LIMIT</b>		<b>SPLIT LIMIT</b>			
<b>Limit</b>	<b>Factor</b>	<b>Bodily Injury</b>		<b>Property Damage</b>	
		<b>Limit</b>	<b>Factor</b>	<b>Limit</b>	<b>Factor</b>
50,000	0.74	25/50	1.00	25,000	1.00
60,000*	0.86	50/100	1.22	50,000	1.20
75,000	1.00	100/200	1.35	75,000	1.35
100,000	1.28	100/300	1.54	100,000	1.44
200,000	1.44	150/300	1.61	200,000	1.56
300,000	1.84	300/300	1.69	250,000	1.72
500,000	2.16	250/500	1.72	300,000	1.84
		500/500	1.92	500,000	2.01

\* Not available for new business.

<b>UIM</b>			
<b>SINGLE LIMIT</b>		<b>SPLIT LIMIT</b>	
<b>Limit</b>	<b>Factor</b>	<b>Limit</b>	<b>Factor</b>
50,000	0.74	25/50	1.00
60,000*	0.86	50/100	1.22
75,000	1.00	100/200	1.35
100,000	1.28	100/300	1.54
200,000	1.44	150/300	1.61
300,000	1.84	300/300	1.69
500,000	2.16	250/500	1.72
		500/500	1.92

\* Not available for new business.



**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Kemper, A Unitrin Business: Symbol Tables**

2011 and newer vehicles				
Symbol	Min	Max	Comp	Coll
1	1	3,000	0.90	0.92
2	3,001	5,500	0.90	0.92
3	5,501	8,000	0.90	0.92
4	8,001	9,000	1.00	1.00
5	9,001	10,000	1.10	1.06
6	10,001	11,000	1.19	1.12
7	11,001	12,000	1.28	1.17
8	12,001	13,000	1.28	1.17
10	13,001	14,000	1.35	1.24
11	14,001	15,000	1.45	1.30
12	15,001	15,625	1.56	1.37
13	15,626	16,250	1.56	1.37
14	16,251	16,875	1.66	1.43
15	16,876	17,500	1.66	1.43
16	17,501	18,125	1.78	1.50
17	18,126	18,750	1.78	1.50
18	18,751	19,375	1.90	1.58
19	19,376	20,000	1.90	1.58
20	20,001	20,625	2.02	1.67
21	20,626	21,250	2.02	1.67
22	21,251	21,875	2.02	1.67
23	21,876	22,500	2.17	1.78
24	22,501	23,125	2.17	1.78
25	23,126	23,750	2.17	1.78
26	23,751	24,375	2.31	1.88
27	24,376	25,000	2.31	1.88
28	25,001	25,625	2.31	1.88
29	25,626	26,250	2.31	1.88
30	26,251	26,875	2.46	1.98
31	26,876	27,500	2.46	1.98
32	27,501	28,125	2.46	1.98
33	28,126	28,750	2.62	2.08
34	28,751	29,375	2.62	2.08
35	29,376	30,000	2.62	2.08
36	30,001	31,000	2.80	2.19
37	31,001	32,000	2.80	2.19
38	32,001	33,000	2.80	2.19
39	33,001	34,000	3.03	2.29
40	34,001	35,000	3.03	2.29
41	35,001	36,000	3.03	2.29
42	36,001	37,000	3.30	2.39
43	37,001	38,000	3.30	2.39
44	38,001	39,000	3.30	2.39
45	39,001	40,000	3.30	2.39
46	40,001	41,250	3.63	2.52
47	41,251	42,500	3.63	2.52
48	42,501	43,750	3.63	2.52
49	43,751	45,000	3.63	2.52
50	45,001	46,250	4.00	2.67
51	46,251	47,500	4.00	2.67
52	47,501	48,750	4.00	2.67
53	48,751	50,000	4.00	2.67
54	50,001	52,500	4.43	2.88
55	52,501	55,000	4.43	2.88
56	55,001	57,500	4.43	2.88
57	57,501	60,000	4.43	2.88
58	60,001	65,000	5.01	3.14
59	65,001	70,000	5.01	3.14
60	70,001	75,000	5.78	3.50
61	75,001	80,000	5.78	3.50
62	80,001	85,000	6.54	3.85
63	85,001	90,000	6.54	3.85
64	90,001	95,000	7.40	4.24
65	95,001	100,000	7.40	4.24
66	100,001	110,000	7.40	4.24
67	110,001	120,000	7.40	4.24
68	120,001	130,000	7.40	4.24
69	130,001	140,000	7.40	4.24
70	140,001	150,000	7.40	4.24
71	Rating Symbol Only (1)		7.40	4.24
72	Rating Symbol Only (1)		7.40	4.24
73	Rating Symbol Only (1)		7.40	4.24
74	Rating Symbol Only (1)		7.40	4.24
75	Rating Symbol Only (1)		7.40	4.24
98	150,001 and above (2)		7.40	4.24

(1) These symbols have no corresponding price ranges and will  
(2) Vehicles assigned Symbol 98 will not be subject to symbol

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Kemper, A Unitrin Business: Symbol Tables**

2010 - 1990					
Symbol	Min		Max	Comp	Coll
1	1	-	6,500	0.80	0.81
2	6,501	-	8,000	0.90	0.92
3	8,001	-	9,000	1.00	1.00
4	9,001	-	10,000	1.10	1.06
5	10,001	-	11,250	1.19	1.12
6	11,251	-	12,500	1.28	1.17
7	12,501	-	13,750	1.35	1.24
8	13,751	-	15,000	1.45	1.30
10/A	15,001	-	16,250	1.56	1.37
11/C	16,251	-	17,500	1.66	1.43
12/E	17,501	-	18,750	1.78	1.50
13/F	18,751	-	20,000	1.90	1.58
14/G	20,001	-	22,000	2.02	1.67
15/H	22,001	-	24,000	2.17	1.78
16/J	24,001	-	26,000	2.31	1.88
17/K	26,001	-	28,000	2.46	1.98
18/L	28,001	-	30,000	2.62	2.08
19/M	30,001	-	33,000	2.80	2.19
20/N	33,001	-	36,000	3.03	2.29
21/P	36,001	-	40,000	3.30	2.39
22/R	40,001	-	45,000	3.63	2.52
23/T	45,001	-	50,000	4.00	2.67
24/U	50,001	-	60,000	4.52	2.88
25/W	60,001	-	70,000	5.22	3.21
26/X	70,001	-	80,000	5.90	3.53
27/Y	80,001	-	99,999	6.68	3.89

1989 and prior vehicles					
Symbol	Min		Max	Comp	Coll
1	0	-	1,600	0.24	0.29
2	1601	-	2,100	0.24	0.29
3	2,101	-	2,750	0.24	0.29
4	2,751	-	3,700	0.24	0.29
5	3,701	-	5,000	0.30	0.36
6	5,001	-	6,500	0.45	0.42
7	6,501	-	8,000	0.57	0.48
8	8,001	-	10,000	0.74	0.54
10/J	10,001	-	12,500	0.93	0.60
11/K	12,501	-	15,000	1.11	0.66
12/M	15,001	-	17,500	1.32	0.73
13/N	17,501	-	20,000	1.60	0.81
14/P	20,001	-	24,000	1.91	0.90
15/R	24,001	-	28,000	2.27	1.01
16/S	28,001	-	33,000	2.64	1.13
17/T	33,001	-	39,000	3.07	1.22
18/U	39,001	-	46,000	3.56	1.32
19/V	46,001	-	55,000	4.13	1.44
20/W	55,001	-	65,000	4.82	1.58
21/A	65,000 and above			6.01	1.85

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Youthfuls**

Youthful Male - No Good Student									
Sex and Marital Status	Driver Training	Age	Code	B/SLL	PD	Med	Coll	Comp	
UNMARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3201	3.447	3.447	3.447	3.447	3.447	
		17	3209	3.096	3.096	3.096	3.096	3.096	
		18	3217	2.853	2.853	2.853	2.853	2.853	
		19	3225	2.457	2.457	2.457	2.457	2.457	
		20	3233	2.286	2.286	2.286	2.286	2.286	
	YES	16	3203	3.275	3.275	3.275	3.275	3.275	3.275
		17	3211	2.941	2.941	2.941	2.941	2.941	
		18	3219	2.710	2.710	2.710	2.710	2.710	
		19	3227	2.334	2.334	2.334	2.334	2.334	
		20	3235	2.172	2.172	2.172	2.172	2.172	
	N/A	21	3241	2.169	2.169	2.169	2.169	2.169	2.169
		22	3245	2.052	2.052	2.052	2.052	2.052	
		23	3249	1.764	1.764	1.764	1.764	1.764	
24		3253	1.503	1.503	1.503	1.503	1.503		
UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR	NO	16	3205	3.830	3.830	3.830	3.830	3.830	
		17	3213	3.440	3.440	3.440	3.440	3.440	
		18	3221	3.170	3.170	3.170	3.170	3.170	
		19	3229	2.730	2.730	2.730	2.730	2.730	
		20	3237	2.540	2.540	2.540	2.540	2.540	
	YES	16	3207	3.639	3.639	3.639	3.639	3.639	
		17	3215	3.268	3.268	3.268	3.268	3.268	
		18	3223	3.012	3.012	3.012	3.012	3.012	
		19	3231	2.594	2.594	2.594	2.594	2.594	
		20	3239	2.413	2.413	2.413	2.413	2.413	
	N/A	21	3243	2.410	2.410	2.410	2.410	2.410	2.410
		22	3247	2.280	2.280	2.280	2.280	2.280	
		23	3251	1.960	1.960	1.960	1.960	1.960	
24		3255	1.670	1.670	1.670	1.670	1.670		
MARRIED MALE (Principal)	NO	16	3105	3.350	3.350	3.350	3.350	3.350	
		17	3113	3.130	3.130	3.130	3.130	3.130	
		18	3121	2.870	2.870	2.870	2.870	2.870	
		19	3129	2.360	2.360	2.360	2.360	2.360	
		20	3137	2.130	2.130	2.130	2.130	2.130	
	YES	16	3107	3.183	3.183	3.183	3.183	3.183	
		17	3115	2.974	2.974	2.974	2.974	2.974	
		18	3123	2.727	2.727	2.727	2.727	2.727	
		19	3131	2.242	2.242	2.242	2.242	2.242	
		20	3139	2.024	2.024	2.024	2.024	2.024	
	N/A	21	3143	1.780	1.780	1.780	1.780	1.780	
		22	3147	1.440	1.440	1.440	1.440	1.440	
		23	3151	1.240	1.240	1.240	1.240	1.240	
24		3155	1.150	1.150	1.150	1.150	1.150		
MARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3109	3.015	3.015	3.015	3.015	3.015	
		17	3117	2.817	2.817	2.817	2.817	2.817	
		18	3125	2.583	2.583	2.583	2.583	2.583	
		19	3133	2.124	2.124	2.124	2.124	2.124	
		20	3101	1.917	1.917	1.917	1.917	1.917	
	YES	16	3111	2.864	2.864	2.864	2.864	2.864	
		17	3119	2.676	2.676	2.676	2.676	2.676	
		18	3127	2.454	2.454	2.454	2.454	2.454	
		19	3135	2.018	2.018	2.018	2.018	2.018	
		20	3141	1.821	1.821	1.821	1.821	1.821	
	N/A	21	3145	1.602	1.602	1.602	1.602	1.602	
		22	3149	1.296	1.296	1.296	1.296	1.296	
		23	3153	1.116	1.116	1.116	1.116	1.116	
24		3158	1.035	1.035	1.035	1.035	1.035		

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Youthfuls**

Youthful Male - Good Student									
Sex and Marital Status	Driver Training	Age	Code	B/SLL	PD	Med	Coll	Comp	
UNMARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3202	2.930	2.930	2.930	2.930	2.930	
		17	3210	2.632	2.632	2.632	2.632	2.632	
		18	3218	2.425	2.425	2.425	2.425	2.425	
		19	3226	2.088	2.088	2.088	2.088	2.088	
		20	3234	1.943	1.943	1.943	1.943	1.943	
	YES	16	3204	2.783	2.783	2.783	2.783	2.783	2.783
		17	3212	2.500	2.500	2.500	2.500	2.500	
		18	3220	2.304	2.304	2.304	2.304	2.304	
		19	3228	1.984	1.984	1.984	1.984	1.984	
		20	3236	1.846	1.846	1.846	1.846	1.846	
	N/A	21	3242	1.844	1.844	1.844	1.844	1.844	1.844
		22	3246	1.744	1.744	1.744	1.744	1.744	
23		3250	1.499	1.499	1.499	1.499	1.499		
24		3254	1.278	1.278	1.278	1.278	1.278		
UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR	NO	16	3206	3.256	3.256	3.256	3.256	3.256	
		17	3214	2.924	2.924	2.924	2.924	2.924	
		18	3222	2.695	2.695	2.695	2.695	2.695	
		19	3230	2.321	2.321	2.321	2.321	2.321	
		20	3238	2.159	2.159	2.159	2.159	2.159	
	YES	16	3208	3.093	3.093	3.093	3.093	3.093	
		17	3216	2.778	2.778	2.778	2.778	2.778	
		18	3224	2.560	2.560	2.560	2.560	2.560	
		19	3232	2.204	2.204	2.204	2.204	2.204	
		20	3240	2.051	2.051	2.051	2.051	2.051	
	N/A	21	3244	2.049	2.049	2.049	2.049	2.049	2.049
		22	3248	1.938	1.938	1.938	1.938	1.938	
23		3252	1.666	1.666	1.666	1.666	1.666		
24		3256	1.420	1.420	1.420	1.420	1.420		
MARRIED MALE (Principal)	NO	16	3106	2.848	2.848	2.848	2.848	2.848	
		17	3114	2.661	2.661	2.661	2.661	2.661	
		18	3122	2.440	2.440	2.440	2.440	2.440	
		19	3130	2.006	2.006	2.006	2.006	2.006	
		20	3138	1.811	1.811	1.811	1.811	1.811	
	YES	16	3108	2.705	2.705	2.705	2.705	2.705	
		17	3116	2.527	2.527	2.527	2.527	2.527	
		18	3124	2.318	2.318	2.318	2.318	2.318	
		19	3132	1.906	1.906	1.906	1.906	1.906	
		20	3140	1.720	1.720	1.720	1.720	1.720	
	N/A	21	3144	1.513	1.513	1.513	1.513	1.513	
		22	3148	1.224	1.224	1.224	1.224	1.224	
23		3152	1.054	1.054	1.054	1.054	1.054		
24		3156	0.978	0.978	0.978	0.978	0.978		
MARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3110	2.563	2.563	2.563	2.563	2.563	
		17	3118	2.394	2.394	2.394	2.394	2.394	
		18	3126	2.196	2.196	2.196	2.196	2.196	
		19	3134	1.805	1.805	1.805	1.805	1.805	
		20	3102	1.629	1.629	1.629	1.629	1.629	
	YES	16	3112	2.435	2.435	2.435	2.435	2.435	
		17	3120	2.275	2.275	2.275	2.275	2.275	
		18	3128	2.086	2.086	2.086	2.086	2.086	
		19	3136	1.715	1.715	1.715	1.715	1.715	
		20	3142	1.548	1.548	1.548	1.548	1.548	
	N/A	21	3146	1.362	1.362	1.362	1.362	1.362	
		22	3150	1.102	1.102	1.102	1.102	1.102	
23		3154	0.949	0.949	0.949	0.949	0.949		
24		3160	0.880	0.880	0.880	0.880	0.880		

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Youthfuls**

Youthful Female - No Good Student									
Sex and Marital Status	Driver Training	Age	Code	B/SLL	PD	Med	Coll	Comp	
UNMARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3401	2.745	2.745	2.745	2.745	2.745	
		17	3409	2.583	2.583	2.583	2.583	2.583	
		18	3417	2.394	2.394	2.394	2.394	2.394	
		19	3425	2.169	2.169	2.169	2.169	2.169	
		20	3433	2.052	2.052	2.052	2.052	2.052	
	YES	16	3403	2.608	2.608	2.608	2.608	2.608	2.608
		17	3411	2.454	2.454	2.454	2.454	2.454	
		18	3419	2.274	2.274	2.274	2.274	2.274	
		19	3427	2.061	2.061	2.061	2.061	2.061	
		20	3435	1.949	1.949	1.949	1.949	1.949	
	N/A	21	3441	1.764	1.764	1.764	1.764	1.764	
		22	3445	1.503	1.503	1.503	1.503	1.503	
		23	3449	1.323	1.323	1.323	1.323	1.323	
24		3453	1.107	1.107	1.107	1.107	1.107		
UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR	NO	16	3405	3.050	3.050	3.050	3.050	3.050	
		17	3413	2.870	2.870	2.870	2.870	2.870	
		18	3421	2.660	2.660	2.660	2.660	2.660	
		19	3429	2.410	2.410	2.410	2.410	2.410	
		20	3437	2.280	2.280	2.280	2.280	2.280	
	YES	16	3407	2.898	2.898	2.898	2.898	2.898	
		17	3415	2.727	2.727	2.727	2.727	2.727	
		18	3423	2.527	2.527	2.527	2.527	2.527	
		19	3431	2.290	2.290	2.290	2.290	2.290	
		20	3439	2.166	2.166	2.166	2.166	2.166	
	N/A	21	3443	1.960	1.960	1.960	1.960	1.960	
		22	3447	1.670	1.670	1.670	1.670	1.670	
		23	3451	1.470	1.470	1.470	1.470	1.470	
24		3455	1.230	1.230	1.230	1.230	1.230		
MARRIED FEMALE (Principal)	NO	16	3305	2.690	2.690	2.690	2.690	2.690	
		17	3313	2.490	2.490	2.490	2.490	2.490	
		18	3321	2.390	2.390	2.390	2.390	2.390	
		19	3329	1.990	1.990	1.990	1.990	1.990	
		20	3337	1.770	1.770	1.770	1.770	1.770	
	YES	16	3307	2.556	2.556	2.556	2.556	2.556	
		17	3315	2.366	2.366	2.366	2.366	2.366	
		18	3323	2.271	2.271	2.271	2.271	2.271	
		19	3331	1.891	1.891	1.891	1.891	1.891	
		20	3339	1.682	1.682	1.682	1.682	1.682	
	N/A	21	3343	1.650	1.650	1.650	1.650	1.650	
		22	3347	1.580	1.580	1.580	1.580	1.580	
		23	3351	1.340	1.340	1.340	1.340	1.340	
24		3355	1.100	1.100	1.100	1.100	1.100		
MARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3309	2.421	2.421	2.421	2.421	2.421	
		17	3317	2.241	2.241	2.241	2.241	2.241	
		18	3325	2.151	2.151	2.151	2.151	2.151	
		19	3333	1.791	1.791	1.791	1.791	1.791	
		20	3301	1.593	1.593	1.593	1.593	1.593	
	YES	16	3311	2.300	2.300	2.300	2.300	2.300	
		17	3319	2.129	2.129	2.129	2.129	2.129	
		18	3327	2.043	2.043	2.043	2.043	2.043	
		19	3335	1.701	1.701	1.701	1.701	1.701	
		20	3341	1.513	1.513	1.513	1.513	1.513	
	N/A	21	3345	1.485	1.485	1.485	1.485	1.485	
		22	3349	1.422	1.422	1.422	1.422	1.422	
		23	3353	1.206	1.206	1.206	1.206	1.206	
24		3358	0.990	0.990	0.990	0.990	0.990		

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Youthfuls**

Youthful Female - Good Student								
Sex and Marital Status	Driver Training	Age	Code	B/SLL	PD	Med	Coll	Comp
UNMARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3402	2.333	2.333	2.333	2.333	2.333
		17	3410	2.196	2.196	2.196	2.196	2.196
		18	3418	2.035	2.035	2.035	2.035	2.035
		19	3426	1.844	1.844	1.844	1.844	1.844
		20	3434	1.744	1.744	1.744	1.744	1.744
	YES	16	3404	2.217	2.217	2.217	2.217	2.217
		17	3412	2.086	2.086	2.086	2.086	2.086
		18	3420	1.933	1.933	1.933	1.933	1.933
		19	3428	1.751	1.751	1.751	1.751	1.751
		20	3436	1.657	1.657	1.657	1.657	1.657
	N/A	21	3442	1.499	1.499	1.499	1.499	1.499
		22	3446	1.278	1.278	1.278	1.278	1.278
23		3450	1.125	1.125	1.125	1.125	1.125	
24		3454	0.941	0.941	0.941	0.941	0.941	
UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR	NO	16	3406	2.593	2.593	2.593	2.593	2.593
		17	3414	2.440	2.440	2.440	2.440	2.440
		18	3422	2.261	2.261	2.261	2.261	2.261
		19	3430	2.049	2.049	2.049	2.049	2.049
		20	3438	1.938	1.938	1.938	1.938	1.938
	YES	16	3408	2.463	2.463	2.463	2.463	2.463
		17	3416	2.318	2.318	2.318	2.318	2.318
		18	3424	2.148	2.148	2.148	2.148	2.148
		19	3432	1.946	1.946	1.946	1.946	1.946
		20	3440	1.841	1.841	1.841	1.841	1.841
	N/A	21	3444	1.666	1.666	1.666	1.666	1.666
		22	3448	1.420	1.420	1.420	1.420	1.420
23		3452	1.250	1.250	1.250	1.250	1.250	
24		3456	1.046	1.046	1.046	1.046	1.046	
MARRIED FEMALE (Principal)	NO	16	3306	2.287	2.287	2.287	2.287	2.287
		17	3314	2.117	2.117	2.117	2.117	2.117
		18	3322	2.032	2.032	2.032	2.032	2.032
		19	3330	1.692	1.692	1.692	1.692	1.692
		20	3338	1.505	1.505	1.505	1.505	1.505
	YES	16	3308	2.172	2.172	2.172	2.172	2.172
		17	3316	2.011	2.011	2.011	2.011	2.011
		18	3324	1.930	1.930	1.930	1.930	1.930
		19	3332	1.607	1.607	1.607	1.607	1.607
		20	3340	1.429	1.429	1.429	1.429	1.429
	N/A	21	3344	1.403	1.403	1.403	1.403	1.403
		22	3348	1.343	1.343	1.343	1.343	1.343
23		3352	1.139	1.139	1.139	1.139	1.139	
24		3356	0.935	0.935	0.935	0.935	0.935	
MARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3310	2.058	2.058	2.058	2.058	2.058
		17	3318	1.905	1.905	1.905	1.905	1.905
		18	3326	1.828	1.828	1.828	1.828	1.828
		19	3334	1.522	1.522	1.522	1.522	1.522
		20	3302	1.354	1.354	1.354	1.354	1.354
	YES	16	3312	1.955	1.955	1.955	1.955	1.955
		17	3320	1.810	1.810	1.810	1.810	1.810
		18	3328	1.737	1.737	1.737	1.737	1.737
		19	3336	1.446	1.446	1.446	1.446	1.446
		20	3342	1.286	1.286	1.286	1.286	1.286
	N/A	21	3346	1.262	1.262	1.262	1.262	1.262
		22	3350	1.209	1.209	1.209	1.209	1.209
23		3354	1.025	1.025	1.025	1.025	1.025	
24		3360	0.842	0.842	0.842	0.842	0.842	

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Non Youthfuls**

Unmarried Male						
Age	Code	BI/SLL	PD	Med	Coll	Comp
25	3257	1.400	1.400	1.400	1.400	1.400
26	3259	1.350	1.350	1.350	1.350	1.350
27	3261	1.300	1.300	1.300	1.300	1.300
28	3263	1.200	1.200	1.200	1.200	1.200
29	3265	1.100	1.100	1.100	1.100	1.100
30-34	3267	1.000	1.000	1.000	1.000	1.000
35-39	3268	0.970	0.970	0.970	0.970	0.970
40-44	3269	0.940	0.940	0.940	0.940	0.940
45-49	3270	0.900	0.900	0.900	0.900	0.900
50-54	3271	0.900	0.900	0.900	0.900	0.900
55-59	3272	0.820	0.820	0.820	0.820	0.820
60-64	3273	0.820	0.820	0.820	0.820	0.820
65	3274	0.830	0.830	0.830	0.830	0.830
66	3275	0.830	0.830	0.830	0.830	0.830
67	3276	0.840	0.840	0.840	0.840	0.840
68	3277	0.850	0.850	0.850	0.850	0.850
69	3278	0.890	0.890	0.890	0.890	0.890
70	3279	0.970	0.970	0.970	0.970	0.970
71	3280	0.990	0.990	0.990	0.990	0.990
72	3281	1.020	1.020	1.020	1.020	1.020
73	3282	1.060	1.060	1.060	1.060	1.060
74	3283	1.150	1.150	1.150	1.150	1.150
75	3284	1.190	1.190	1.190	1.190	1.190
76	3285	1.230	1.230	1.230	1.230	1.230
77	3286	1.250	1.250	1.250	1.250	1.250
78	3287	1.300	1.300	1.300	1.300	1.300
79	3288	1.350	1.350	1.350	1.350	1.350
80	3289	1.360	1.360	1.360	1.360	1.360
81	3290	1.550	1.550	1.550	1.550	1.550
82	3291	1.700	1.700	1.700	1.700	1.700
83	3292	1.800	1.800	1.800	1.800	1.800
84	3293	2.000	2.000	2.000	2.000	2.000
85-99	3294	2.300	2.300	2.300	2.300	2.300

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Non Youthfuls**

<b>Married Male</b>						
<b>Age</b>	<b>Code</b>	<b>BI/SLL</b>	<b>PD</b>	<b>Med</b>	<b>Coll</b>	<b>Comp</b>
25	3157	1.120	1.120	1.120	1.120	1.120
26	3159	1.100	1.100	1.100	1.100	1.100
27	3161	1.080	1.080	1.080	1.080	1.080
28	3163	1.060	1.060	1.060	1.060	1.060
29	3165	1.040	1.040	1.040	1.040	1.040
30-34	3167	1.000	1.000	1.000	1.000	1.000
35-39	3168	0.970	0.970	0.970	0.970	0.970
40-44	3169	0.940	0.940	0.940	0.940	0.940
45-49	3170	0.900	0.900	0.900	0.900	0.900
50-54	3171	0.890	0.890	0.890	0.890	0.890
55-59	3172	0.800	0.800	0.800	0.800	0.800
60-64	3173	0.800	0.800	0.800	0.800	0.800
65	3174	0.820	0.820	0.820	0.820	0.820
66	3175	0.830	0.830	0.830	0.830	0.830
67	3176	0.860	0.860	0.860	0.860	0.860
68	3177	0.870	0.870	0.870	0.870	0.870
69	3178	0.880	0.880	0.880	0.880	0.880
70	3179	0.940	0.940	0.940	0.940	0.940
71	3180	0.960	0.960	0.960	0.960	0.960
72	3181	1.010	1.010	1.010	1.010	1.010
73	3182	1.040	1.040	1.040	1.040	1.040
74	3183	1.090	1.090	1.090	1.090	1.090
75	3184	1.140	1.140	1.140	1.140	1.140
76	3185	1.160	1.160	1.160	1.160	1.160
77	3186	1.220	1.220	1.220	1.220	1.220
78	3187	1.270	1.270	1.270	1.270	1.270
79	3188	1.320	1.320	1.320	1.320	1.320
80	3189	1.350	1.350	1.350	1.350	1.350
81	3190	1.550	1.550	1.550	1.550	1.550
82	3191	1.650	1.650	1.650	1.650	1.650
83	3192	1.750	1.750	1.750	1.750	1.750
84	3193	1.900	1.900	1.900	1.900	1.900
85-99	3194	2.200	2.200	2.200	2.200	2.200

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Non Youthfuls**

Unmarried Female						
Age	Code	BI/SLL	PD	Med	Coll	Comp
25	3457	1.200	1.200	1.200	1.200	1.200
26	3459	1.180	1.180	1.180	1.180	1.180
27	3461	1.150	1.150	1.150	1.150	1.150
28	3463	1.110	1.110	1.110	1.110	1.110
29	3465	1.060	1.060	1.060	1.060	1.060
30-34	3467	1.000	1.000	1.000	1.000	1.000
35-39	3468	0.970	0.970	0.970	0.970	0.970
40-44	3469	0.940	0.940	0.940	0.940	0.940
45-49	3470	0.900	0.900	0.900	0.900	0.900
50-54	3471	0.900	0.900	0.900	0.900	0.900
55-59	3472	0.800	0.800	0.800	0.800	0.800
60-64	3473	0.800	0.800	0.800	0.800	0.800
65	3474	0.820	0.820	0.820	0.820	0.820
66	3475	0.830	0.830	0.830	0.830	0.830
67	3476	0.870	0.870	0.870	0.870	0.870
68	3477	0.880	0.880	0.880	0.880	0.880
69	3478	0.890	0.890	0.890	0.890	0.890
70	3479	0.930	0.930	0.930	0.930	0.930
71	3480	0.970	0.970	0.970	0.970	0.970
72	3481	1.020	1.020	1.020	1.020	1.020
73	3482	1.060	1.060	1.060	1.060	1.060
74	3483	1.110	1.110	1.110	1.110	1.110
75	3484	1.160	1.160	1.160	1.160	1.160
76	3485	1.210	1.210	1.210	1.210	1.210
77	3486	1.280	1.280	1.280	1.280	1.280
78	3487	1.300	1.300	1.300	1.300	1.300
79	3488	1.350	1.350	1.350	1.350	1.350
80	3489	1.360	1.360	1.360	1.360	1.360
81	3490	1.550	1.550	1.550	1.550	1.550
82	3491	1.700	1.700	1.700	1.700	1.700
83	3492	1.800	1.800	1.800	1.800	1.800
84	3493	2.000	2.000	2.000	2.000	2.000
85-99	3494	2.300	2.300	2.300	2.300	2.300

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Driver Class Factors - Non Youthfuls**

<b>Married Female</b>						
<b>Age</b>	<b>Code</b>	<b>BI/SLL</b>	<b>PD</b>	<b>Med</b>	<b>Coll</b>	<b>Comp</b>
25	3357	1.070	1.070	1.070	1.070	1.070
26	3359	1.050	1.050	1.050	1.050	1.050
27	3361	1.030	1.030	1.030	1.030	1.030
28	3363	1.020	1.020	1.020	1.020	1.020
29	3365	1.010	1.010	1.010	1.010	1.010
30-34	3367	1.000	1.000	1.000	1.000	1.000
35-39	3368	0.970	0.970	0.970	0.970	0.970
40-44	3369	0.940	0.940	0.940	0.940	0.940
45-49	3370	0.920	0.920	0.920	0.920	0.920
50-54	3371	0.870	0.870	0.870	0.870	0.870
55-59	3372	0.810	0.810	0.810	0.810	0.810
60-64	3373	0.800	0.800	0.800	0.800	0.800
65	3374	0.820	0.820	0.820	0.820	0.820
66	3375	0.830	0.830	0.830	0.830	0.830
67	3376	0.860	0.860	0.860	0.860	0.860
68	3377	0.870	0.870	0.870	0.870	0.870
69	3378	0.880	0.880	0.880	0.880	0.880
70	3379	0.940	0.940	0.940	0.940	0.940
71	3380	0.960	0.960	0.960	0.960	0.960
72	3381	1.010	1.010	1.010	1.010	1.010
73	3382	1.040	1.040	1.040	1.040	1.040
74	3383	1.090	1.090	1.090	1.090	1.090
75	3384	1.140	1.140	1.140	1.140	1.140
76	3385	1.160	1.160	1.160	1.160	1.160
77	3386	1.220	1.220	1.220	1.220	1.220
78	3387	1.270	1.270	1.270	1.270	1.270
79	3388	1.320	1.320	1.320	1.320	1.320
80	3389	1.350	1.350	1.350	1.350	1.350
81	3390	1.550	1.550	1.550	1.550	1.550
82	3391	1.700	1.700	1.700	1.700	1.700
83	3392	1.800	1.800	1.800	1.800	1.800
84	3393	2.000	2.000	2.000	2.000	2.000
85-99	3394	2.300	2.300	2.300	2.300	2.300

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**Arkansas Auto - Rate Pages**

**SECONDARY CLASS FACTORS**

CONVICTIONS	CODE	ACCIDENTS							
		NONE	1 ACCIDENT 24-36 Months	1 ACCIDENT 12-23 Months	1 ACCIDENT <12 Months	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS	Waived
		0	1	2	3	4	5	6	8
NONE	0	1.00	1.37	1.48	1.60	2.32	3.55	4.77	1.00
1 MINOR 24-36 Months	1	1.05	1.42	1.53	1.65	2.37	3.60	4.82	1.05
1 MINOR 12-23 Months	2	1.10	1.47	1.59	1.72	2.42	3.64	4.87	1.10
1 MINOR <12 Months	3	1.15	1.55	1.67	1.80	2.46	3.69	4.92	1.15
2 MINORS	4	1.38	1.85	2.00	2.16	2.70	3.93	5.15	1.38
3 MINORS	5	1.66	2.23	2.41	2.60	2.98	4.21	5.43	1.66
4+ MINORS OR 1+ MAJORS	6	2.14	2.75	2.97	3.21	3.46	4.67	5.91	2.14
Waived	8	1.00	1.37	1.48	1.60	2.32	3.55	4.77	1.00

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**Arkansas Auto - Rate Pages**

**VEHICLE USE FACTORS**

<b>Vehicle Use</b>	<b>Multi- Car (Y/N)</b>	<b>Factor</b>
Pleasure	N	1.00
Work < 15 mi	N	1.07
Work >= 15 mi	N	1.08
Business	N	1.14
Farm	N	1.14
Pleasure	Y	0.78
Work < 15 mi	Y	0.85
Work >= 15 mi	Y	0.87
Business	Y	0.93
Farm	Y	0.93

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Unassigned/Excess Vehicles**

<b>Excess Vehicles</b>					
<b>Code</b>	<b>BI/SLL</b>	<b>PD</b>	<b>MED</b>	<b>COLL</b>	<b>COMP</b>
3001	1.000	1.000	1.000	1.000	1.000

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Student Away at School Factor**

<b>Away at School</b>	<b>SLL</b>	<b>BI</b>	<b>Prop</b>	<b>Med</b>	<b>Comp</b>	<b>Coll</b>
Yes	1.00	1.00	1.00	1.00	1.00	1.00
No	1.00	1.00	1.00	1.00	1.00	1.00

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**Vehicle Type Surcharge**

<b>VTS</b>	<b>Vehicle Type Surcharge Description</b>
1.00	None
1.25	Restricted Vehicles
1.60	Unacceptable Vehicles

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**Arkansas Auto - Rate Pages**

**MULTI-POLICY FACTOR**

Policy Type	HO Form	Tier	BI	PD	CSL	UM	UMPD	Comp	Coll
M	2	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
M	2	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
M	2	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
M	2	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
M	2	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
M	2	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
M	2	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
M	2	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
M	2	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
M	2	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
M	2	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
M	2	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
M	2	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
M	2	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
M	2	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
M	2	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
M	2	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
M	2	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
M	2	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
M	2	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
M	2	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
M	2	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
M	2	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
M	2	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
M	3	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
M	3	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
M	3	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
M	3	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
M	3	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
M	3	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
M	3	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
M	3	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
M	3	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
M	3	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
M	3	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
M	3	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
M	3	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
M	3	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
M	3	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
M	3	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
M	3	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
M	3	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
M	3	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
M	3	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
M	3	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
M	3	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
M	3	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
M	3	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
M	4	A	0.63	0.63	0.63	1.00	1.00	0.63	0.63
M	4	B	0.65	0.65	0.65	1.00	1.00	0.65	0.65
M	4	C	0.67	0.67	0.67	1.00	1.00	0.67	0.67
M	4	D	0.70	0.70	0.70	1.00	1.00	0.70	0.70
M	4	E	0.72	0.72	0.72	1.00	1.00	0.72	0.72
M	4	F	0.75	0.75	0.75	1.00	1.00	0.75	0.75
M	4	G	0.77	0.77	0.77	1.00	1.00	0.77	0.77
M	4	H	0.80	0.80	0.80	1.00	1.00	0.80	0.80
M	4	J	0.83	0.83	0.83	1.00	1.00	0.83	0.83
M	4	K	0.89	0.89	0.89	1.00	1.00	0.89	0.89
M	4	L	0.94	0.94	0.94	1.00	1.00	0.94	0.94
M	4	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
M	4	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
M	4	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02

**Policy Type**

P = Package  
M = Monoline

**HO Form**

3 = HO 03, HO-B  
4 = HO 04, HO-BT  
6 = HO 06, HO-BCON

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**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**MULTI-POLICY FACTOR**

Policy Type	HO Form	Tier	BI	PD	CSL	UM	UMPD	Comp	Coll
M	4	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
M	4	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
M	4	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
M	4	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
M	4	U	1.62	1.62	1.62	1.01	1.01	1.62	1.62
M	4	V	1.75	1.75	1.75	1.02	1.02	1.75	1.75
M	4	W	1.97	1.97	1.97	1.03	1.03	1.97	1.97
M	4	X	2.13	2.13	2.13	1.12	1.12	2.13	2.13
M	4	Y	2.34	2.34	2.34	1.25	1.25	2.34	2.34
M	4	Z	2.76	2.76	2.76	1.85	1.85	2.76	2.76
M	5	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
M	5	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
M	5	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
M	5	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
M	5	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
M	5	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
M	5	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
M	5	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
M	5	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
M	5	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
M	5	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
M	5	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
M	5	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
M	5	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
M	5	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
M	5	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
M	5	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
M	5	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
M	5	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
M	5	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
M	5	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
M	5	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
M	5	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
M	5	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
M	6	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
M	6	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
M	6	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
M	6	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
M	6	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
M	6	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
M	6	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
M	6	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
M	6	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
M	6	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
M	6	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
M	6	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
M	6	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
M	6	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
M	6	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
M	6	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
M	6	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
M	6	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
M	6	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
M	6	V	1.75	1.75	1.75	1.01	1.01	1.75	1.75
M	6	W	1.97	1.97	1.97	1.02	1.02	1.97	1.97
M	6	X	2.13	2.13	2.13	1.08	1.08	2.13	2.13
M	6	Y	2.34	2.34	2.34	1.20	1.20	2.34	2.34
M	6	Z	2.76	2.76	2.76	1.75	1.75	2.76	2.76
M	7	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
M	7	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
M	7	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
M	7	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**MULTI-POLICY FACTOR**

Policy Type	HO Form	Tier	BI	PD	CSL	UM	UMPD	Comp	Coll
M	7	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
M	7	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
M	7	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
M	7	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
M	7	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
M	7	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
M	7	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
M	7	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
M	7	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
M	7	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
M	7	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
M	7	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
M	7	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
M	7	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
M	7	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
M	7	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
M	7	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
M	7	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
M	7	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
M	7	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
P	2	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
P	2	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
P	2	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
P	2	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
P	2	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
P	2	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
P	2	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
P	2	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
P	2	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
P	2	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
P	2	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
P	2	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
P	2	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
P	2	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
P	2	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
P	2	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
P	2	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
P	2	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
P	2	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
P	2	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
P	2	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
P	2	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
P	2	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
P	2	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
P	3	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
P	3	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
P	3	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
P	3	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
P	3	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
P	3	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
P	3	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
P	3	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
P	3	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
P	3	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
P	3	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
P	3	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
P	3	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
P	3	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
P	3	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
P	3	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
P	3	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
P	3	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44

**Kemper**  
**Trinity Universal Insurance Company**  
**Arkansas Auto - Rate Pages**

**MULTI-POLICY FACTOR**

Policy Type	HO Form	Tier	BI	PD	CSL	UM	UMPD	Comp	Coll
P	3	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
P	3	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
P	3	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
P	3	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
P	3	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
P	3	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
P	4	A	0.63	0.63	0.63	1.00	1.00	0.63	0.63
P	4	B	0.65	0.65	0.65	1.00	1.00	0.65	0.65
P	4	C	0.67	0.67	0.67	1.00	1.00	0.67	0.67
P	4	D	0.70	0.70	0.70	1.00	1.00	0.70	0.70
P	4	E	0.72	0.72	0.72	1.00	1.00	0.72	0.72
P	4	F	0.75	0.75	0.75	1.00	1.00	0.75	0.75
P	4	G	0.77	0.77	0.77	1.00	1.00	0.77	0.77
P	4	H	0.80	0.80	0.80	1.00	1.00	0.80	0.80
P	4	J	0.83	0.83	0.83	1.00	1.00	0.83	0.83
P	4	K	0.89	0.89	0.89	1.00	1.00	0.89	0.89
P	4	L	0.94	0.94	0.94	1.00	1.00	0.94	0.94
P	4	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
P	4	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
P	4	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
P	4	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
P	4	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
P	4	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
P	4	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
P	4	U	1.62	1.62	1.62	1.01	1.01	1.62	1.62
P	4	V	1.75	1.75	1.75	1.02	1.02	1.75	1.75
P	4	W	1.97	1.97	1.97	1.03	1.03	1.97	1.97
P	4	X	2.13	2.13	2.13	1.12	1.12	2.13	2.13
P	4	Y	2.34	2.34	2.34	1.25	1.25	2.34	2.34
P	4	Z	2.76	2.76	2.76	1.85	1.85	2.76	2.76
P	5	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
P	5	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
P	5	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
P	5	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
P	5	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
P	5	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
P	5	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
P	5	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
P	5	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
P	5	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
P	5	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
P	5	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
P	5	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
P	5	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
P	5	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
P	5	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
P	5	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
P	5	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
P	5	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
P	5	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
P	5	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
P	5	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
P	5	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
P	5	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76
P	6	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
P	6	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
P	6	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
P	6	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
P	6	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
P	6	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
P	6	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
P	6	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77

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**MULTI-POLICY FACTOR**

Policy Type	HO Form	Tier	BI	PD	CSL	UM	UMPD	Comp	Coll
P	6	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
P	6	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
P	6	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
P	6	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
P	6	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
P	6	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
P	6	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
P	6	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
P	6	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
P	6	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
P	6	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
P	6	V	1.75	1.75	1.75	1.01	1.01	1.75	1.75
P	6	W	1.97	1.97	1.97	1.02	1.02	1.97	1.97
P	6	X	2.13	2.13	2.13	1.08	1.08	2.13	2.13
P	6	Y	2.34	2.34	2.34	1.20	1.20	2.34	2.34
P	6	Z	2.76	2.76	2.76	1.75	1.75	2.76	2.76
P	7	A	0.62	0.62	0.62	0.99	0.99	0.62	0.62
P	7	B	0.64	0.64	0.64	0.99	0.99	0.64	0.64
P	7	C	0.66	0.66	0.66	0.99	0.99	0.66	0.66
P	7	D	0.69	0.69	0.69	0.99	0.99	0.69	0.69
P	7	E	0.71	0.71	0.71	0.99	0.99	0.71	0.71
P	7	F	0.73	0.73	0.73	0.99	0.99	0.73	0.73
P	7	G	0.75	0.75	0.75	0.99	0.99	0.75	0.75
P	7	H	0.77	0.77	0.77	0.99	0.99	0.77	0.77
P	7	J	0.80	0.80	0.80	0.99	0.99	0.80	0.80
P	7	K	0.84	0.84	0.84	0.99	0.99	0.84	0.84
P	7	L	0.89	0.89	0.89	0.99	0.99	0.89	0.89
P	7	M	0.96	0.96	0.96	1.00	1.00	0.96	0.96
P	7	N	0.99	0.99	0.99	1.00	1.00	0.99	0.99
P	7	P	1.02	1.02	1.02	1.00	1.00	1.02	1.02
P	7	Q	1.06	1.06	1.06	1.00	1.00	1.06	1.06
P	7	R	1.13	1.13	1.13	1.00	1.00	1.13	1.13
P	7	S	1.26	1.26	1.26	1.00	1.00	1.26	1.26
P	7	T	1.44	1.44	1.44	1.00	1.00	1.44	1.44
P	7	U	1.62	1.62	1.62	1.00	1.00	1.62	1.62
P	7	V	1.75	1.75	1.75	1.00	1.00	1.75	1.75
P	7	W	1.97	1.97	1.97	1.01	1.01	1.97	1.97
P	7	X	2.13	2.13	2.13	1.05	1.05	2.13	2.13
P	7	Y	2.34	2.34	2.34	1.15	1.15	2.34	2.34
P	7	Z	2.76	2.76	2.76	1.60	1.60	2.76	2.76

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**Accident Prevention Course**

<b>Accident Prevention Course</b>	<b>SLL</b>	<b>BI</b>	<b>Prop</b>	<b>Med</b>	<b>Coll</b>
Yes	0.95	0.95	0.95	0.95	0.95
No	1.00	1.00	1.00	1.00	1.00

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**Anti-Lock Brake Discount**

<b>Anti Lock</b>	<b>SLL</b>	<b>BI</b>	<b>Prop</b>
Yes	0.95	0.95	0.95
No	1.00	1.00	1.00

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**Anti-Theft Discount**

<b>Anti-Theft</b>	<b>Anti-Theft Device Description</b>
1.00	None
0.95	"Active" (Alarm Only and Active Disabling Devices - a separate step is required to engage the device.)
0.95	"VIN Etching" (Vehicle Identification Number (VIN) Window Glass Etching - VIN is etched into all windows on vehicle.)
0.85	"Passive" (Passive Disabling Devices - a separate step is not required to engage the device)

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**Passive Restraint/Airbags Discount**

<b>PRD</b>	<b>Passive Restraint/Airbags Discount Description</b>
1.00	None
0.80	Driver side airbag or seat belt
0.70	Driver and Passenger side airbags OR seat belts
0.60	Driver and Passenger side airbags AND seat belts

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<b>Discount</b>	<b>Amount</b>
Network Discount	4%
Driver Training	Varies
Good Student	Varies
Multi - Car	Varies
Package Plus	Varies
Credit for Existing Coverage - Package Plus Auto	

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**Fixed Expense Premium**

<b>Expense Fee</b>	<b>BI</b>	<b>Prop</b>	<b>CSL</b>	<b>MP</b>	<b>UM</b>	<b>UIM</b>	<b>Comp</b>	<b>Coll</b>
Statewide	2	1	2	1	1	1	1	2

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**Optional Coverages**  
**Annual Rates**

<b>Parked Auto Collision</b>	<b>Rate Per Vehicle</b>
\$100*	\$10
\$200*	\$14
\$250	\$18
\$500	\$36
\$1,000	\$72
\$2,500	\$150
\$5,000	\$300

<b>Towing &amp; Labor</b>	<b>Rate Per Vehicle</b>
\$25	\$4
\$50	\$6
\$75	\$8
\$100	\$10
\$200	\$20
\$300	\$30

<b>Rental Reimbursement</b>	<b>Rate Per Vehicle</b>
30/900	\$12
40/1,200	\$24
50/1,500	\$32
75/2,250	\$38

<b>Auto Loan Lease Gap Coverage</b>	<b>Rate</b>
Yes	5%
No	0%

<b>Repair or Replacement Plus</b>	<b>Rate</b>
Yes	15%
No	0%

<b>Audio, Visual and Data Electronic Equipment</b>	<b>Rate Per Vehicle</b>
\$500 or less	\$30
\$501 - \$1,000	\$60
\$1,001 - \$1,500	\$90
\$1,501 - \$2,000	\$120
\$2,001 - \$2,500	\$150
\$2,501 - \$3,000	\$180
\$3,001 - \$3,500	\$210
\$3,501 - \$4,000	\$240
\$4,001 - \$4,500	\$284
\$4,501 - \$5,000	\$300

<b>Maximum Limit of Liability for Excess Sound Reproducing Equipment</b>	<b>Premium per Car</b>
\$1,500	\$30
\$2,000	\$58
\$2,500	\$86
\$3,000	\$114
\$3,500	\$144
\$4,000	\$172
\$4,500	\$200
\$5,000	\$228

<b>Limited Mexico</b>	<b>Rate Per Vehicle</b>
Yes	\$6
No	\$0

\* Available for renewal business only

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**Arkansas Auto - Rate Pages**

**PERSONAL CATASTROPHE INSURANCE**

Personal Catastrophe Liability Insurance covers the personal (non-business) liability exposure up to \$5,000,000. For limits above \$1,000,000 refer to company before binding. Excess liability insurance is provided over declared primary liability insurance.

Personal Catastrophe Liability Insurance may only be added when Kemper Auto and Home write both the Personal Automobile and Homeowners policies.

Attach AK3714 Personal Catastrophe Liability & Auto 759 Exclusion of Named Driver/Vehicle/Watercraft or Residence Premises

**Minimum Primary Coverage Required**

minimum primary coverage	liability limits
Land Motor Vehicles	Bodily Injury \$250,000 per person/\$500,000 per occurrence Property Damage \$100,000 each occurrence
Recreational Vehicles	\$300,000
Comprehensive Personal liability	\$300,000
Employer's Liability	\$300,000
Watercraft liability	\$300,000

Coverage for Personal Injury and Property Damage, as defined in the policy, for which there is no underlying limit requirement is subject to a self-retention limit of \$250 including the following:

- Care, Custodial, and Control
- Contractual Liability
- Personal Injury
- Water Damage Legal Liability
- Fire Legal Liability

Attach: AK 3714: Personal Catastrophe Liability

**Annual Base Rates - One Vehicle and One House**

\$1,000,000 Limit of Liability

territory	Area	Rate
II	Entire State	\$175

**Increased Limit Factors**

Refer to Company prior to binding.

Limit	Factor
\$2,000,000	1.6
\$3,000,000	2.2
\$4,000,000	2.8
\$5,000,000	3.4

**Annual Charges for Additional Exposures**

Exposure	Rate
Each additional vehicle in excess of one	\$66
Young Driver Surcharge - each driver 24 year or younger	\$72
Each additional house in excess of one	\$11
Each recreational vehicle	\$24
Each boat not in excess of 40 feet	\$58
Each known Employer's Liability exposure	\$7
Each dwelling/apartment unit	\$11
Each office or studio location	\$11

# Kemper, A Unitrin Business

## Arkansas Auto Experience Projection

### Auto Indication Table of Contents

<u>Exhibit</u>	<u>Contents</u>
[Memo]	Indication Memo
[1-1]	Summary of Indicated Rate Change
[2-1]	Indicated Rate Change
[3-S]	Present Rate Factors
[3-1]	History of Rate Changes
[4-S]	Premium Trend Selections and Calculation of Premium Trend Factors
[4-1]	Premium Trend
[5-1]	Excess Wind & Water Procedure
[6-1]	Incurred Loss & DCC Development Triangles - Full Year
[7-1]	Adjusting & Other Expense
[8-S]	Pure Premium Trend Selections and Calculation of Pure Premium Trend Factors
[8-1]	Arkansas Calendar Year Pure Premium Trend
[9-S]	Fixed Expense, Variable Expense, and Permissible Loss Ratio
[9-1]	General, Other, Commission, and Tax Expense - Auto Liability
[9-2]	General, Other, Commission, and Tax Expense - Auto Physical Damage
[9-3]	Investment Income, ROE, and Underwriting Profit Provision - Auto Liability
[9-4]	Investment Income, ROE, and Underwriting Profit Provision - Auto Physical Damage
[10-1]	Credibility
[11-1]	Complement of Credibility
[12-1]	List of Companies

**UNDERLYING DATA SUPPORTING THE PROPOSED PREMIUM LEVEL REVISIONS**

Exhibit [1-1] displays our Arkansas Auto indicated rate level change. Total limits experience is used for bodily injury, property damage, medical payments and uninsured/underinsured motorist coverages.

All deductibles combined experience is used for collision and comprehensive coverages. The experience period includes the 3 accident years beginning January 1, 2007 and ending December 31, 2009 valued as of December 31, 2009.

The indicated change was calculated using the loss ratio method and the underlying ratemaking formulas described below:

**INDICATED RATE CHANGES**

Indications were calculated separately for bodily injury, property damage, medical payments uninsured/underinsured motorists combined, collision and comprehensive coverages. The indicated changes are displayed below and Exhibit Summary.

Coverage	2009 Earned Premium at Present Rates	Indicated Change
Bodily Injury	280,866	5.3%
Property Damage	184,789	29.8%
Total BI and PD	465,655	15.0%
Uninsured/Underinsured Motorists	94,681	12.7%
Medical Payments	34,522	-1.8%
Total Liability	594,858	13.7%
Collision	320,280	-1.7%
Comprehensive	141,535	-12.3%
Total Physical Damage	461,815	-4.9%
Total	1,056,673	5.5%

The sum of the projected loss ratio and the fixed expense ratio is divided by the permissible loss to determine the indicated rate level changes by coverage based on experience as displayed on Exhibit [2].

**PREMIUMS AT PRESENT RATE LEVEL**

The collected earned premiums are shown on Exhibit [2], line 1.

The premiums at present rates on Exhibit [3-S], line 4 are adjusted to present rate levels by determining the proportion of each previous rate change not reflected in each years' earned premiums and multiplying those ratios on a cumulative basis to determine the present rate factor; also known as the parallelogram method.

The following table shows the present rate factors by coverage by accident year.

Coverage	2006	2007	2008	2009
Bodily Injury	0.7205	0.9239	1.0197	1.0150
Property Damage	0.7337	0.9437	1.0382	1.0286
Uninsured Motorists	0.7368	0.9271	1.0244	1.0246
Medical Payments	0.6939	0.8881	1.0128	1.0343
Collision	0.6855	0.8792	0.9923	1.0079
Comprehensive	0.7492	0.9606	1.0893	1.0973

**PREMIUM TRENDS**

A historical and prospective annual trend in average premium is estimated by fitting an exponential curve to the rolling four quarter average on-level premium. The historical and prospective trends in average premium are used to calculate a premium projection factor from the average written date of each year to July 28, 2011, the approximate average written date during the prospective effective period. The premium projection factors are shown in line 4 of Exhibit [4-S].

The following table shows the selected historical and prospective premium trends by coverage.

Trend	SLL	BI	PD	Single UM	Split UM	Med Pay	PIP	Coll	Comp
Historical	2.0%	-0.5%	-0.5%	1.5%	0.0%	0.0%	N/A	4.0%	2.5%
Prospective	-0.5%	-1.0%	-1.5%	-2.5%	0.0%	3.0%	N/A	-1.0%	-3.5%

**COMPREHENSIVE COVERAGE WIND AND WATER PROCEDURE**

A Wind and Water Procedure similar to ISO's was used to determine Kemper's Wind/Water load for comprehensive coverage. This procedure is shown in Exhibit [5-1]. The latest 10 years of comprehensive losses were segregated into Wind/Water and non-Wind/Water components. A "normal" Wind/Water to non-Wind/Water ratio was calculated and used to determine an Excess Wind/Water load. Actual excess Wind/Water losses are subtracted from the experience and the Excess Wind/Water load is added.

**INCURRED LOSS & DCC DEVELOPMENT FACTORS**

The incurred losses & DCC expenses were developed to an ultimate settlement basis by applying the development factors shown below by coverage by accident year.

Coverage	2006	2007	2008	2009
Bodily Injury	0.9958	1.0093	1.0256	1.2067
Property Damage	1.0002	1.0013	1.0021	1.0323
Uninsured Motorists	0.9715	0.9964	1.0491	1.4313
Medical Payments	0.9950	0.9945	0.9894	0.9226
Collision	0.9995	0.9988	0.9962	0.9615
Comprehensive	0.9999	1.0000	0.9997	1.0270

The selected development factors are based on Arkansas experience. The incurred loss & DCC triangles and selected factors are displayed in Exhibit [6].

**LOSS ADJUSTMENT EXPENSE**

Incurred losses have been combined with Defense and Cost Containment (DCC) expense. Adjusting & Other (A&O) expense have been included by applying the following factors to the incurred losses and DCC:

Type of Coverage	A&O Factor
Liability	1.1804
Physical Damage	1.1674

These factors were derived from the Companies' countrywide Adjusting & Other expense experience from the Insurance Expense Exhibits for calendar years 2006 - 2008. The calculation of the Adjusting & Other expense factors is shown on Exhibit [7-1].

**INCURRED LOSS & DCC TRENDS**

We have employed a two-step incurred loss & DCC trend procedure. First, historical losses & DCC expense are trended to July 1, 2009, the approximate average accident date. The selected trends are based primarily on ISO Fast Track data for Arkansas, as well as Kemper's own experience in Arkansas. The incurred losses & DCC expense were then trended to July 28, 2011. This is the expected average date of loss for claims incurred during the first year after the proposed effective date. To reduce the variability of actual quarterly experience to the exponentially fitted curve, and the volatility which can result from limited experience in smaller coverages, we have combined the bodily injury, uninsured/underinsured motorists, and medical payments coverages and list it as bodily injury.

The following table shows the selected historical and prospective incurred loss & DCC trends by coverage.

Trend	BI	PD	COLL	COMP
Historical	5.0%	5.0%	2.0%	5.0%
Prospective	5.0%	5.0%	5.0%	-5.0%

These results are shown in Exhibit [8-S].

**EXPENSE ELEMENTS UNDERLYING THE PERMISSIBLE LOSS***Fixed Expense*

General Expenses and Other Acquisition Expenses are based upon countrywide data from the 2006-2008 Insurance Expense Exhibits. These components have been multiplied by factors of 0.65 and 0.35 to obtain the fixed and variable portion of the expense elements. The fixed portion has been separately trended to reflect changes in salaries and the overall Consumer Price Index. The adjusted fixed General and Other Acquisition expense for liability and physical damage are shown on line 11 of Exhibit [9-S].

*Variable Expense*

State specific Commissions and Brokerage Expense along with Taxes, Licenses, and Fees are pulled directly from the 2006-2008 Annual Statements. A selection based on the average of these two years is used as the projection for commissions and brokerage expense as well as taxes, licenses, and fees. These are included in line 12 of Exhibit 9. The other 35% of General and Other Acquisition Expenses as listed above are also included in the variable expense calculation. The last variable expense piece comes from the state, line, specific allocation of our cost of reinsurance. Total Variable Expense is listed in line 12 of Exhibit [9-S].

*Investment Income, Profit, and Return on Equity*

The calculation of a profit provision reflecting investment income for the companies is shown in Exhibits [9]. The cash flows for one policy are projected for 40 quarters and discounted after tax investment income. The profit provision required to achieve a target Return On Equity (ROE) of 11.5% is calculated based on projected cash flows.

*Permissible Loss, LAE, and Fixed Expense Ratio*

The calculation of the Permissible Loss, the denominator of the loss ratio method, is shown on line 13 of Exhibit [9]. Each expense component and the resulting Permissible Loss, LAE, and Fixed Expense Ratio is listed below:

Fixed Expenses	Liability	Physical Damage
Total	7.04%	7.13%

  

Variable Expenses	Liability	Physical Damage
General & Other Acquisition	4.09%	3.93%
Commissions and Brokerage	13.91%	14.01%
Cost of Reinsurance	0.27%	0.07%
State Taxes, Licenses & Fees	4.84%	4.38%
Total	23.11%	22.39%

  

Underwriting Profit Provision	Liability	Physical Damage
Total	4.74%	4.81%

  

Permissible Loss, LAE, & Fixed Expense Ratio	Liability	Physical Damage
Total	72.07%	72.79%

**CREDIBILITY**

The credibility standard is calculated using the Limited Fluctuation Method for Full Credibility. This methodology applies a severity adjustment to the frequency credibility standard. The calculation is as follows,

$$\text{Full Credibility} = \text{Frequency Credibility Standard} * (1 + (s/m)^2),$$

where s is the standard deviation of the severity distribution curve and m is the mean of the severity distribution curve. This calculation with a p value of 95% and a k value of 10% resulted in the full credibility standard displayed on Exhibit [10-1].

**COMPLEMENT OF CREDIBILITY**

The complement of credibility is calculated on Exhibit [11-1]. by coverage, using the net trend of the prospective premium and loss trends compounded by the time between the current effective date and the proposed effective date.

# Kemper, A Unitrin Business

Arkansas Auto Experience Projection

Summary of Indicated Rate Change

Proposed Effective Date September 1, 2010

Accident Years evaluated as of December 31, 2009

	[1] 2009 Earned Premiums At Present Rates	[2] Selected Loss Ratio	[3] Indicated Change
Coverage			
BI	280,866	63.1%	5.3%
PD	184,789	116.2%	29.8%
UM / UIM	94,681	119.3%	12.7%
MED PAY	34,522	30.6%	-1.8%
<i>Liability Total</i>	594,858	86.6%	13.7%
COLL	320,280	44.9%	-1.7%
COMP	141,535	39.2%	-12.3%
<i>Physical Damage Total</i>	461,815	43.1%	-4.9%
TOTAL	1,056,673	67.6%	5.5%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Indicated Rate Change  
Accident Years evaluated as of 12/2009

	<u>Accident Years</u>	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UIM</u>	<u>Medical Payments</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>All Coverages</u>
<b>[1]</b> Earned Premium at Collected Levels:	<b>2007</b>	131,845	84,554	43,874	16,736	154,186	65,228	496,423
	<b>2008</b>	211,696	136,911	71,584	25,373	243,227	99,815	788,606
	<b>2009</b>	276,717	179,657	92,411	33,377	317,770	128,985	1,028,917
<b>[2]</b> Present Rate Factors, [Exhibit 3-S].	<b>2007</b>	0.9239	0.9437	0.9271	0.8881	0.8792	0.9606	
	<b>2008</b>	1.0197	1.0382	1.0244	1.0128	0.9923	1.0893	
	<b>2009</b>	1.0150	1.0286	1.0246	1.0343	1.0079	1.0973	
<b>[3]</b> Premium Trend/Symbol Drift, [Exhibit 4-S]:	<b>2007</b>	0.9755	0.9664	0.9973	1.0632	1.0595	0.9760	
	<b>2008</b>	0.9770	0.9676	0.9967	1.0632	1.0187	0.9521	
	<b>2009</b>	0.9800	0.9704	0.9961	1.0632	0.9794	0.9288	
<b>[4]</b> Trended Earned Premium at Present Rates: [4] = [1] * [2] * [3]	<b>2007</b>	118,833	77,114	40,567	15,802	143,631	61,155	457,101
	<b>2008</b>	210,891	137,523	73,087	27,321	245,862	103,525	798,209
	<b>2009</b>	275,258	179,327	94,311	36,702	313,680	131,465	1,030,743
<b>[5]</b> Incurred Loss&DCC, (COMP loss&DCC are adjusted for: Excess Wind/Water loss&DCC, [Exhibit 5-1]:	<b>2007</b>	48,782	57,305	100,000	17,081	67,807	8,431	41,103,371
	<b>2008</b>	133,347	102,877	14,340	0	61,686	73,799	50,316,188
	<b>2009</b>	78,250	173,499	44,997	0	115,849	23,206	44,586,591
<b>[6]</b> Loss&DCC Development Factors, [Exhibit 6]:	<b>2007</b>	1.0093	1.0013	0.9964	0.9945	0.9988	1.0000	
	<b>2008</b>	1.0256	1.0021	1.0491	0.9894	0.9962	0.9997	
	<b>2009</b>	1.2067	1.0323	1.4313	0.9226	0.9615	1.0270	
<b>[7]</b> A&O Factor, [Exhibit 7-1]:	<b>Selected</b>	1.1804	1.1804	1.1804	1.1804	1.1674	1.1674	
<b>[8]</b> Loss&DCC Trend Factors, [Exhibit 8-S]:	<b>2007</b>	1.2200	1.2200	1.2200	1.2200	1.1512	0.9912	
	<b>2008</b>	1.1619	1.1619	1.1619	1.1619	1.1287	0.9440	
	<b>2009</b>	1.1065	1.1065	1.1065	1.1065	1.1065	0.8990	
<b>[9]</b> Developed, Trended Loss and LAE Incurred: [9] = [5] * [6] * [7] * [8]	<b>2007</b>	70,899	82,630	143,483	24,462	91,019	9,756	422,248
	<b>2008</b>	187,568	141,382	20,631	0	80,971	81,305	511,857
	<b>2009</b>	123,338	233,940	84,123	0	143,896	25,013	610,310
<b>[10]</b> Developed, Trended Loss and LAE Ratio: [10] = [9] / [4]	<b>2007</b>	59.7%	107.2%	353.7%	154.8%	63.4%	16.0%	
	<b>2008</b>	88.9%	102.8%	28.2%	0.0%	32.9%	78.5%	
	<b>2009</b>	44.8%	130.5%	89.2%	0.0%	45.9%	19.0%	
	<b>Selected</b>	63.1%	116.2%	119.3%	30.6%	44.9%	39.2%	

**Kemper, A Unitrin Business**  
**Arkansas Auto Experience Projection**  
**Indicated Rate Change**  
**Accident Years evaluated as of 12/2009**

	<u>Accident Years</u>	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UIM</u>	<u>Medical Payments</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>All Coverages</u>
<b>[11]</b> Fixed Expense, Exhibit [9-S]:		7.0%	7.0%	7.0%	7.0%	7.1%	7.1%	
<b>[12]</b> Developed, Trended Loss, LAE, and Fixed Expense Ratio, ([10] + [11]):		70.1%	123.2%	126.3%	37.7%	52.0%	46.3%	
<b>[13]</b> Permissible Loss, LAE, and Fixed Expense Ratio, [Exhibit 9-S]:		72.1%	72.1%	72.1%	72.1%	72.8%	72.8%	
<b>[14]</b> Indicated Rate Level Change ([14] = ( [12] / [13] ) - 1.00):		-2.7%	71.0%	75.3%	-47.7%	-28.5%	-36.4%	3.4%
<b>[15]</b> Credibility, [Exhibit 10]:		13.4%	35.5%	10.1%	7.8%	23.6%	33.7%	
<b>[16]</b> Complement of Credibility, [Exhibit 11]:		6.6%	7.1%	5.7%	2.1%	6.6%	0.0%	
<b>[17]</b> Credibility Weighted Rate Change, ([17] = ( [14] * [15] ) + ( ( 1 - [15] ) * [16] ) )		5.3%	29.8%	12.7%	-1.8%	-1.7%	-12.3%	5.5%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Present Rate Factors

**All Companies Combined**

**[1] Earned Present Rate Factors**

<u>Year</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>Single UM/UIM</u>	<u>Split UM/UIM</u>	<u>Med Pay</u>	<u>Coll</u>	<u>Comp</u>
2006	0.7284	0.7185	0.7356	0.7367	0.7368	0.6939	0.6855	0.7492
2007	0.9495	0.9211	0.9427	0.9366	0.9258	0.8881	0.8792	0.9606
2008	1.0269	1.0191	1.0395	1.0256	1.0243	1.0128	0.9923	1.0893
2009	1.0164	1.0149	1.0298	1.0242	1.0246	1.0343	1.0079	1.0973

**[2a] 6 month policies earned premium**

<u>Year</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>Single UM/UIM</u>	<u>Split UM/UIM</u>	<u>Med Pay</u>	<u>Coll</u>	<u>Comp</u>	<u>6 month Premium</u>
2006	125	304	206	21	95	49	553	185	1,414
2007	17,642	74,881	47,733	4,061	24,197	10,149	98,393	41,262	300,676
2008	16,745	88,802	56,949	4,183	28,483	9,891	107,000	43,986	339,294
2009	15,523	100,452	64,873	3,823	30,205	10,516	116,521	47,601	373,991

**[2b] 12 month policies earned premium**

<u>Year</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>Single UM/UIM</u>	<u>Split UM/UIM</u>	<u>Med Pay</u>	<u>Coll</u>	<u>Comp</u>	<u>12 month Premium</u>
2006	29	67	49	9	32	19	98	38	312
2007	3,737	43,938	28,468	1,184	14,432	6,587	55,793	23,966	174,367
2008	8,227	107,729	70,155	2,308	36,611	15,482	136,227	55,829	424,340
2009	12,775	159,108	103,643	3,247	55,136	22,862	201,249	81,383	626,628

**[2] Total Earned Premiums**

<u>Year</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>Single UM/UIM</u>	<u>Split UM/UIM</u>	<u>Med Pay</u>	<u>Coll</u>	<u>Comp</u>	<u>Total Auto Premium</u>
2006	154	371	255	29	127	68	651	223	1,725
2007	21,379	118,819	76,201	5,245	38,629	16,736	154,186	65,228	475,044
2008	24,972	196,530	127,105	6,491	65,093	25,373	243,227	99,815	763,634
2009	28,299	259,560	168,516	7,070	85,341	33,377	317,770	128,985	1,000,618

**[3] Combined Coverage Earned Present Rate Factors**

<u>Year</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Total UM/UIM</u>
2006	0.7205	0.7337	0.7368
2007	0.9239	0.9437	0.9271
2008	1.0197	1.0382	1.0244
2009	1.0150	1.0286	1.0246

**Kemper, A Unitrin Business**  
**Arkansas Auto Experience Projection**  
**History of Rate Changes**

<b>TUIC</b>	<b>Rate Change</b>				<b>Single</b>	<b>Split</b>			
	<u>Date</u>	<u>SLL</u>	<u>Split BI</u>	<u>Split PD</u>	<u>UM/UIM</u>	<u>UM/UIM</u>	<u>Med Pay</u>	<u>Coll</u>	<u>Comp</u>
	11/1/2006	-27.0%	-27.0%	-27.0%	-25.0%	-25.0%	-27.0%	-27.0%	-27.0%
	7/1/2007	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
	2/1/2008	2.4%	1.2%	1.9%	0.0%	0.0%	-4.3%	-2.7%	-3.5%
	8/1/2009	1.9%	1.7%	3.4%	2.8%	2.8%	3.9%	0.9%	11.2%

## Kemper, A Unitrin Business

Arkansas Auto Experience Projection

Present Rate Factors

Effective Date September 1, 2010

**Determination of Trend Dates:**

	[1] <u>Premium Distribution</u>		[2] <u>All Coverages Premium Distribution</u>		[3] <u>Average Earned Dates</u>		
	<u>12-month Policies</u>	<u>6-month Policies</u>	<u>12-month Policies</u>	<u>6-month Policies</u>	<u>12-month Policies</u>	<u>6-month Policies</u>	<u>Average</u>
<b>2006</b>	341	1,538	18.1%	81.9%	7/1/2006	7/1/2006	7/1/2006
<b>2007</b>	178,104	318,318	35.9%	64.1%	7/1/2007	7/1/2007	7/1/2007
<b>2008</b>	432,567	356,039	54.9%	45.1%	7/1/2008	7/1/2008	7/1/2008
<b>2009</b>	639,403	389,514	62.1%	37.9%	7/2/2009	7/2/2009	7/2/2009
<b>Prospective Period:</b>			62.1%	37.9%	9/1/2011	6/1/2011	7/28/2011

**Premium Trend Factors:**

	[4]						<u>Collision</u>	<u>Comprehensive</u>
	<u>Single Limit Liability</u>	<u>Split Bodily Injury</u>	<u>Split Property Damage</u>	<u>Single Limit UM/UIM</u>	<u>Split Limit UM/UIM</u>	<u>Medical Payments</u>		
<b>Historical Trend</b>	2.00%	-0.50%	-0.50%	1.50%	0.00%	0.00%	4.00%	2.50%
<b>Prospective Trend</b>	-0.50%	-1.00%	-1.50%	-2.50%	0.00%	3.00%	-1.00%	-3.50%
<b>2006</b>	1.0504	0.9647	0.9547	0.9923	1.0000	1.0632	1.1019	1.0004
<b>2007</b>	1.0298	0.9696	0.9595	0.9777	1.0000	1.0632	1.0595	0.9760
<b>2008</b>	1.0095	0.9745	0.9643	0.9632	1.0000	1.0632	1.0187	0.9521
<b>2009</b>	0.9897	0.9794	0.9692	0.9489	1.0000	1.0632	0.9794	0.9288

	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UIM</u>
<b>2006</b>	0.9816	0.9736	0.9986
<b>2007</b>	0.9755	0.9664	0.9973
<b>2008</b>	0.9770	0.9676	0.9967
<b>2009</b>	0.9800	0.9704	0.9961

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Single Limit Liability**

		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
		Rolling 4 quarter data									
<u>Accident</u>	<u>Written</u>	<u>Written</u>	<u>Average</u>	<u>Onlevel</u>	<u>Onlevel</u>	<u>Onlevel</u>	<u>Exposures</u>	<u>Premium</u>	<u>Onlevel</u>	<u>Annual</u>	
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Premium</u>	<u>Factor</u>	<u>Avg Prem</u>	<u>sum([1])</u>	<u>sum([6])</u>	<u>Avg Prem</u>	<u>Change in</u>	
			<u>[2] / [1]</u>			<u>[3] x [4]</u>	<u>[2] x [4]</u>		<u>[8] / [7]</u>	<u>Avg Prem</u>	
2007	3	21	7,652	360	0.9913	357	7,585				
2007	6	20	7,541	372	0.9913	369	7,475				
2007	9	16	5,340	330	1.0435	345	5,572				
2007	12	20	7,690	375	1.0435	391	8,024	78	28,657	367	
2008	3	14	4,643	338	1.0273	347	4,770	71	25,842	366	
2008	6	17	6,803	398	1.0190	406	6,932	67	25,299	375	
2008	9	25	9,330	373	1.0190	380	9,507	76	29,234	383	
2008	12	18	6,686	370	1.0190	377	6,813	74	28,023	379	3.4%
2009	3	18	6,443	363	1.0190	370	6,565	78	29,818	383	4.6%
2009	6	14	6,029	426	1.0190	434	6,144	75	29,029	387	3.3%
2009	9	26	9,251	362	1.0064	364	9,310	76	28,831	381	-0.4%
2009	12	16	6,137	380	1.0000	380	6,137	74	28,155	382	0.8%

**Single Limit Liability**

8-point trend  
4-point trend

**Premium**

2.1%  
-0.7%

Selected Historical Premium Trend	2.0%
Selected Prospective Premium Trend	-0.5%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Split Limit Bodily Injury**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
						Rolling 4 quarter data					
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	277	50,130	181	0.9777	177	49,014				
2007	6	210	40,339	192	0.9777	187	39,441				
2007	9	291	54,322	187	1.0292	192	55,909				
2007	12	179	31,678	177	1.0292	182	32,603	957	176,966	185	
2008	3	285	53,250	187	1.0212	191	54,377	965	182,330	189	
2008	6	273	51,821	190	1.0170	193	52,702	1,028	195,591	190	
2008	9	392	76,330	194	1.0170	198	77,627	1,129	217,310	192	
2008	12	272	47,530	174	1.0170	177	48,338	1,223	233,046	191	3.1%
2009	3	478	87,559	183	1.0170	186	89,048	1,416	267,716	189	0.1%
2009	6	301	58,060	193	1.0170	196	59,047	1,444	274,061	190	-0.3%
2009	9	345	66,888	194	1.0057	195	67,271	1,397	263,704	189	-1.9%
2009	12	279	47,852	172	1.0000	172	47,852	1,403	263,217	188	-1.6%

**Split Limit Bodily Injury**

8-point trend  
4-point trend

**Premium**

-0.6%  
-1.2%

Selected Historical Premium Trend	-0.5%
Selected Prospective Premium Trend	-1.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Split Limit Property Damage**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
						Rolling 4 quarter data					
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	277	32,149	116	1.0010	116	32,180				
2007	6	210	26,125	124	1.0010	124	26,151				
2007	9	291	35,012	120	1.0536	127	36,890				
2007	12	179	20,151	112	1.0536	118	21,232	957	116,453	122	
2008	3	285	34,299	120	1.0407	125	35,695	965	119,968	124	
2008	6	273	34,041	125	1.0340	129	35,199	1,028	129,016	126	
2008	9	392	49,105	125	1.0340	129	50,774	1,129	142,901	127	
2008	12	272	30,830	113	1.0340	117	31,878	1,223	153,546	126	3.2%
2009	3	478	56,714	119	1.0340	123	58,642	1,416	176,493	125	0.3%
2009	6	301	38,017	126	1.0340	131	39,309	1,444	180,603	125	-0.4%
2009	9	345	43,473	126	1.0113	127	43,965	1,397	173,794	124	-1.6%
2009	12	279	31,118	112	1.0000	112	31,118	1,403	173,034	123	-1.8%

**Split Limit Property Damage**

8-point trend

4-point trend

**Premium**

-0.7%

-1.5%

Selected Historical Premium Trend	-0.5%
Selected Prospective Premium Trend	-1.5%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Single Limit UM/UIM**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
						Rolling 4 quarter data					
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	21	2,177	102	0.9766	100	2,126				
2007	6	19	1,859	99	0.9766	97	1,815				
2007	9	16	1,281	79	1.0280	81	1,317				
2007	12	19	1,866	98	1.0280	101	1,918	75	7,177	95	
2008	3	14	1,285	93	1.0280	96	1,321	68	6,372	94	
2008	6	16	1,697	106	1.0280	108	1,745	65	6,301	97	
2008	9	25	2,214	89	1.0280	91	2,276	74	7,259	98	
2008	12	18	1,898	105	1.0280	108	1,952	73	7,292	100	4.7%
2009	3	17	1,508	90	1.0280	93	1,550	76	7,521	99	5.2%
2009	6	14	1,530	108	1.0280	111	1,573	74	7,350	99	2.5%
2009	9	26	2,237	87	1.0094	88	2,258	75	7,332	98	0.0%
2009	12	16	1,675	104	1.0000	104	1,675	73	7,056	97	-2.9%

**Single Limit UM/UIM**

8-point trend

4-point trend

**Premium**

1.5%

-2.8%

Selected Historical Premium Trend	1.5%
Selected Prospective Premium Trend	-2.5%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Split Limit UM/UIM**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
						Rolling 4 quarter data					
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	275	15,849	58	0.9766	56	15,478				
2007	6	208	12,883	62	0.9766	60	12,581				
2007	9	289	17,988	62	1.0280	64	18,492				
2007	12	177	11,588	65	1.0280	67	11,912	949	58,463	62	
2008	3	284	17,888	63	1.0280	65	18,389	958	61,374	64	
2008	6	269	16,560	62	1.0280	63	17,024	1,019	65,817	65	
2008	9	386	24,099	62	1.0280	64	24,773	1,117	72,099	65	
2008	12	265	17,148	65	1.0280	66	17,628	1,205	77,814	65	4.9%
2009	3	472	28,802	61	1.0280	63	29,608	1,393	89,033	64	-0.2%
2009	6	299	18,429	62	1.0280	63	18,945	1,422	90,955	64	-1.0%
2009	9	340	21,890	64	1.0094	65	22,095	1,377	88,276	64	-0.7%
2009	12	273	18,370	67	1.0000	67	18,370	1,384	89,018	64	-0.4%

**Split Limit UM/UIM**

8-point trend

4-point trend

**Premium**

-0.2%

0.8%

Selected Historical Premium Trend	0.0%
Selected Prospective Premium Trend	0.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Medical Payments**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
						Rolling 4 quarter data					
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	298	6,881	23	0.9446	22	6,500				
2007	6	231	5,841	25	0.9446	24	5,517				
2007	9	307	7,235	24	0.9943	23	7,194				
2007	12	200	4,492	22	0.9943	22	4,467	1,035	23,679	23	
2008	3	299	7,099	24	1.0232	24	7,264	1,036	24,442	24	
2008	6	290	6,725	23	1.0390	24	6,987	1,095	25,912	24	
2008	9	417	9,332	22	1.0390	23	9,696	1,206	28,414	24	
2008	12	291	5,836	20	1.0390	21	6,063	1,296	30,010	23	1.2%
2009	3	496	11,093	22	1.0390	23	11,526	1,494	34,272	23	-2.7%
2009	6	315	7,751	25	1.0390	26	8,054	1,519	35,338	23	-1.7%
2009	9	371	8,977	24	1.0130	25	9,094	1,472	34,736	24	0.1%
2009	12	295	6,028	20	1.0000	20	6,028	1,477	34,701	23	1.5%

**Medical Payments**

8-point trend  
4-point trend

**Premium**

-0.4%  
3.5%

Selected Historical Premium Trend	0.0%
Selected Prospective Premium Trend	3.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

Collision		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
		Rolling 4 quarter data									
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	224	62,967	281	0.9327	262	58,727				
2007	6	194	55,421	285	0.9327	266	51,689				
2007	9	233	65,876	282	0.9818	277	64,675				
2007	12	153	39,149	256	0.9818	251	38,434	805	213,525	265	
2008	3	232	67,469	291	0.9994	291	67,431	812	222,229	274	
2008	6	213	60,338	283	1.0090	285	60,881	831	231,421	278	
2008	9	327	101,885	311	1.0090	314	102,802	925	269,548	291	
2008	12	200	52,956	264	1.0090	267	53,433	972	284,547	293	10.3%
2009	3	353	105,760	299	1.0090	302	106,711	1,094	323,827	296	8.2%
2009	6	251	70,963	283	1.0090	285	71,602	1,132	334,548	296	6.2%
2009	9	281	88,091	314	1.0030	315	88,360	1,086	320,106	295	1.2%
2009	12	212	55,092	260	1.0000	260	55,092	1,097	321,765	293	0.2%
		<b>Collision</b>									<b>Premium</b>
		8-point trend									4.0%
		4-point trend									-1.1%
		Selected Historical Premium Trend									4.0%
		Selected Prospective Premium Trend									-1.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Premium Trend  
Kemper Experience through December 31, 2009

**Comprehensive**

		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
							Rolling 4 quarter data				
<u>Year</u>	<u>Qtr</u>	<u>Exposures</u>	<u>Premium</u>	<u>Avg Prem</u> <u>[2] / [1]</u>	<u>Onlevel</u> <u>Factor</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[3] x [4]</u>	<u>Onlevel</u> <u>Premium</u> <u>[2] x [4]</u>	<u>Exposures</u> <u>sum([1])</u>	<u>Premium</u> <u>sum([6])</u>	<u>Onlevel</u> <u>Avg Prem</u> <u>[8] / [7]</u>	<u>Annual</u> <u>Change in</u> <u>Avg Prem</u>
2007	3	229	28,079	122	1.0194	125	28,624				
2007	6	197	21,758	111	1.0194	113	22,180				
2007	9	240	28,015	117	1.0731	125	30,062				
2007	12	157	16,441	105	1.0731	112	17,643	824	98,510	120	
2008	3	237	27,956	118	1.0983	129	30,703	832	100,589	121	
2008	6	215	24,280	113	1.1120	126	26,999	850	105,407	124	
2008	9	332	41,229	124	1.1120	138	45,847	941	121,192	129	
2008	12	202	20,929	104	1.1120	115	23,273	986	126,823	129	7.6%
2009	3	357	43,582	122	1.1120	136	48,463	1,105	144,583	131	8.2%
2009	6	252	27,703	110	1.1120	122	30,805	1,142	148,389	130	4.7%
2009	9	284	36,522	128	1.0355	133	37,819	1,095	140,361	128	-0.4%
2009	12	213	24,129	113	1.0000	113	24,129	1,106	141,217	128	-0.8%
							<b>Comprehensive</b>				
										<b>Premium</b>	
							8-point trend			2.8%	
							4-point trend			-3.4%	
										Selected Historical Premium Trend <span style="border: 1px solid blue; padding: 2px;">2.5%</span>	
										Selected Prospective Premium Trend <span style="border: 1px solid blue; padding: 2px;">-3.5%</span>	

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Excess Wind & Water Procedure

Accident Years evaluated as of December 31, 2009

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
Accident Year	Wind/Water Incurred Loss&DCC	Total Incurred Loss&DCC	Total - Wind/Water Loss&DCC [3] = [2] - [1]	Wind/Water to Non-Wind/Water Ratio [4] = [1] / [3]	Capped Wind/Water Ratio < (5 x Median)	Capped Excess Wind/Water Ratio [6] = [5] - Avg([5])	Capped Excess Wind/Water Loss&DCC [7] = [3] x [6]	Excess Wind/Water Ratio Above the Cap [8] = [4] - [5]	Excess Wind/Water Loss&DCC Above the Cap [9] = [3] x [8]	Total Excess Wind/Water Loss&DCC [10] = [7] + [9]
2000	5,203,978	45,910,913	40,706,934	0.128	0.128	0.000	0	0.000	0	0
2001	3,881,880	41,462,642	37,580,762	0.103	0.103	0.000	0	0.000	0	0
2002	1,877,185	33,745,297	31,868,112	0.059	0.059	0.000	0	0.000	0	0
2003	3,046,920	32,801,941	29,755,021	0.102	0.102	0.000	0	0.000	0	0
2004	1,754,516	26,690,309	24,935,793	0.070	0.070	0.000	0	0.000	0	0
2005	2,662,263	27,327,933	24,665,670	0.108	0.108	0.000	0	0.000	0	0
2006	3,728,373	32,281,226	28,552,853	0.131	0.131	0.000	0	0.000	0	0
2007	4,862,490	40,812,396	35,949,906	0.135	0.135	0.002	76,972	0.000	0	76,972
2008	10,731,342	50,003,939	39,272,597	0.273	0.273	0.140	5,503,520	0.000	0	5,503,520
2009	8,005,534	44,173,996	36,168,461	0.221	0.221	0.088	3,190,923	0.000	0	3,190,923
2000-2009				0.133	0.133	0.023		0.000		

[11] Normal Wind/Water to Non-Wind/Water Ratio, [11] = Average ([5]) =

0.133

[12] 5 x Median Wind/Water to Non-Wind/Water =

0.589

[13] Excess Wind/Water Factor, [13] = 1 + [(Avg ([6]) + Avg ([8]) ) / (1 + (Avg ([5]) - Avg ([6])))] =

1.021

	[14]	[15]
Accident Years	Incurring Loss&DCC Adjusted for Excess Wind / Water Loss&DCC	Incurring Loss&DCC Adjusted for Excess Wind / Water Loss&DCC
	[14]	[15] = ([14]-[10]) * [13]
Comprehensive Coverage		
2006	32,281,226	32,951,535
2007	40,812,396	41,581,281
2008	50,003,939	45,424,455
2009	44,173,996	41,834,072

## Kemper, A Unitrin Business

Arkansas Experience Projection

Development as of 12/31/2009

Charlotte - All Companies Combined

Used for Accident Years 2007 - 2009

Bodily Injury

	<b>Incurred Loss&amp;DCC</b>									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2000	14,718,293	21,914,446	25,756,654	26,707,572	26,764,864	26,790,312	26,841,631	26,841,631	26,841,631	26,841,631
2001	13,760,366	23,331,072	25,874,838	27,047,187	27,084,326	26,795,335	26,801,850	26,803,835	26,803,835	
2002	15,424,908	21,798,495	23,304,565	23,758,455	23,705,717	23,718,944	23,714,711	23,706,411		
2003	18,755,444	24,221,834	27,048,958	27,878,206	27,919,954	27,889,161	27,890,358			
2004	16,985,912	20,629,114	22,825,496	23,434,076	23,194,132	23,184,100				
2005	15,853,762	20,643,143	21,679,275	21,925,957	21,737,669					
2006	18,362,189	23,672,685	22,571,492	22,543,421						
2007	26,107,931	26,819,664	26,284,864							
2008	19,177,674	21,601,739								
2009	22,928,522									
	<b>Age-To-Age</b>									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
2000	1.489	1.175	1.037	1.002	1.001	1.002	1.000	1.000	1.000	
2001	1.696	1.109	1.045	1.001	0.989	1.000	1.000	1.000		
2002	1.413	1.069	1.019	0.998	1.001	1.000	1.000			
2003	1.291	1.117	1.031	1.001	0.999	1.000				
2004	1.214	1.106	1.027	0.990	1.000					
2005	1.302	1.050	1.011	0.991						
2006	1.289	0.953	0.999							
2007	1.027	0.980								
2008	1.126									
	<b>Selections</b>									
3-Yr Average	1.148	0.995	1.012	0.994	1.000	1.000	1.000	1.000	1.000	1.000
3-Yr Wt Average	1.133	0.992	1.012	0.995	1.000	1.000	1.000	1.000	1.000	1.000
5-Yr Average	1.192	1.041	1.017	0.996	0.998	1.001	1.000	1.000	1.000	1.000
5-Yr Wt Average	1.175	1.038	1.018	0.997	0.998	1.001	1.000	1.000	1.000	1.000
Total Average	1.317	1.070	1.024	0.997	0.998	1.001	1.000	1.000	1.000	1.000
Average xMin, xMax	1.304	1.072	1.025	0.998	1.000	1.000	1.000	1.000	1.000	1.000
Straight Average	1.317	1.070	1.024	0.997	0.998	1.001	1.000	1.000	1.000	1.000
Selected	1.177	1.016	1.013	0.997	0.999	1.000	1.000	1.000	1.000	1.000
Cumulative	1.207	1.026	1.009	0.996	0.999	1.000	1.000	1.000	1.000	1.000

## Kemper, A Unitrin Business

Arkansas Experience Projection

Development as of 12/31/2009

Charlotte - All Companies Combined

Used for Accident Years 2007 - 2009

Property Damage

	<b>Incurred Loss&amp;DCC</b>									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2000	17,815,073	18,591,974	18,620,073	18,696,694	18,684,685	18,696,178	18,699,214	18,702,787	18,698,775	18,698,775
2001	17,600,762	18,750,479	18,772,136	18,781,916	18,777,568	18,772,060	18,777,450	18,776,623	18,776,623	
2002	17,496,807	17,973,964	17,877,626	17,863,857	17,845,845	17,844,975	17,845,064	17,845,064		
2003	16,438,323	17,079,415	17,109,170	17,118,428	17,112,472	17,112,422	17,112,422			
2004	15,138,113	15,626,701	15,649,676	15,667,790	15,668,991	15,666,646				
2005	14,486,252	14,966,848	14,993,859	15,026,124	15,060,137					
2006	15,333,847	15,966,116	15,969,197	16,003,042						
2007	16,408,482	16,684,777	16,705,164							
2008	16,311,915	16,682,137								
2009	15,659,900									
	<b>Age-To-Age</b>									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
2000	1.044	1.002	1.004	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2001	1.065	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.027	0.995	0.999	0.999	1.000	1.000	1.000			
2003	1.039	1.002	1.001	1.000	1.000	1.000				
2004	1.032	1.001	1.001	1.000	1.000					
2005	1.033	1.002	1.002	1.002						
2006	1.041	1.000	1.002							
2007	1.017	1.001								
2008	1.023									
	<b>Selections</b>									
3-Yr Average	1.027	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
3-Yr Wt Average	1.027	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
5-Yr Average	1.029	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-Yr Wt Average	1.029	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Total Average	1.036	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average xMin, xMax	1.034	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Straight Average	1.036	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.030	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.032	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

## Kemper, A Unitrin Business

Arkansas Experience Projection

Development as of 12/31/2009

Charlotte - All Companies Combined

Used for Accident Years 2007 - 2009

Medical

	<b>Incurred Loss&amp;DCC</b>									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2000	2,592,554	2,434,902	2,432,609	2,472,301	2,479,576	2,479,855	2,474,231	2,468,744	2,468,619	2,468,619
2001	2,523,440	2,560,371	2,479,004	2,487,371	2,487,123	2,481,210	2,479,290	2,478,862	2,478,862	
2002	2,653,181	2,397,109	2,466,552	2,490,880	2,468,285	2,475,948	2,475,948	2,475,948		
2003	2,806,166	2,507,468	2,523,699	2,526,633	2,510,467	2,509,689	2,509,352			
2004	2,465,997	2,120,015	2,160,473	2,139,454	2,132,405	2,122,404				
2005	2,349,839	2,315,990	2,314,501	2,336,510	2,322,196					
2006	2,227,346	2,171,857	2,158,432	2,159,705						
2007	2,788,312	2,529,066	2,507,287							
2008	2,912,612	2,648,043								
2009	2,999,013									
	<b>Age-To-Age</b>									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
2000	0.939	0.999	1.016	1.003	1.000	0.998	0.998	1.000	1.000	
2001	1.015	0.968	1.003	1.000	0.998	0.999	1.000	1.000		
2002	0.903	1.029	1.010	0.991	1.003	1.000	1.000			
2003	0.894	1.006	1.001	0.994	1.000	1.000				
2004	0.860	1.019	0.990	0.997	0.995					
2005	0.986	0.999	1.010	0.994						
2006	0.975	0.994	1.001							
2007	0.907	0.991								
2008	0.909									
	<b>Selections</b>									
3-Yr Average	0.930	0.995	1.000	0.995	0.999	1.000	0.999	1.000	1.000	
3-Yr Wt Average	0.927	0.995	1.000	0.995	1.000	1.000	0.999	1.000	1.000	
5-Yr Average	0.927	1.002	1.002	0.995	0.999	0.999	0.999	1.000	1.000	
5-Yr Wt Average	0.925	1.002	1.003	0.995	0.999	0.999	0.999	1.000	1.000	
Total Average	0.932	1.001	1.004	0.996	0.999	0.999	0.999	1.000	1.000	
Average xMin, xMax	0.930	1.002	1.005	0.996	0.999	1.000	1.000	1.000	1.000	
Straight Average	0.932	1.001	1.004	0.996	0.999	0.999	0.999	1.000	1.000	
Selected	0.932	0.995	1.000	0.996	0.999	1.000	1.000	1.000	1.000	
Cumulative	0.923	0.989	0.994	0.995	0.998	0.999	1.000	1.000	1.000	

## Kemper, A Unitrin Business

Arkansas Experience Projection

Development as of 12/31/2009

Charlotte - All Companies Combined

Used for Accident Years 2007 - 2009

Uninsured Motorist

	<b>Incurred Loss&amp;DCC</b>									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2000	2,181,102	5,270,788	6,512,417	7,941,434	7,690,068	7,789,225	7,861,052	7,787,052	7,786,900	7,786,900
2001	2,510,875	4,432,899	5,331,178	5,471,985	5,357,120	5,394,887	5,386,431	5,377,401	5,377,347	
2002	4,165,624	7,431,755	7,401,756	8,071,440	7,951,756	7,923,677	7,932,691	7,932,691		
2003	3,326,089	5,271,387	5,636,696	6,629,233	6,352,487	6,293,668	6,253,691			
2004	3,831,620	5,865,198	6,934,525	7,095,622	6,964,895	6,818,852				
2005	4,504,652	6,637,592	7,437,706	7,293,585	7,217,958					
2006	5,104,306	8,348,865	8,207,191	7,913,685						
2007	6,707,977	6,968,157	7,197,909							
2008	6,095,519	7,896,486								
2009	3,619,205									
	<b>Age-To-Age</b>									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
2000	2.417	1.236	1.219	0.968	1.013	1.009	0.991	1.000	1.000	
2001	1.765	1.203	1.026	0.979	1.007	0.998	0.998	1.000		
2002	1.784	0.996	1.090	0.985	0.996	1.001	1.000			
2003	1.585	1.069	1.176	0.958	0.991	0.994				
2004	1.531	1.182	1.023	0.982	0.979					
2005	1.473	1.121	0.981	0.990						
2006	1.636	0.983	0.964							
2007	1.039	1.033								
2008	1.295									
	<b>Selections</b>									
3-Yr Average	1.323	1.046	0.989	0.976	0.989	0.998	0.996	1.000	1.000	
3-Yr Wt Average	1.296	1.040	0.988	0.977	0.989	0.998	0.996	1.000	1.000	
5-Yr Average	1.395	1.078	1.047	0.979	0.997	1.001	0.996	1.000	1.000	
5-Yr Wt Average	1.361	1.070	1.039	0.979	0.997	1.001	0.996	1.000	1.000	
Total Average	1.614	1.103	1.069	0.977	0.997	1.001	0.996	1.000	1.000	
Average xMin, xMax	1.581	1.101	1.059	0.979	0.998	1.000	0.998	1.000	1.000	
Straight Average	1.614	1.103	1.069	0.977	0.997	1.001	0.996	1.000	1.000	
Selected	1.364	1.053	1.026	0.979	0.993	1.000	1.000	1.000	1.000	
Cumulative	1.431	1.049	0.996	0.971	0.992	0.999	1.000	1.000	1.000	

## Kemper, A Unitrin Business

Arkansas Experience Projection

Development as of 12/31/2009

Charlotte - All Companies Combined

Used for Accident Years 2007 - 2009

Collision

	<b>Incurred Loss&amp;DCC</b>									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2000	25,623,169	24,724,252	24,540,520	24,535,296	24,511,888	24,506,770	24,517,050	24,520,856	24,522,551	24,522,551
2001	25,544,572	25,166,117	24,963,793	24,916,870	24,888,542	24,883,376	24,906,086	24,903,646	24,902,092	
2002	24,799,178	24,011,254	23,886,065	23,881,645	23,874,536	23,872,625	23,886,643	23,872,454		
2003	23,868,934	23,158,872	23,124,559	23,084,508	23,073,384	23,071,975	23,071,234			
2004	21,655,510	20,611,623	20,517,833	20,504,861	20,487,181	20,482,792				
2005	20,180,303	19,610,342	19,569,238	19,561,375	19,555,810					
2006	21,022,530	20,312,403	20,269,234	20,247,305						
2007	22,149,591	21,360,630	21,353,350							
2008	22,027,423	21,218,261								
2009	21,048,356									
	<b>Age-To-Age</b>									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
2000	0.965	0.993	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2001	0.985	0.992	0.998	0.999	1.000	1.001	1.000	1.000		
2002	0.968	0.995	1.000	1.000	1.000	1.001	0.999			
2003	0.970	0.999	0.998	1.000	1.000	1.000				
2004	0.952	0.995	0.999	0.999	1.000					
2005	0.972	0.998	1.000	1.000						
2006	0.966	0.998	0.999							
2007	0.964	1.000								
2008	0.963									
	<b>Selections</b>									
3-Yr Average	0.965	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
3-Yr Wt Average	0.965	0.999	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000
5-Yr Average	0.963	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5-Yr Wt Average	0.963	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Total Average	0.967	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Average xMin, xMax	0.967	0.996	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000
Straight Average	0.967	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected	0.965	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.962	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000

## Kemper, A Unitrin Business

Arkansas Experience Projection

Development as of 12/31/2009

Charlotte - All Companies Combined

Used for Accident Years 2007 - 2009

Comprehensive

	<b>Incurred Loss&amp;DCC</b>									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2000	11,118,172	11,616,329	11,558,533	11,547,869	11,543,374	11,543,139	11,542,855	11,543,175	11,541,775	11,541,775
2001	9,819,339	10,484,661	10,462,972	10,475,055	10,475,732	10,473,965	10,473,905	10,476,042	10,475,929	
2002	10,923,914	11,541,956	11,539,309	11,539,180	11,539,260	11,538,903	11,537,498	11,523,870		
2003	12,026,613	12,281,380	12,288,117	12,290,069	12,288,477	12,288,405	12,286,925			
2004	8,326,546	8,598,501	8,587,904	8,589,435	8,587,781	8,587,072				
2005	8,272,633	8,602,907	8,609,232	8,606,632	8,606,829					
2006	9,211,285	9,486,890	9,493,939	9,498,494						
2007	9,563,918	9,702,897	9,694,352							
2008	11,284,834	11,499,961								
2009	9,459,462									
	<b>Age-To-Age</b>									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
2000	1.045	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.068	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.057	1.000	1.000	1.000	1.000	1.000	1.000	0.999		
2003	1.021	1.001	1.000	1.000	1.000	1.000	1.000			
2004	1.033	0.999	1.000	1.000	1.000	1.000				
2005	1.040	1.001	1.000	1.000						
2006	1.030	1.001	1.000							
2007	1.015	0.999								
2008	1.019									
	<b>Selections</b>									
3-Yr Average	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-Yr Wt Average	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-Yr Average	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-Yr Wt Average	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Total Average	1.036	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average xMin, xMax	1.035	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Straight Average	1.036	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Adjusting & Other Expense

**Countrywide Data, All Kemper Companies Combined\***

		<u>LIABILITY</u>	<u>PHYSICAL DAMAGE</u>
[1] Total Losses and DCC Incurred (000 omitted)	2006	237,739	128,830
	2007	243,720	131,919
	2008	205,200	143,420
	Total	686,659	404,170
[2] A&O Incurred (000 omitted)	2006	28,905	17,550
	2007	27,810	20,338
	2008	37,021	24,009
	Total	93,736	61,897
[3] Percent A&O to Losses and DCC [3] = [2] / [1]	2006	12.16%	13.62%
	2007	11.41%	15.42%
	2008	18.04%	16.74%
	Total	13.65%	15.31%
[4] Selected A&O Factor		18.04%	16.74%

\* Insurance Expense Exhibit - Exhibit III (Direct), Calendar Year information.

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Pure Premium Trend Selections and Calculation of Pure Premium Trend Factors

**Bodily Injury, UM/UIM, Med Pay**

	[1]	[2]	[3]	[4]	[5]	[6]
<b>Accident</b>		<b>Years of</b>	<b>Trend to</b>	<b>Years of</b>	<b>Trend to</b>	<b>Cumulative</b>
<b>Year</b>	<b>Midpoint</b>	<b>Trend</b>	<b>7/1/2009</b>	<b>Trend</b>	<b>7/28/2011</b>	<b>Trend</b>
			<b><math>(1 + [7])^{[2]}</math></b>		<b><math>(1 + [8])^{[4]}</math></b>	<b><math>[3] * [5]</math></b>
<b>2006</b>	7/1/2006	3.00	1.158	2.075	1.107	1.281
<b>2007</b>	7/1/2007	2.00	1.103	2.075	1.107	1.220
<b>2008</b>	7/1/2008	1.00	1.050	2.075	1.107	1.162
<b>2009</b>	7/1/2009			2.075	1.107	1.107
			Selected Historical Pure Premium Trend:	5.00%	[7]	
			Selected Prospective Pure Premium Trend:	5.00%	[8]	

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Pure Premium Trend Selections and Calculation of Pure Premium Trend Factors

Property Damage						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	<u>Midpoint</u>	Years of <u>Trend</u>	Trend to 7/1/2009 $(1 + [7])^{[2]}$	Years of <u>Trend</u>	Trend to 7/28/2011 $(1 + [8])^{[4]}$	Cumulative Trend $[3] * [5]$
2006	7/1/2006	3.00	1.158	2.075	1.107	1.281
2007	7/1/2007	2.00	1.103	2.075	1.107	1.220
2008	7/1/2008	1.00	1.050	2.075	1.107	1.162
2009	7/1/2009			2.075	1.107	1.107
			Selected Historical Pure Premium Trend: 5.00%	[7]		
			Selected Prospective Pure Premium Trend: 5.00%	[8]		

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Pure Premium Trend Selections and Calculation of Pure Premium Trend Factors

Collision						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	<u>Midpoint</u>	Years of <u>Trend</u>	Trend to 7/1/2009 <u>(1 + [7])<sup>[2]</sup></u>	Years of <u>Trend</u>	Trend to 7/28/2011 <u>(1 + [8])<sup>[4]</sup></u>	Cumulative Trend <u>[3] * [5]</u>
2006	7/1/2006	3.00	1.061	2.075	1.107	1.174
2007	7/1/2007	2.00	1.040	2.075	1.107	1.151
2008	7/1/2008	1.00	1.020	2.075	1.107	1.129
2009	7/1/2009			2.075	1.107	1.107
			Selected Historical Pure Premium Trend: <span style="border: 1px solid blue; padding: 2px;">2.00%</span>	[7]		
			Selected Prospective Pure Premium Trend: <span style="border: 1px solid blue; padding: 2px;">5.00%</span>	[8]		

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Pure Premium Trend Selections and Calculation of Pure Premium Trend Factors

Comprehensive						
	[1]	[2]	[3]	[4]	[5]	[6]
Accident Year	<u>Midpoint</u>	Years of <u>Trend</u>	Trend to 7/1/2009 <u>(1 + [7])<sup>[2]</sup></u>	Years of <u>Trend</u>	Trend to 7/28/2011 <u>(1 + [8])<sup>[4]</sup></u>	Cumulative Trend <u>[3] * [5]</u>
2006	7/1/2006	3.00	1.158	2.075	0.899	1.041
2007	7/1/2007	2.00	1.103	2.075	0.899	0.991
2008	7/1/2008	1.00	1.050	2.075	0.899	0.944
2009	7/1/2009			2.075	0.899	0.899
			Selected Historical Pure Premium Trend: 5.00%	[7]		
			Selected Prospective Pure Premium Trend: -5.00%	[8]		

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Arkansas Calendar Year Pure Premium Trend  
Kemper Experience through December 31, 2009

**Bodily Injury**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
	<b>4 Quarter Rolling Data</b>									
<u>Quarter</u>	<u>Earned Exposures</u>	<u>CY Incurred Loss&amp;DCC</u>	<u>CY Incurred Claimants</u>	<u>Pure Premium</u>	<u>Exposures sum(1)</u>	<u>CY Loss&amp;DCC sum(2)</u>	<u>CY Claimants sum(3)</u>	<u>Frequency Per 100 CarYrs (17)/(5) x 100</u>	<u>Severity</u>	<u>Pure Premium</u>
200703	75	2,000	1	27						
200706	168	29,892	3	178						
200709	216	15,346	9	71						
200712	240	25,080	11	105	699	72,318	24	3.43	3,013	103
200803	248	30,002	7	121	872	100,320	30	3.44	3,344	115
200806	261	-6,614	2	-25	965	63,814	29	3.01	2,200	66
200809	288	76,526	13	265	1,037	124,994	33	3.18	3,788	121
200812	321	57,595	14	179	1,118	157,509	36	3.22	4,375	141
200903	351	45,465	9	129	1,221	172,973	38	3.11	4,552	142
200906	380	90,459	17	238	1,340	270,046	53	3.95	5,095	201
200909	374	23,939	10	64	1,426	217,458	50	3.51	4,349	152
200912	360	47,107	12	131	1,465	206,970	48	3.28	4,312	141

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Bodily Injury</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
8-point trend		5.1%	33.8%	40.6%
6-point trend		7.6%	8.9%	17.1%

Selected Historical Pure Premium Trend	5.0%
Selected Prospective Pure Premium Trend	5.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Arkansas Calendar Year Pure Premium Trend  
Kemper Experience through December 31, 2009

**Property Damage**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
				4 Quarter Rolling Data							
		CY	CY			CY	CY	Frequency			
<u>Quarter</u>	<u>Earned Exposures</u>	<u>Incurred Loss&amp;DCC</u>	<u>Incurred Claimants</u>	<u>Pure Premium</u>	<u>Exposures sum(1)</u>	<u>Loss&amp;DCC sum(2)</u>	<u>Claimants sum(3)</u>	<u>Per 100 CarYrs (17)/(5) x 100</u>	<u>Severity</u>	<u>Pure Premium</u>	
200703	75	2,184	1	29							
200706	168	17,320	8	103							
200709	216	28,618	10	132							
200712	240	12,224	13	51	699	60,346	32	4.58	1,886	86	
200803	248	9,887	14	40	872	68,049	45	5.16	1,512	78	
200806	261	17,304	11	66	965	68,033	48	4.98	1,417	71	
200809	288	26,908	11	93	1,037	66,323	49	4.73	1,354	64	
200812	321	54,232	27	169	1,118	108,331	63	5.64	1,720	97	
200903	351	4,076	9	12	1,221	102,520	58	4.75	1,768	84	
200906	380	82,827	24	218	1,340	168,043	71	5.30	2,367	125	
200909	374	68,329	14	183	1,426	209,464	74	5.19	2,831	147	
200912	360	9,771	20	27	1,465	165,003	67	4.57	2,463	113	

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Property Damage</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
8-point trend		-2.2%	50.4%	47.2%
6-point trend		-3.4%	72.7%	66.8%

Selected Historical Pure Premium Trend	5.0%
Selected Prospective Pure Premium Trend	5.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Arkansas Calendar Year Pure Premium Trend  
Kemper Experience through December 31, 2009

Collision	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
	4 Quarter Rolling Data									
<u>Quarter</u>	<u>Earned Exposures</u>	<u>CY Incurred Loss&amp;DCC</u>	<u>CY Incurred Claimants</u>	<u>Pure Premium</u>	<u>Exposures sum(1)</u>	<u>CY Loss&amp;DCC sum(2)</u>	<u>CY Claimants sum(3)</u>	<u>Frequency Per 100 CarYrs ((7)/(5) x 100)</u>	<u>Severity</u>	<u>Pure Premium</u>
200703	59	0	0	0						
200706	133	31,513	9	238						
200709	171	14,201	4	83						
200712	188	20,608	6	110	551	66,322	19	3.45	3,491	120
200803	191	11,268	3	59	683	77,591	22	3.22	3,527	114
200806	198	21,285	8	108	749	67,362	21	2.80	3,208	90
200809	220	27,164	8	123	798	80,325	25	3.13	3,213	101
200812	242	15,554	4	64	852	75,270	23	2.70	3,273	88
200903	260	19,029	11	73	921	83,031	31	3.37	2,678	90
200906	277	63,679	11	230	1,000	125,425	34	3.40	3,689	125
200909	277	17,717	10	64	1,057	115,978	36	3.41	3,222	110
200912	268	3,324	7	12	1,083	103,749	39	3.60	2,660	96

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Collision</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
8-point trend		11.2%	-7.9%	2.3%
6-point trend		17.4%	-7.4%	8.7%

Selected Historical Pure Premium Trend	2.0%
Selected Prospective Pure Premium Trend	5.0%

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Arkansas Calendar Year Pure Premium Trend  
Kemper Experience through December 31, 2009

**Comprehensive**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
	<b>4 Quarter Rolling Data</b>									
<u>Quarter</u>	<u>Earned Exposures</u>	<u>CY Incurred Loss&amp;DCC</u>	<u>CY Incurred Claimants</u>	<u>Pure Premium</u>	<u>Exposures sum(1)</u>	<u>CY Loss&amp;DCC sum(2)</u>	<u>CY Claimants sum(3)</u>	<u>Frequency Per 100 CarYrs ((7)/(5)) x 100</u>	<u>Severity</u>	<u>Pure Premium</u>
200703	60	1,735	5	29						
200706	135	2,948	7	22						
200709	176	-164	3	-1						
200712	193	3,141	5	16	564	7,661	20	3.54	383	14
200803	196	1,973	6	10	700	7,898	21	3.00	376	11
200806	202	367,322	133	1,819	767	372,272	147	19.17	2,532	485
200809	224	66,919	15	299	815	439,355	159	19.51	2,763	539
200812	245	18,511	17	75	867	454,725	171	19.71	2,659	524
200903	263	18,995	17	72	935	471,747	182	19.47	2,592	505
200906	280	13,627	12	49	1,013	118,053	61	6.02	1,935	117
200909	279	53,746	31	192	1,068	104,880	77	7.21	1,362	98
200912	270	291	12	1	1,093	86,659	72	6.59	1,204	79

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Comprehensive</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
8-point trend		-13.0%	20.7%	5.0%
6-point trend		-66.7%	-52.2%	-84.1%

Selected Historical Pure Premium Trend	5.0%
Selected Prospective Pure Premium Trend	-5.0%

**Kemper, A Unitrin Business**  
**Arkansas Auto Experience Projection**  
**Fixed Expense, Variable Expense, and Permissible Loss Ratio**

			<u>Liability</u>		<u>Physical Damage</u>
[1]	Arkansas 2009 Earned Premiums	\$	582,163	\$	446,755
[2]	General and Other Acquisition Expense				
a.	General Expense1		5.90%		5.77%
b.	Other Acquisition Expense1		<u>5.79%</u>		<u>5.46%</u>
c.	Total ([1a]+[1b])		11.69%		11.23%
[3]	General and Other Acquisition Expense dollars ([1] x [2c])	\$	68,055	\$	50,171
[4]	65% of General and Other Acquisition Expenses Dollars (65% x [3])	\$	44,236	\$	32,611
[5]	Trend and Trend Period2 Applicable to General and Other Acquisition Expense:				
a.	Trend Period: 7/1/2009 to 9/1/2011 <span style="float: right;">2.170</span>				
b.	<u>Weight</u>		<u>Annual Trend</u>	=	<u>Weighted</u>
	Salaries3	75%	x 2.40%	=	1.80%
	Other Expenses3	25%	x <u>2.40%</u>	=	<u>0.60%</u>
			Total		2.40%
c.	Trend Projection Factor ((1 + [5b]) ^ [5a])			1.053	1.053
[6]	Trended Fixed Expense Dollars ([4] x [5c])	\$	46,571	\$	34,333
[7]	Arkansas 2009 Earned Premiums at Present Rates	\$	594,858	\$	461,815
[8]	Adjusted General and Other Acquisition Fixed Expense ([6] / [7])		7.83%		7.43%
[9]	Trend and Trend Period2 Applicable to Premium:				
a.	Trend Period: 7/1/2009 to 9/1/2011 <span style="float: right;"><u>Weighted Liability</u>      <u>Weighted Physical Damage</u></span>				
b.	Selected Prospective Premium Trend ([Exhibit 8S])		2.170		2.170
			5.00%		1.94%
c.	Trend Projection Factor ((1 + [9b]) ^ [9a])			1.1117	1.0425
[10]	Trended Fixed Expense Dollars ([7] x [9c])	\$	661,289	\$	481,427
[11]	<b>Trended Adjusted Fixed Expense Ratio at Present Rates ([6] / [10])</b>		<b>7.04%</b>		<b>7.13%</b>

**Kemper, A Unitrin Business**  
**Arkansas Auto Experience Projection**  
**Fixed Expense, Variable Expense, and Permissible Loss Ratio**

		<u>Liability</u>	<u>Physical Damage</u>
<b>[12]</b>	Variable Expense Excluding Profit:		
	a. 35% of General and Other Acquisition Expense ([35%] x [2c])	4.09%	3.93%
	b. Commissions & Brokerage Expense <sup>1</sup>	13.91%	14.01%
	c. Cost of Reinsurance Expense	0.27%	0.07%
	d. Taxes, Licenses, and Fees Expense <sup>1</sup>	4.84%	4.38%
	e. <b>Total Variable Expense Excluding Profit ([12a] + [12b] + [12c] + [12d])</b>	23.11%	22.39%
<b>[13]</b>	<b>Permissible Loss, LAE, and Fixed Expense Ratio</b>	72.07%	72.79%
	(1.00 - [12e] - [Exhibit 9R Underwriting Profit Provision])		

<sup>1</sup> Selected Expense Projections are based on All Company Combined, Countrywide, 2006, 2007, and 2008 Annual Statements and Insurance Expense Exhibits (Direct), Calendar Year Information. Details are shown on Exhibit 9E.

<sup>2</sup> The Trend Period is projected from the midpoint of the latest full year of the experience (7/1/2009) to the renewal of the new effective date (9/1/2011).

<sup>3</sup> The 2.4 % annual change for salaries is based on All Company Combined, Countrywide, 2006, 2007, and 2008 Calendar Year Information and the weights applied to Salaries and Other Expense are based upon cost analysis provided by the Companies Controllers.

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
General, Other, Commission, and Tax Expense - Auto Liability

<b>[1]</b>	<b>General Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Countrywide</b>		<b>Countrywide</b>	<b>General</b>
<b>Calendar</b>		<b>Earned</b>		<b>General</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		370,534		30,077	8.12%
2007		363,646		20,284	5.58%
2008		358,629		18,672	5.21%
	<b>Selected General Expense Ratio Projection2:</b>				<b>5.90%</b>
<b>[2]</b>	<b>Other Acquisition Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Countrywide</b>		<b>Countrywide</b>	<b>Other Acquisition</b>
<b>Calendar</b>		<b>Earned</b>		<b>Other Acquisition</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		370,534		15,977	4.31%
2007		363,646		23,247	6.39%
2008		358,629		21,590	6.02%
	<b>Selected Other Acquisition Expense Ratio Projection2:</b>				<b>5.79%</b>
<b>[3]</b>	<b>Commission &amp; Brokerage Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Arkansas</b>		<b>Arkansas</b>	<b>Commission &amp; Brokerage</b>
<b>Calendar</b>		<b>Written</b>		<b>Commission &amp; Brokerage</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		357,027		44,455	12.45%
2007		408,651		58,503	14.32%
2008		524,409		74,733	14.25%
	<b>Selected Commission &amp; Brokerage Expense Ratio Projection2:</b>				<b>13.91%</b>
<b>[4]</b>	<b>Taxes, Licenses, &amp; Fees Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Arkansas</b>		<b>Arkansas</b>	<b>Taxes, Licenses, &amp; Fees</b>
<b>Calendar</b>		<b>Written</b>		<b>Taxes, Licenses, &amp; Fees</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		357,027		23,760	6.66%
2007		408,651		16,209	3.97%
2008		524,409		24,356	4.64%
	<b>Selected Taxes, Licenses, &amp; Fees Expense Ratio Projection2:</b>				<b>4.84%</b>

<sup>1</sup> Premium and Expense Amounts from All Company Combined 2006, 2007, and 2008 Annual Statements and Insurance Expense Exhibits (Direct), Calendar Year Information.

<sup>2</sup> Selected Projection uses a 20%, 30%, and 50% weight on 2006, 2007, and 2008, respectively.

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
General, Other, Commission, and Tax Expense - Auto Physical Damage

<b>[1]</b>	<b>General Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Countrywide</b>		<b>Countrywide</b>	<b>General</b>
<b>Calendar</b>		<b>Earned</b>		<b>General</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		249,672		19,402	7.77%
2007		239,206		12,965	5.42%
2008		238,387		12,334	5.17%
	<b>Selected General Expense Ratio Projection2:</b>				<b>5.77%</b>
<b>[2]</b>	<b>Other Acquisition Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Countrywide</b>		<b>Countrywide</b>	<b>Other Acquisition</b>
<b>Calendar</b>		<b>Earned</b>		<b>Other Acquisition</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		249,672		10,267	4.11%
2007		239,206		12,965	5.42%
2008		238,387		14,373	6.03%
	<b>Selected Other Acquisition Expense Ratio Projection2:</b>				<b>5.46%</b>
<b>[3]</b>	<b>Commission &amp; Brokerage Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Arkansas</b>		<b>Arkansas</b>	<b>Commission &amp; Brokerage</b>
<b>Calendar</b>		<b>Written</b>		<b>Commission &amp; Brokerage</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		314,769		39,192	12.45%
2007		313,020		45,110	14.41%
2008		397,042		57,180	14.40%
	<b>Selected Commission &amp; Brokerage Expense Ratio Projection2:</b>				<b>14.01%</b>
<b>[4]</b>	<b>Taxes, Licenses, &amp; Fees Expense1:</b>				
[a]		[b]		[c]	[d]
		<b>Arkansas</b>		<b>Arkansas</b>	<b>Taxes, Licenses, &amp; Fees</b>
<b>Calendar</b>		<b>Written</b>		<b>Taxes, Licenses, &amp; Fees</b>	<b>Expense</b>
<b>Year</b>		<b>Premium</b>		<b>Expense</b>	<b>Ratio ((1c) / (1d))</b>
2006		314,769		26,599	8.45%
2007		313,020		11,139	3.56%
2008		397,042		12,845	3.24%
	<b>Selected Taxes, Licenses, &amp; Fees Expense Ratio Projection2:</b>				<b>4.38%</b>

<sup>1</sup> Premium and Expense Amounts from All Company Combined 2006, 2007, and 2008 Annual Statements and Insurance Expense Exhibits (Direct), Calendar Year Information.

<sup>2</sup> Selected Projection uses a 20%, 30%, and 50% weight on 2006, 2007, and 2008, respectively.

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Investment Income, ROE, and Underwriting Profit Provision - Auto Liability

[1] Loss & LAE Ratio	86.64%	[7] Interest Rate Factor	1.0396	[13] Underwriting Tax Rate	35.00%
[2] Fixed Expense Ratio	7.04%	[8] Investment Tax Rate	31.46%	[14] Premium to Surplus Ratio	1.5042
[3] Variable Expense Ratio	23.11%			[15] ROE	11.50%
[4] Expense Paid w/ EP	50.00%			[16] Underwriting Profit Provision	4.7%
[5] Expense Paid w/ WP	50.00%			[17] Indicated Rate Change	29.8%
[6] Annual Exposures	1.0000				
		[9] Pre-Tax Investment Income Factor	1.0396		
		[10] Post-Tax Investment Income Factor	1.0270		
		[11] Combined Ratio Prior to Change	116.79%		
		[12] Combined Ratio Post Change	95.26%		

	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]	
	Written Premium	Earned Premium	Loss&LAE Incurred	Expense Paid	Underwriting Income	Unearned Premium Reserve	Taxable Unearned Change	Acc Qtr Reserve Pattern	Loss&LAE Reserve	IRS Discount Factor	IRS Discount Reserve	Change In Reserve Discount	Collected Premium	Paid Loss&LAE	Underwriting Taxes Paid	Total Cash Flow	
1	1.2985	0.3246	0.2166	0.2316	-0.1235	0.9739	0.1948	0.8322	0.1802	0.9872	0.1779	0.0023	0.0000	0.0363	0.0257	-0.2937	
2		0.3246	0.2166	0.0463	0.0617	0.6492	-0.0649	0.6728	0.3260	0.9746	0.3177	0.0060	1.2985	0.0709	0.0010	1.1803	
3		0.3246	0.2166	0.0463	0.0617	0.3246	-0.0649	0.5877	0.4533	0.9622	0.4361	0.0089		0.0893	0.0020	-0.1376	
4		0.3246	0.2166	0.0463	0.0617	0.0000	-0.0649	0.5176	0.5654	0.9499	0.5371	0.0112		0.1045	0.0028	-0.1536	
5								0.4549	0.4836	0.9378	0.4536	0.0018		0.0817	0.0006	-0.0823	
6								0.4004	0.4246	0.9259	0.3932	0.0014		0.0590	0.0005	-0.0595	
7								0.3506	0.3733	0.9140	0.3412	0.0006		0.0514	0.0002	-0.0516	
8								0.3116	0.3287	0.9024	0.2966	0.0000		0.0446	0.0000	-0.0446	
9								0.2738	0.2894	0.8909	0.2579	-0.0005		0.0392	-0.0002	-0.0391	
10								0.2411	0.2550	0.8795	0.2242	-0.0009		0.0345	-0.0003	-0.0342	
11								0.2100	0.2245	0.8683	0.1949	-0.0012		0.0305	-0.0004	-0.0301	
12								0.1800	0.1960	0.8572	0.1680	-0.0016		0.0285	-0.0006	-0.0280	
13								0.1513	0.1695	0.8463	0.1434	-0.0019		0.0265	-0.0007	-0.0258	
14								0.1250	0.1443	0.8355	0.1206	-0.0023		0.0251	-0.0008	-0.0243	
15								0.1031	0.1212	0.8248	0.1000	-0.0025		0.0231	-0.0009	-0.0223	
16								0.0834	0.1003	0.8143	0.0816	-0.0026		0.0209	-0.0009	-0.0200	
17								0.0679	0.0822	0.8039	0.0661	-0.0025		0.0181	-0.0009	-0.0172	
18								0.0567	0.0674	0.7937	0.0535	-0.0022		0.0148	-0.0008	-0.0140	
19								0.0473	0.0553	0.7835	0.0433	-0.0019		0.0121	-0.0007	-0.0114	
20								0.0386	0.0456	0.7735	0.0353	-0.0016		0.0097	-0.0006	-0.0091	
21								0.0309	0.0376	0.7637	0.0287	-0.0014		0.0080	-0.0005	-0.0075	
22								0.0241	0.0305	0.7539	0.0230	-0.0014		0.0071	-0.0005	-0.0066	
23								0.0183	0.0242	0.7443	0.0180	-0.0013		0.0063	-0.0005	-0.0058	
24								0.0133	0.0188	0.7348	0.0138	-0.0012		0.0055	-0.0004	-0.0051	
25								0.0094	0.0141	0.7254	0.0102	-0.0011		0.0047	-0.0004	-0.0043	
26								0.0065	0.0103	0.7162	0.0074	-0.0010		0.0038	-0.0003	-0.0035	
27								0.0045	0.0073	0.7070	0.0052	-0.0008		0.0030	-0.0003	-0.0027	
28								0.0030	0.0051	0.6980	0.0035	-0.0006		0.0022	-0.0002	-0.0020	
29								0.0020	0.0034	0.6891	0.0024	-0.0005		0.0016	-0.0002	-0.0014	
30								0.0015	0.0024	0.6803	0.0016	-0.0003		0.0011	-0.0001	-0.0010	
31								0.0010	0.0016	0.6716	0.0011	-0.0002		0.0008	-0.0001	-0.0007	
32								0.0005	0.0011	0.6631	0.0007	-0.0002		0.0005	-0.0001	-0.0005	
33								0.0000	0.0006	0.6546	0.0004	-0.0001		0.0004	0.0000	-0.0004	
34								0.0000	0.0003	0.6463	0.0002	-0.0001		0.0003	0.0000	-0.0003	
35								0.0000	0.0001	0.6380	0.0001	-0.0001		0.0002	0.0000	-0.0002	
36								0.0000	0.0000	0.6299	0.0000	0.0000		0.0001	0.0000	-0.0001	
37								0.0000	0.0000	0.6218	0.0000	0.0000		0.0000	0.0000	0.0000	
38								0.0000	0.0000	0.6139	0.0000	0.0000		0.0000	0.0000	0.0000	
39								0.0000	0.0000	0.6061	0.0000	0.0000		0.0000	0.0000	0.0000	
40								0.0000	0.0000	0.5983	0.0000	0.0000		0.0000	0.0000	0.0000	
<b>NPV</b>													0.3675	1.2870	0.8231	0.0225	0.0740
<b>SUM</b>	1.2985	0.8664	0.3705	0.0616	0.0000								0.0000	1.2985	0.8664	0.0216	

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Investment Income, ROE, and Underwriting Profit Provision - Auto Physical Damage

[1] Loss & LAE Ratio	43.14%	[7] Interest Rate Factor	1.0396	[13] Underwriting Tax Rate	35.00%
[2] Fixed Expense Ratio	7.13%	[8] Investment Tax Rate	31.46%	[14] Premium to Surplus Ratio	2.5467
[3] Variable Expense Ratio	22.39%			[15] ROE	11.50%
[4] Expense Paid w/ EP	50.00%			[16] Underwriting Profit Provision	4.8%
[5] Expense Paid w/ WP	50.00%			[17] Indicated Rate Change	-30.9%
[6] Annual Exposures	1.0000				
		[9] Pre-Tax Investment Income Factor	1.0396		
		[10] Post-Tax Investment Income Factor	1.0270		
		[11] Combined Ratio Prior to Change	72.66%		
		[12] Combined Ratio Post Change	95.19%		

	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Written Premium	Earned Premium	Loss&LAE Incurred	Expense Paid	Underwriting Income	Unearned Premium Reserve	Taxable Unearned Change	Acc Qtr Reserve Pattern	Loss&LAE Reserve	IRS Discount Factor	IRS Discount Reserve	Change In Reserve Discount	Collected Premium	Paid Loss&LAE	Underwriting Taxes Paid	Total Cash Flow
1	0.6906	0.1726	0.1078	0.1412	-0.0764	0.5179	0.1036	0.1649	0.0178	0.9872	0.0176	0.0002	0.0000	0.0901	0.0096	-0.2409
2		0.1726	0.1078	0.0282	0.0366	0.3453	-0.0345	-0.0522	0.0122	0.9746	0.0119	0.0001	0.6906	0.1135	0.0007	0.5481
3		0.1726	0.1078	0.0282	0.0366	0.1726	-0.0345	-0.0322	0.0087	0.9622	0.0084	0.0000		0.1113	0.0007	-0.1403
4		0.1726	0.1078	0.0282	0.0366	0.0000	-0.0345	-0.0198	0.0066	0.9499	0.0062	0.0000		0.1100	0.0007	-0.1389
5								-0.0127	-0.0126	0.9378	-0.0118	-0.0011		0.0192	-0.0004	-0.0188
6								-0.0086	-0.0079	0.9259	-0.0073	0.0002		-0.0047	0.0001	0.0046
7								-0.0065	-0.0051	0.9140	-0.0047	0.0001		-0.0028	0.0001	0.0027
8								-0.0045	-0.0035	0.9024	-0.0031	0.0001		-0.0016	0.0000	0.0016
9								-0.0035	-0.0025	0.8909	-0.0022	0.0001		-0.0010	0.0000	0.0010
10								-0.0025	-0.0018	0.8795	-0.0016	0.0001		-0.0007	0.0000	0.0006
11								-0.0020	-0.0014	0.8683	-0.0012	0.0000		-0.0005	0.0000	0.0005
12								-0.0015	-0.0010	0.8572	-0.0009	0.0000		-0.0003	0.0000	0.0003
13								-0.0011	-0.0008	0.8463	-0.0006	0.0000		-0.0003	0.0000	0.0002
14								-0.0007	-0.0006	0.8355	-0.0005	0.0000		-0.0002	0.0000	0.0002
15								-0.0004	-0.0004	0.8248	-0.0003	0.0000		-0.0002	0.0000	0.0002
16								-0.0003	-0.0003	0.8143	-0.0002	0.0000		-0.0001	0.0000	0.0001
17								-0.0002	-0.0002	0.8039	-0.0001	0.0000		-0.0001	0.0000	0.0001
18								-0.0001	-0.0001	0.7937	-0.0001	0.0000		-0.0001	0.0000	0.0001
19								0.0000	-0.0001	0.7835	-0.0001	0.0000		0.0000	0.0000	0.0000
20								0.0000	0.0000	0.7735	0.0000	0.0000		0.0000	0.0000	0.0000
21								0.0000	0.0000	0.7637	0.0000	0.0000		0.0000	0.0000	0.0000
22								0.0000	0.0000	0.7539	0.0000	0.0000		0.0000	0.0000	0.0000
23								0.0000	0.0000	0.7443	0.0000	0.0000		0.0000	0.0000	0.0000
24								0.0000	0.0000	0.7348	0.0000	0.0000		0.0000	0.0000	0.0000
25								0.0000	0.0000	0.7254	0.0000	0.0000		0.0000	0.0000	0.0000
26								0.0000	0.0000	0.7162	0.0000	0.0000		0.0000	0.0000	0.0000
27								0.0000	0.0000	0.7070	0.0000	0.0000		0.0000	0.0000	0.0000
28								0.0000	0.0000	0.6980	0.0000	0.0000		0.0000	0.0000	0.0000
29								0.0000	0.0000	0.6891	0.0000	0.0000		0.0000	0.0000	0.0000
30								0.0000	0.0000	0.6803	0.0000	0.0000		0.0000	0.0000	0.0000
31								0.0000	0.0000	0.6716	0.0000	0.0000		0.0000	0.0000	0.0000
32								0.0000	0.0000	0.6631	0.0000	0.0000		0.0000	0.0000	0.0000
33								0.0000	0.0000	0.6546	0.0000	0.0000		0.0000	0.0000	0.0000
34								0.0000	0.0000	0.6463	0.0000	0.0000		0.0000	0.0000	0.0000
35								0.0000	0.0000	0.6380	0.0000	0.0000		0.0000	0.0000	0.0000
36								0.0000	0.0000	0.6299	0.0000	0.0000		0.0000	0.0000	0.0000
37								0.0000	0.0000	0.6218	0.0000	0.0000		0.0000	0.0000	0.0000
38								0.0000	0.0000	0.6139	0.0000	0.0000		0.0000	0.0000	0.0000
39								0.0000	0.0000	0.6061	0.0000	0.0000		0.0000	0.0000	0.0000
40								0.0000	0.0000	0.5983	0.0000	0.0000		0.0000	0.0000	0.0000
<b>NPV</b>					0.2241								0.6845	0.4256	0.0115	0.0232
<b>SUM</b>	0.6906		0.4314	0.2259	0.0332		0.0000					0.0000	0.6906	0.4314	0.0116	

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Credibility

	<u>Total Bodily Injury</u>	<u>Total Property Damage</u>	<u>Total UM/UIM</u>	<u>Medical Payments</u>	<u>Collision</u>	<u>Comprehensive</u>
<b>[1]</b> <b>Incurred Claimants:</b>						
2007	11	34	10	6	20	24
2008	21	57	22	0	20	170
2009	27	71	22	0	41	69
<b>[2]</b> <b>2007 - 2009 Selected*:</b>	59	162	54	6	81	263
<b>[3]</b> <b>Credibility Standard:</b>	3,309	1,283	5,251	984	1,455	2,311
<b>[4]</b> <b>Credibility:</b>	<b>= ([2] / [3]) ^ (1/2)</b>					
	13.4%	35.5%	10.1%	7.8%	23.6%	33.7%

\* The Total amount as shown is the sumproduct of the incurred claimants listed above and the premium weights used in the calculation of the weighted loss ratio shown on Exhibit 2.

**Kemper, A Unitrin Business**  
Arkansas Auto Experience Projection  
Complement of Credibility

	<b>Total Bodily <u>Injury</u></b>	<b>Total Property <u>Damage</u></b>	<b>Total <u>UM/UIM</u></b>	<b>Medical <u>Payments</u></b>	<b><u>Collision</u></b>	<b><u>Comprehensive</u></b>
<b>[1] Prospective Loss Trend:</b>	5.0%	5.0%	5.0%	5.0%	5.0%	-5.0%
<b>[2] Premium Trend:</b>	-1.0%	-1.4%	-0.2%	3.0%	-1.0%	-3.5%
<b>[3] Effective Date:</b>	9/1/2010	9/1/2010	9/1/2010	9/1/2010	9/1/2010	9/1/2010
<b>[4] Prior Effective Date:</b>	8/1/2009	8/1/2009	8/1/2009	8/1/2009	8/1/2009	8/1/2009
<b>[5] Complement of Credibility</b>	6.6%	7.1%	5.7%	2.1%	6.6%	0.0%

**Kemper, A Unitrin Business**  
**Arkansas Auto Experience Projection**  
**List of Companies**

- Lumbermens Mutual Casualty Company
- American Motorists Insurance Company
- American Manufacturers Mutual Insurance Company
- American Protection Insurance Company
- Kemper Independence Insurance Company
- Unitrin Auto and Home Insurance Company
- Unitrin Preferred Insurance Company
- Unitrin Advantage Insurance Company
- Trinity Universal Insurance Company
- Trinity Universal Insurance Company of Kansas
- Milwaukee Casualty Insurance Company
- Milwaukee Insurance Company
- Valley Property and Casualty
- Valley Insurance Company
- Milwaukee Safeguard Insurance Company
- Security National Insurance Company
- Trinity Lloyd's Insurance Company
- Union Auto Indemnity Company
- Charter County Mutual

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
 Product Name: AR\_AUTO\_2011\_Rate\_1  
 Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract	Filed	03/17/2011

**Comments:**

**Attachment:**

AR Auto - PPA FORM A-1 - 01.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey	Filed	03/17/2011

**Comments:**

**Attachment:**

AR Auto - Filing Form PPA Survey Form APCS (Excel) - 01.xls

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	NAIC loss cost data entry document	Filed	03/17/2011

**Comments:**

**Attachment:**

AR Auto - Filing Form - Industry\_rates\_loss\_cost\_data\_entry - 02.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/17/2011

**Bypass Reason:** This is not a loss cost filing.

**Comments:**

		<b>Item Status:</b>	<b>Status Date:</b>

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
Product Name: AR\_AUTO\_2011\_Rate\_1  
Project Name/Number: AR\_Auto\_2011\_Rate\_1/  
**Satisfied - Item:** AR Auto - Response to DOI Filed 03/17/2011  
Questions - Territory Support - 01

**Comments:**

**Attachment:**

AR Auto - Response to DOI Questions - Territory Support - 01.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 Trinity Universal Insurance Company  
 NAIC # (including group #) 215-19887

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

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

3. Do require collateral business to support a youthful driver?  Yes  No  
 Requirements for youthful drivers – 5 years driving experience is required for all operators that are not part of a family account. Any operator with less than 3 years driving experience must submit a signed "Youthful Driver Questionnaire"

4. Do you insure drivers with an international or foreign driver's license?  Yes  No  
 Licensing Requirements – Any driver who does not have a valid, verifiable driver's license or does not secure, as required, a driver's license within 30 days of becoming a state resident, is unacceptable.

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

- a. Driver over 55 Varies %
- b. Good Student Discount 15 %
- c. Multi-car Discount Varies %
- d. Accident Free Discount\* Varies %

Please Specify Qualification for Discount:

- e. Anti-Theft Discount 5-15 %
- f. Other (specify) %  
 Anti-lock Brakes (5%), Accident Prevention Course (Varies), %  
 Driver Training (5%), Network Discount (5%),  
 Package PLUS Discount (Varies), Passive Restraint Airbags  
 (20%-40%) %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
 Please refer to SERFF Filing KEMP-126061761

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
24 Tier Program	Factor Range: 0.65 to 3.25	1,037,670 (2009 Written Premium)

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

---

William Nibbelin  
Signature

---

William Nibbelin  
Printed Name

---

Product Manager  
Title

---

(904) 596-8427  
Telephone Number

---

[wnibbelin@ekemper.com](mailto:wnibbelin@ekemper.com)  
Email address

AID PC A-1 (1/06)

*SERFF Tracking Number:*      *KEMP-127021506*                      *State:*                      *Arkansas*  
*Filing Company:*              *Trinity Universal Insurance Company*              *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR\_AUTO\_2011\_RATE\_1*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0000 Personal Auto Combinations*  
*Product Name:*              *AR\_AUTO\_2011\_Rate\_1*  
*Project Name/Number:*      *AR\_Auto\_2011\_Rate\_1/*

**Attachment "AR Auto - Filing Form PPA Survey Form APCS (Excel) - 01.xls" is not a PDF document and cannot be reproduced here.**

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # AR\_Auto\_2011\_Rate\_1

2. If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number N/A

Company Name	Company NAIC Number
3. A. Trinity Universal Insurance Company	B. 19887

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Liability	+13.7%	+9.2%	86.6%			
Med Pay / PIP	-1.8%	-0.2%	30.6%			
UM / UIM	+12.7%	+9.9%	119.3%			
Collision	-1.7%	-0.7%	44.9%			
Comprehensive	-12.3%	-0.6%	39.2%			
<b>TOTAL OVERALL EFFECT</b>	<b>+5.5%</b>	<b>+4.9%</b>				

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	1,130	N/A	N/A	1,159	399	34.5%	56.6%
2006	793	-27.0%	11/1/2006	730	249	34.1%	58.7%
2007	755	-5.0%	7/1/2007	670	405	60.4%	62.7%
2008	891	-0.8%	2/1/2008	795	759	95.4%	58.8%
2009	704	+3.1%	8/1/2009	1,038	606	58.4%	72.2%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.6%
B. General Expense	5.8%
C. Taxes, License & Fees	4.6%
D. Underwriting Profit & Contingencies	4.7%
E. Other (explain)	0.2% (reinsurance)
F. TOTAL	35.0%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. +20.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 122 (Outer Fort Smith - A)

10. -14.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 111 (Conway - West)

**Kemper, A Unitrin Business**

Arkansas Auto

Single Limit Liability Coverage

Objection 4 - RESPONSE

**Indications and Impacts Due To Territorial Redefinitions and Overall Changes**

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	8	580	0%	580	0%	15%	10%
001	130	0	580	0%	580	0%	15%	0%
001	135	0	580	0%	580	0%	15%	0%
003	136	0	439	0%	439	0%	15%	0%
003	200	1	439	0%	439	0%	15%	13%
005	211	0	514	0%	510	0%	15%	0%
006	100	1	555	0%	548	-1%	15%	5%
006	102	0	555	0%	548	0%	15%	0%
006	103	0	555	0%	548	0%	15%	0%
006	123	0	555	0%	548	0%	15%	0%
006	126	0	555	0%	548	0%	15%	0%
006	137	0	555	0%	548	0%	15%	0%
006	201	0	555	0%	548	0%	15%	0%
006	215	0	555	0%	548	0%	15%	0%
008	118	0	608	0%	604	0%	15%	0%
008	214	0	608	0%	604	0%	15%	0%
009	138	5	514	0%	514	0%	15%	10%
010	139	0	366	0%	365	0%	15%	0%
011	101	1	624	0%	624	0%	15%	6%
011	104	0	624	0%	624	0%	15%	0%
011	106	2	624	0%	624	0%	15%	4%
011	109	4	624	0%	624	0%	15%	1%
011	110	0	624	0%	624	0%	15%	0%
011	111	0	624	0%	624	0%	15%	0%
011	112	0	624	0%	624	0%	15%	0%
011	113	0	624	0%	624	0%	15%	0%
011	114	0	624	0%	624	0%	15%	0%
011	117	5	624	0%	624	0%	15%	16%
011	119	24	624	0%	624	0%	15%	9%
011	124	7	624	0%	624	0%	15%	13%
011	127	0	624	0%	624	0%	15%	0%
011	131	0	624	0%	624	0%	15%	0%
011	140	0	624	0%	624	0%	15%	0%
011	202	0	624	0%	624	0%	15%	0%
011	208	2	624	0%	624	0%	15%	11%
011	210	0	624	0%	624	0%	15%	0%
011	213	0	624	0%	624	0%	15%	0%
021	141	0	498	0%	498	0%	15%	0%
031	120	0	418	0%	418	0%	15%	0%
031	128	7	418	0%	418	0%	15%	9%
031	142	0	418	0%	418	0%	15%	0%
041	125	0	424	0%	424	0%	15%	0%
041	129	0	424	0%	424	0%	15%	0%
071	132	2	412	0%	412	0%	15%	11%
071	143	1	412	0%	412	0%	15%	7%
071	212	0	412	0%	412	0%	15%	0%
081	121	0	515	0%	515	0%	15%	0%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Bodily Injury Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	276	333	0%	333	0%	5%	5%
001	130	19	333	0%	333	0%	5%	3%
001	135	13	333	0%	333	0%	5%	3%
003	136	1	235	0%	235	0%	5%	2%
003	200	7	235	0%	235	0%	5%	4%
005	211	5	279	0%	279	0%	5%	5%
006	100	19	300	0%	300	0%	5%	-7%
006	102	9	300	0%	300	0%	5%	-7%
006	103	5	300	0%	300	0%	5%	-9%
006	123	35	300	0%	300	0%	5%	5%
006	126	4	300	0%	300	0%	5%	4%
006	137	2	300	0%	300	0%	5%	5%
006	201	2	300	0%	300	0%	5%	-2%
006	215	29	300	0%	300	0%	5%	5%
008	118	6	315	0%	315	0%	5%	4%
008	214	3	315	0%	315	0%	5%	3%
009	138	4	281	0%	281	0%	5%	6%
010	139	2	204	0%	204	0%	5%	3%
011	101	15	333	0%	333	0%	5%	-6%
011	104	1	333	0%	333	0%	5%	-3%
011	106	22	333	0%	333	0%	5%	-6%
011	109	6	333	0%	333	0%	5%	-3%
011	110	2	333	0%	333	0%	5%	-7%
011	111	3	333	0%	333	0%	5%	-11%
011	112	3	333	0%	333	0%	5%	-6%
011	113	3	333	0%	333	0%	5%	-9%
011	114	4	333	0%	333	0%	5%	-2%
011	117	8	333	0%	333	0%	5%	5%
011	119	376	333	0%	333	0%	5%	5%
011	124	132	333	0%	333	0%	5%	5%
011	127	26	333	0%	333	0%	5%	5%
011	131	6	333	0%	333	0%	5%	5%
011	140	70	333	4%	333	0%	9%	5%
011	202	22	333	0%	333	0%	5%	2%
011	208	0	333	0%	333	0%	5%	0%
011	210	10	333	0%	333	0%	5%	1%
011	213	5	333	0%	333	0%	5%	1%
021	141	2	288	0%	288	0%	5%	6%
031	120	3	233	0%	233	0%	5%	4%
031	128	44	233	0%	233	0%	5%	5%
031	142	5	233	0%	233	0%	5%	2%
041	125	34	235	0%	235	0%	5%	4%
041	129	9	235	0%	235	0%	5%	-1%
071	132	3	230	0%	230	0%	5%	2%
071	143	16	230	0%	230	0%	5%	5%
071	212	1	230	0%	230	0%	5%	2%
081	121	76	277	0%	277	0%	5%	6%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Property Damage Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory <u>Current</u>	Territory <u>Proposed</u>	Policies <u>In-Force</u>	Current Base Rate	<u>INDICATED</u> Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	<u>IMPACT</u> From Territory Redefinition Only	<u>INDICATED</u> Total Premium Change By Current to Proposed Territory Combination	<u>INDICATED</u> Overall Premium Change By Current to Proposed Territory Combination
001	122	276	189	0%	189	0%	30%	20%
001	130	19	189	0%	189	0%	30%	19%
001	135	13	189	0%	189	0%	30%	18%
003	136	1	163	0%	163	0%	30%	17%
003	200	7	163	0%	163	0%	30%	19%
005	211	5	183	0%	183	0%	30%	21%
006	100	19	196	0%	196	0%	30%	6%
006	102	9	196	0%	196	0%	30%	7%
006	103	5	196	0%	196	0%	30%	4%
006	123	35	196	0%	196	0%	30%	20%
006	126	4	196	0%	196	0%	30%	20%
006	137	2	196	0%	196	0%	30%	20%
006	201	2	196	0%	196	0%	30%	12%
006	215	29	196	-2%	196	0%	27%	20%
008	118	6	235	0%	235	0%	30%	19%
008	214	3	235	0%	235	0%	30%	18%
009	138	4	184	0%	184	0%	30%	20%
010	139	2	126	0%	126	0%	30%	19%
011	101	15	233	0%	233	0%	30%	8%
011	104	1	233	0%	233	0%	30%	10%
011	106	22	233	0%	233	0%	30%	8%
011	109	6	233	0%	233	0%	30%	10%
011	110	2	233	0%	233	0%	30%	6%
011	111	3	233	0%	233	0%	30%	1%
011	112	3	233	0%	233	0%	30%	7%
011	113	3	233	0%	233	0%	30%	5%
011	114	4	233	0%	233	0%	30%	13%
011	117	8	233	0%	233	0%	30%	21%
011	119	376	233	0%	233	0%	30%	20%
011	124	132	233	0%	233	0%	30%	19%
011	127	26	233	0%	233	0%	30%	20%
011	131	6	233	0%	233	0%	30%	19%
011	140	70	233	0%	233	0%	30%	19%
011	202	22	233	0%	233	0%	30%	17%
011	208	0	233	0%	233	0%	30%	0%
011	210	10	233	0%	233	0%	30%	15%
011	213	5	233	0%	233	0%	30%	16%
021	141	2	160	0%	160	0%	30%	22%
031	120	3	144	0%	144	0%	30%	19%
031	128	44	144	0%	144	0%	30%	21%
031	142	5	144	0%	144	0%	30%	17%
041	125	34	148	0%	148	0%	30%	19%
041	129	9	148	0%	148	0%	30%	15%
071	132	3	142	0%	142	0%	30%	16%
071	143	16	142	0%	142	0%	30%	20%
071	212	1	142	0%	142	0%	30%	16%
081	121	76	190	0%	190	0%	30%	21%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Medical Payments Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	7	41	0%	41	0%	-2%	0%
001	130	0	41	0%	41	0%	-2%	0%
001	135	0	41	0%	41	0%	-2%	0%
003	136	0	39	0%	39	0%	-2%	0%
003	200	0	39	0%	39	0%	-2%	0%
005	211	0	43	0%	37	0%	-2%	0%
006	100	0	42	0%	42	0%	-2%	0%
006	102	0	42	0%	42	0%	-2%	0%
006	103	3	42	0%	42	0%	-2%	-8%
006	123	1	42	0%	42	0%	-2%	-14%
006	126	0	42	0%	43	0%	-2%	0%
006	137	0	42	0%	42	0%	-2%	0%
006	201	0	42	0%	42	0%	-2%	0%
006	215	0	42	0%	45	0%	-2%	0%
008	118	0	45	0%	45	0%	-2%	0%
008	214	0	45	0%	46	0%	-2%	0%
009	138	0	38	0%	38	0%	-2%	0%
010	139	0	40	0%	40	0%	-2%	0%
011	101	0	47	0%	47	0%	-2%	0%
011	104	0	47	0%	47	0%	-2%	0%
011	106	0	47	0%	47	0%	-2%	0%
011	109	0	47	0%	47	0%	-2%	0%
011	110	0	47	0%	47	0%	-2%	0%
011	111	0	47	0%	47	0%	-2%	0%
011	112	0	47	0%	47	0%	-2%	0%
011	113	3	47	0%	47	0%	-2%	-9%
011	114	0	47	0%	47	0%	-2%	0%
011	117	0	47	0%	47	0%	-2%	0%
011	119	6	47	0%	47	0%	-2%	-7%
011	124	3	47	0%	47	0%	-2%	3%
011	127	0	47	0%	47	0%	-2%	0%
011	131	0	47	0%	40	0%	-2%	0%
011	140	0	47	38%	47	0%	36%	0%
011	202	10	47	0%	47	0%	-2%	5%
011	208	0	47	0%	47	0%	-2%	0%
011	210	2	47	0%	47	0%	-2%	5%
011	213	0	47	0%	47	0%	-2%	0%
021	141	0	45	0%	45	0%	-2%	0%
031	120	0	39	0%	39	0%	-2%	0%
031	128	3	39	0%	39	0%	-2%	5%
031	142	0	39	0%	39	0%	-2%	0%
041	125	0	31	0%	31	0%	-2%	0%
041	129	0	31	0%	31	0%	-2%	0%
071	132	0	40	0%	40	0%	-2%	0%
071	143	0	40	0%	40	0%	-2%	0%
071	212	0	40	0%	40	0%	-2%	0%
081	121	2	47	0%	47	0%	-2%	4%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

**Kemper, A Unitrin Business**

Arkansas Auto  
Collision Coverage

Objection 4 - RESPONSE

**Indications and Impacts Due To Territorial Redefinitions and Overall Changes**

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	189	281	0%	281	0%	-2%	0%
001	130	7	281	0%	281	0%	-2%	-3%
001	135	9	281	0%	281	0%	-2%	-1%
003	136	0	286	0%	286	0%	-2%	0%
003	200	4	286	0%	286	0%	-2%	-3%
005	211	4	368	0%	368	0%	-2%	2%
006	100	18	355	0%	355	0%	-2%	-11%
006	102	8	355	0%	355	0%	-2%	-9%
006	103	5	355	0%	355	0%	-2%	-12%
006	123	23	355	0%	355	0%	-2%	1%
006	126	3	355	0%	355	0%	-2%	4%
006	137	1	355	0%	355	0%	-2%	0%
006	201	1	355	0%	355	0%	-2%	-2%
006	215	18	355	-2%	355	0%	-3%	0%
008	118	6	381	0%	381	0%	-2%	-2%
008	214	3	381	0%	381	0%	-2%	1%
009	138	4	389	0%	389	0%	-2%	1%
010	139	2	256	0%	256	0%	-2%	-3%
011	101	13	430	0%	430	0%	-2%	-9%
011	104	1	430	0%	430	0%	-2%	-8%
011	106	13	430	0%	430	0%	-2%	-12%
011	109	8	430	0%	430	0%	-2%	-7%
011	110	2	430	0%	430	0%	-2%	-15%
011	111	2	430	0%	430	0%	-2%	-18%
011	112	2	430	0%	430	0%	-2%	-13%
011	113	2	430	0%	430	0%	-2%	-5%
011	114	4	430	0%	430	0%	-2%	-6%
011	117	12	430	0%	430	0%	-2%	1%
011	119	295	430	0%	430	0%	-2%	0%
011	124	99	430	0%	430	0%	-2%	0%
011	127	16	430	0%	430	0%	-2%	2%
011	131	4	430	0%	430	0%	-2%	0%
011	140	41	430	0%	430	0%	-2%	1%
011	202	17	430	0%	430	0%	-2%	1%
011	208	2	430	0%	430	0%	-2%	1%
011	210	8	430	0%	430	0%	-2%	3%
011	213	5	430	0%	430	0%	-2%	0%
021	141	1	484	0%	484	0%	-2%	0%
031	120	2	347	0%	347	0%	-2%	-3%
031	128	37	347	0%	347	0%	-2%	1%
031	142	3	347	0%	347	0%	-2%	-1%
041	125	23	303	0%	303	0%	-2%	0%
041	129	9	303	0%	303	0%	-2%	-5%
071	132	5	293	0%	293	0%	-2%	3%
071	143	11	293	0%	293	0%	-2%	0%
071	212	1	293	0%	293	0%	-2%	-2%
081	121	65	470	0%	470	0%	-2%	1%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Comprehensive Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	190	74	0%	74	0%	-12%	-1%
001	130	7	74	0%	74	0%	-12%	5%
001	135	9	74	0%	74	0%	-12%	1%
003	136	0	110	0%	110	0%	-12%	0%
003	200	4	110	0%	110	0%	-12%	1%
005	211	4	129	0%	129	0%	-12%	0%
006	100	18	114	0%	114	0%	-12%	-13%
006	102	8	114	0%	114	0%	-12%	-10%
006	103	5	114	0%	114	0%	-12%	-1%
006	123	23	114	0%	114	0%	-12%	-3%
006	126	3	114	0%	114	0%	-12%	5%
006	137	1	114	0%	114	0%	-12%	-2%
006	201	1	114	0%	114	0%	-12%	7%
006	215	20	114	-2%	114	0%	-14%	2%
008	118	6	141	0%	141	0%	-12%	-1%
008	214	3	141	0%	141	0%	-12%	0%
009	138	4	114	0%	114	0%	-12%	2%
010	139	2	75	0%	75	0%	-12%	-3%
011	101	13	146	0%	146	0%	-12%	-8%
011	104	1	146	0%	146	0%	-12%	-9%
011	106	13	146	0%	146	0%	-12%	-15%
011	109	8	146	0%	146	0%	-12%	-7%
011	110	2	146	0%	146	0%	-12%	-5%
011	111	2	146	0%	146	0%	-12%	-25%
011	112	2	146	0%	146	0%	-12%	-15%
011	113	2	146	0%	146	0%	-12%	-6%
011	114	4	146	0%	146	0%	-12%	-5%
011	117	12	146	0%	146	0%	-12%	-2%
011	119	300	146	0%	146	0%	-12%	0%
011	124	99	146	0%	146	0%	-12%	0%
011	127	16	146	0%	146	0%	-12%	1%
011	131	5	146	0%	146	0%	-12%	-2%
011	140	41	146	0%	146	0%	-12%	2%
011	202	17	146	0%	146	0%	-12%	4%
011	208	2	146	0%	146	0%	-12%	3%
011	210	8	146	0%	146	0%	-12%	4%
011	213	5	146	0%	146	0%	-12%	2%
021	141	1	228	0%	228	0%	-12%	0%
031	120	2	165	0%	165	0%	-12%	-2%
031	128	37	165	0%	165	0%	-12%	1%
031	142	3	165	0%	165	0%	-12%	-2%
041	125	23	126	0%	126	0%	-12%	0%
041	129	9	126	0%	126	0%	-12%	4%
071	132	5	155	0%	155	0%	-12%	11%
071	143	11	155	0%	155	0%	-12%	1%
071	212	1	155	0%	155	0%	-12%	-2%
081	121	65	179	0%	179	0%	-12%	1%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Single Limit Liability - Single Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	3	33	0%	33	0%	13%	8%
001	130	0	33	0%	33	0%	13%	9%
001	135	0	33	0%	24	0%	13%	9%
003	136	0	30	0%	30	0%	13%	8%
003	200	1	30	0%	30	0%	13%	9%
005	211	0	28	0%	24	0%	13%	10%
006	100	1	32	0%	32	0%	13%	10%
006	102	0	32	0%	32	0%	13%	10%
006	103	0	32	0%	32	0%	13%	10%
006	123	0	32	0%	32	0%	13%	10%
006	126	0	32	0%	28	0%	13%	10%
006	137	0	32	0%	32	0%	13%	9%
006	201	0	32	0%	32	0%	13%	10%
006	215	0	32	0%	31	0%	13%	9%
008	118	0	19	0%	19	0%	13%	9%
008	214	0	19	0%	25	0%	13%	7%
009	138	0	30	0%	30	0%	13%	11%
010	139	0	28	0%	28	0%	13%	9%
011	101	1	30	0%	30	0%	13%	10%
011	104	0	30	0%	30	0%	13%	9%
011	106	1	30	0%	30	0%	13%	10%
011	109	0	30	0%	30	0%	13%	10%
011	110	0	30	0%	30	0%	13%	9%
011	111	0	30	0%	30	0%	13%	10%
011	112	0	30	0%	30	0%	13%	9%
011	113	0	30	0%	30	0%	13%	11%
011	114	0	30	0%	30	0%	13%	9%
011	117	0	30	0%	30	0%	13%	10%
011	119	8	30	0%	30	0%	13%	10%
011	124	0	30	0%	30	0%	13%	10%
011	127	0	30	0%	30	0%	13%	10%
011	131	0	30	0%	28	0%	13%	10%
011	140	0	30	0%	30	0%	13%	10%
011	202	0	30	0%	27	0%	13%	10%
011	208	0	30	0%	30	0%	13%	14%
011	210	0	30	0%	27	0%	13%	10%
011	213	0	30	0%	30	0%	13%	9%
021	141	0	23	0%	23	0%	13%	9%
031	120	0	23	0%	23	0%	13%	10%
031	128	0	23	0%	23	0%	13%	9%
031	142	0	23	0%	23	0%	13%	9%
041	125	0	19	0%	19	0%	13%	8%
041	129	0	19	0%	19	0%	13%	8%
071	132	0	31	0%	31	0%	13%	10%
071	143	1	31	0%	31	0%	13%	9%
071	212	0	31	0%	31	0%	13%	12%
081	121	0	19	0%	19	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Bodily Injury - Single Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From		IMPACT From Territory Redefinition Only	INDICATED Total Premium		Proposed Overall Premium IMPACT By
					Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping			Change By Current to Proposed Territory Combination		
001	122	33	26	0%	26	26	0%	13%	8%	
001	130	1	26	0%	26	26	0%	13%	9%	
001	135	2	26	0%	26	26	0%	13%	9%	
003	136	1	23	0%	23	23	0%	13%	8%	
003	200	3	23	0%	23	23	0%	13%	9%	
005	211	0	31	0%	23	23	0%	13%	10%	
006	100	3	20	0%	20	20	0%	13%	10%	
006	102	1	20	0%	20	20	0%	13%	10%	
006	103	0	20	0%	20	20	0%	13%	10%	
006	123	4	20	0%	20	20	0%	13%	10%	
006	126	0	20	0%	21	21	0%	13%	10%	
006	137	0	20	0%	20	20	0%	13%	9%	
006	201	1	20	0%	20	20	0%	13%	10%	
006	215	2	20	0%	20	20	0%	13%	9%	
008	118	2	16	0%	16	16	0%	13%	9%	
008	214	0	16	0%	18	18	0%	13%	7%	
009	138	1	21	0%	21	21	0%	13%	11%	
010	139	2	21	0%	21	21	0%	13%	9%	
011	101	3	20	0%	20	20	0%	13%	10%	
011	104	1	20	0%	20	20	0%	13%	9%	
011	106	4	20	0%	20	20	0%	13%	10%	
011	109	0	20	0%	20	20	0%	13%	10%	
011	110	0	20	0%	20	20	0%	13%	9%	
011	111	1	20	0%	20	20	0%	13%	10%	
011	112	0	20	0%	20	20	0%	13%	9%	
011	113	0	20	0%	20	20	0%	13%	11%	
011	114	1	20	0%	20	20	0%	13%	9%	
011	117	3	20	0%	20	20	0%	13%	10%	
011	119	82	20	0%	20	20	0%	13%	10%	
011	124	21	20	0%	20	20	0%	13%	10%	
011	127	3	20	0%	20	20	0%	13%	10%	
011	131	0	20	0%	23	23	0%	13%	10%	
011	140	8	20	0%	20	20	0%	13%	10%	
011	202	1	20	0%	20	20	0%	13%	10%	
011	208	0	20	0%	20	20	0%	13%	14%	
011	210	1	20	0%	20	20	0%	13%	10%	
011	213	1	20	0%	20	20	0%	13%	9%	
021	141	0	15	0%	15	15	0%	13%	9%	
031	120	0	23	0%	23	23	0%	13%	10%	
031	128	2	23	0%	23	23	0%	13%	9%	
031	142	0	23	0%	23	23	0%	13%	9%	
041	125	5	15	0%	15	15	0%	13%	8%	
041	129	1	15	0%	15	15	0%	13%	8%	
071	132	1	26	0%	26	26	0%	13%	10%	
071	143	5	26	0%	26	26	0%	13%	9%	
071	212	1	26	0%	26	26	0%	13%	12%	
081	121	13	12	0%	12	12	0%	13%	9%	

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Property Damage - Single Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	32	11	0%	11	0%	13%	8%
001	130	1	11	0%	11	0%	13%	9%
001	135	2	11	0%	11	0%	13%	9%
003	136	1	11	0%	11	0%	13%	8%
003	200	3	11	0%	11	0%	13%	9%
005	211	0	11	0%	11	0%	13%	10%
006	100	3	11	0%	11	0%	13%	10%
006	102	1	11	0%	11	0%	13%	10%
006	103	0	11	0%	11	0%	13%	10%
006	123	4	11	0%	11	0%	13%	10%
006	126	0	11	0%	11	0%	13%	10%
006	137	0	11	0%	11	0%	13%	9%
006	201	1	11	0%	11	0%	13%	10%
006	215	2	11	0%	11	0%	13%	9%
008	118	2	11	0%	11	0%	13%	9%
008	214	0	11	0%	11	0%	13%	7%
009	138	1	11	0%	11	0%	13%	11%
010	139	2	11	0%	11	0%	13%	9%
011	101	3	11	0%	11	0%	13%	10%
011	104	1	11	0%	11	0%	13%	9%
011	106	4	11	0%	11	0%	13%	10%
011	109	0	11	0%	11	0%	13%	10%
011	110	0	11	0%	11	0%	13%	9%
011	111	1	11	0%	11	0%	13%	10%
011	112	0	11	0%	11	0%	13%	9%
011	113	0	11	0%	11	0%	13%	11%
011	114	1	11	0%	11	0%	13%	9%
011	117	3	11	0%	11	0%	13%	10%
011	119	78	11	0%	11	0%	13%	10%
011	124	21	11	0%	11	0%	13%	10%
011	127	3	11	0%	11	0%	13%	10%
011	131	0	11	0%	11	0%	13%	10%
011	140	8	11	0%	11	0%	13%	10%
011	202	1	11	0%	11	0%	13%	10%
011	208	0	11	0%	11	0%	13%	14%
011	210	1	11	0%	11	0%	13%	10%
011	213	1	11	0%	11	0%	13%	9%
021	141	0	11	0%	11	0%	13%	9%
031	120	0	11	0%	11	0%	13%	10%
031	128	2	11	0%	11	0%	13%	9%
031	142	0	11	0%	11	0%	13%	9%
041	125	5	11	0%	11	0%	13%	8%
041	129	1	11	0%	11	0%	13%	8%
071	132	1	11	0%	11	0%	13%	10%
071	143	6	11	0%	11	0%	13%	9%
071	212	1	11	0%	11	0%	13%	12%
081	121	12	11	0%	11	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Single Limit Liability - Multi Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	5	31	0%	31	0%	13%	8%
001	130	0	31	0%	31	0%	13%	9%
001	135	0	31	0%	21	0%	13%	9%
003	136	0	28	0%	28	0%	13%	8%
003	200	0	28	0%	28	0%	13%	9%
005	211	0	25	0%	21	0%	13%	10%
006	100	0	30	0%	30	0%	13%	10%
006	102	0	30	0%	30	0%	13%	10%
006	103	0	30	0%	30	0%	13%	10%
006	123	0	30	0%	30	0%	13%	10%
006	126	0	30	0%	26	0%	13%	10%
006	137	0	30	0%	30	0%	13%	9%
006	201	0	30	0%	30	0%	13%	10%
006	215	0	30	0%	29	0%	13%	9%
008	118	0	17	0%	17	0%	13%	9%
008	214	0	17	0%	23	0%	13%	7%
009	138	5	28	0%	28	0%	13%	11%
010	139	0	26	0%	26	0%	13%	9%
011	101	0	28	0%	28	0%	13%	10%
011	104	0	28	0%	28	0%	13%	9%
011	106	1	28	0%	28	0%	13%	10%
011	109	4	28	0%	28	0%	13%	10%
011	110	0	28	0%	28	0%	13%	9%
011	111	0	28	0%	28	0%	13%	10%
011	112	0	28	0%	28	0%	13%	9%
011	113	0	28	0%	28	0%	13%	11%
011	114	0	28	0%	28	0%	13%	9%
011	117	5	28	0%	28	0%	13%	10%
011	119	16	28	0%	28	0%	13%	10%
011	124	7	28	0%	28	0%	13%	10%
011	127	0	28	0%	28	0%	13%	10%
011	131	0	28	0%	26	0%	13%	10%
011	140	0	28	0%	28	0%	13%	10%
011	202	0	28	0%	25	0%	13%	10%
011	208	2	28	0%	28	0%	13%	14%
011	210	0	28	0%	25	0%	13%	10%
011	213	0	28	0%	28	0%	13%	9%
021	141	0	21	0%	21	0%	13%	9%
031	120	0	21	0%	21	0%	13%	10%
031	128	7	21	0%	21	0%	13%	9%
031	142	0	21	0%	21	0%	13%	9%
041	125	0	17	0%	17	0%	13%	8%
041	129	0	17	0%	17	0%	13%	8%
071	132	2	29	0%	29	0%	13%	10%
071	143	0	29	0%	29	0%	13%	9%
071	212	0	29	0%	29	0%	13%	12%
081	121	0	17	0%	17	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Bodily Injury - Multi Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory <u>Current</u>	Territory <u>Proposed</u>	Policies <u>In-Force</u>	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	237	24	0%	24	0%	13%	8%
001	130	14	24	0%	24	0%	13%	9%
001	135	11	24	0%	24	0%	13%	9%
003	136	0	21	0%	21	0%	13%	8%
003	200	4	21	0%	21	0%	13%	9%
005	211	5	29	0%	29	0%	13%	10%
006	100	16	18	0%	18	0%	13%	10%
006	102	8	18	0%	18	0%	13%	10%
006	103	5	18	0%	18	0%	13%	10%
006	123	31	18	0%	18	0%	13%	10%
006	126	4	18	0%	18	0%	13%	10%
006	137	2	18	0%	18	0%	13%	9%
006	201	1	18	0%	18	0%	13%	10%
006	215	27	18	0%	18	0%	13%	9%
008	118	4	14	0%	14	0%	13%	9%
008	214	3	14	0%	14	0%	13%	7%
009	138	3	19	0%	19	0%	13%	11%
010	139	0	19	0%	19	0%	13%	9%
011	101	11	18	0%	18	0%	13%	10%
011	104	0	18	0%	18	0%	13%	9%
011	106	18	18	0%	18	0%	13%	10%
011	109	6	18	0%	18	0%	13%	10%
011	110	2	18	0%	18	0%	13%	9%
011	111	2	18	0%	18	0%	13%	10%
011	112	3	18	0%	18	0%	13%	9%
011	113	3	18	0%	18	0%	13%	11%
011	114	3	18	0%	18	0%	13%	9%
011	117	5	18	0%	18	0%	13%	10%
011	119	294	18	0%	18	0%	13%	10%
011	124	111	18	0%	18	0%	13%	10%
011	127	21	18	0%	18	0%	13%	10%
011	131	6	18	0%	18	0%	13%	10%
011	140	61	18	0%	18	0%	13%	10%
011	202	20	18	0%	18	0%	13%	10%
011	208	0	18	0%	18	0%	13%	14%
011	210	9	18	0%	18	0%	13%	10%
011	213	3	18	0%	18	0%	13%	9%
021	141	2	12	0%	12	0%	13%	9%
031	120	3	21	0%	21	0%	13%	10%
031	128	41	21	0%	21	0%	13%	9%
031	142	5	21	0%	21	0%	13%	9%
041	125	29	13	0%	13	0%	13%	8%
041	129	8	13	0%	13	0%	13%	8%
071	132	2	24	0%	24	0%	13%	10%
071	143	11	24	0%	24	0%	13%	9%
071	212	0	24	0%	24	0%	13%	12%
081	121	63	10	0%	10	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

# Kemper, A Unitrin Business

Arkansas Auto

Uninsured Motorists Property Damage - Multi Car - Coverage

Objection 4 - RESPONSE

## Indications and Impacts Due To Territorial Redefinitions and Overall Changes

Territory Current	Territory Proposed	Policies In-Force	Current Base Rate	INDICATED Territorial Relativity Change Only <sup>1</sup>	Base Rate From Territory Redefinition Only, Using a Weighted Average of Current Base Rates and Current to Proposed Territory Mapping	IMPACT From Territory Redefinition Only	INDICATED Total Premium Change By Current to Proposed Territory Combination	Proposed Overall Premium IMPACT By Current to Proposed Territory Combination
001	122	233	11	0%	11	0%	13%	8%
001	130	14	11	0%	11	0%	13%	9%
001	135	11	11	0%	11	0%	13%	9%
003	136	0	11	0%	11	0%	13%	8%
003	200	4	11	0%	11	0%	13%	9%
005	211	5	11	0%	11	0%	13%	10%
006	100	13	11	0%	11	0%	13%	10%
006	102	8	11	0%	11	0%	13%	10%
006	103	5	11	0%	11	0%	13%	10%
006	123	31	11	0%	11	0%	13%	10%
006	126	4	11	0%	11	0%	13%	10%
006	137	2	11	0%	11	0%	13%	9%
006	201	1	11	0%	11	0%	13%	10%
006	215	27	11	0%	11	0%	13%	9%
008	118	4	11	0%	11	0%	13%	9%
008	214	3	11	0%	11	0%	13%	7%
009	138	3	11	0%	11	0%	13%	11%
010	139	0	11	0%	11	0%	13%	9%
011	101	11	11	0%	11	0%	13%	10%
011	104	0	11	0%	11	0%	13%	9%
011	106	17	11	0%	11	0%	13%	10%
011	109	6	11	0%	11	0%	13%	10%
011	110	2	11	0%	11	0%	13%	9%
011	111	2	11	0%	11	0%	13%	10%
011	112	3	11	0%	11	0%	13%	9%
011	113	3	11	0%	11	0%	13%	11%
011	114	3	11	0%	11	0%	13%	9%
011	117	5	11	0%	11	0%	13%	10%
011	119	288	11	0%	11	0%	13%	10%
011	124	109	11	0%	11	0%	13%	10%
011	127	19	11	0%	11	0%	13%	10%
011	131	6	11	0%	11	0%	13%	10%
011	140	55	11	0%	11	0%	13%	10%
011	202	20	11	0%	11	0%	13%	10%
011	208	1	11	0%	11	0%	13%	14%
011	210	9	11	0%	11	0%	13%	10%
011	213	3	11	0%	11	0%	13%	9%
021	141	2	11	0%	11	0%	13%	9%
031	120	3	11	0%	11	0%	13%	10%
031	128	43	11	0%	11	0%	13%	9%
031	142	5	11	0%	11	0%	13%	9%
041	125	29	11	0%	11	0%	13%	8%
041	129	8	11	0%	11	0%	13%	8%
071	132	2	11	0%	11	0%	13%	10%
071	143	11	11	0%	11	0%	13%	9%
071	212	0	11	0%	11	0%	13%	12%
081	121	62	11	0%	11	0%	13%	9%

<sup>1</sup> Indicated Territorial Relativity Change is based on 2007 through 2009 accident year experience as of December 31, 2009 analyzed by current to proposed territory combinations.

SERFF Tracking Number: KEMP-127021506 State: Arkansas  
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR\_AUTO\_2011\_RATE\_1  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations  
 Product Name: AR\_AUTO\_2011\_Rate\_1  
 Project Name/Number: AR\_Auto\_2011\_Rate\_1/

## 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)
02/08/2011	Rate and Rule	Filing Manual	03/03/2011	AR Auto - Manual - 01.pdf (Superseded)
02/07/2011	Supporting Document	APCS-Auto Premium Comparison Survey	03/03/2011	AR Auto - PPA Survey Form APCS - 01.pdf (Superseded)
02/07/2011	Supporting Document	NAIC loss cost data entry document	03/09/2011	AR Auto - Form - Industry_rates_loss_cost_data_entry - 01.pdf (Superseded)

**Private Passenger Auto Premium Comparison Survey Form**

*FORM APCS - last modified August 2005*

NAIC Number: 19887  
 Company Name: Trinity Universal Insurance Company  
 Contact Person: William Nibbelin  
 Telephone No.: (904) 596-8427  
 Email Address: wnibbelin@ekemper.com  
 Effective Date: 11-Jul-11

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

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 501-371-2800  
**Telephone:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit  
 on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	varies	%
GOOD STUDENT	15	%
ANTI-THEFT DEVICE	5-15	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	30% / 0%	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$991	\$849	\$449	\$408	\$1,088	\$932	\$495	\$450	\$878	\$754	\$405	\$370	\$857	\$737	\$399	\$364	\$696	\$601	\$332	\$305
	Minimum Liability with Comprehensive and Collision			\$1,824	\$1,558	\$848	\$743	\$2,014	\$1,721	\$938	\$822	\$1,557	\$1,333	\$729	\$642	\$1,532	\$1,312	\$726	\$638	\$1,231	\$1,057	\$585	\$518
	100/300/50 Liability with Comprehensive and Collision			\$1,935	\$1,656	\$909	\$801	\$2,140	\$1,832	\$1,009	\$888	\$1,662	\$1,425	\$788	\$698	\$1,636	\$1,404	\$787	\$695	\$1,318	\$1,135	\$638	\$569
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision			\$1,979	\$1,691	\$921	\$805	\$2,187	\$1,869	\$1,019	\$891	\$1,683	\$1,441	\$788	\$692	\$1,657	\$1,418	\$785	\$687	\$1,331	\$1,142	\$631	\$557
	100/300/50 Liability with Comprehensive and Collision			\$2,089	\$1,788	\$981	\$861	\$2,312	\$1,979	\$1,089	\$956	\$1,787	\$1,532	\$846	\$747	\$1,760	\$1,510	\$845	\$744	\$1,417	\$1,219	\$683	\$607
2003 Honda Odyssey "EX"	Minimum Liability			\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision			\$1,934	\$1,652	\$898	\$786	\$2,136	\$1,826	\$994	\$870	\$1,646	\$1,409	\$769	\$676	\$1,620	\$1,387	\$766	\$672	\$1,302	\$1,118	\$617	\$545
	100/300/50 Liability with Comprehensive and Collision			\$2,044	\$1,749	\$959	\$843	\$2,261	\$1,936	\$1,064	\$935	\$1,750	\$1,501	\$828	\$732	\$1,723	\$1,478	\$826	\$729	\$1,388	\$1,195	\$669	\$595
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision			\$2,241	\$1,914	\$1,047	\$911	\$2,478	\$2,116	\$1,159	\$1,008	\$1,897	\$1,622	\$890	\$777	\$1,869	\$1,599	\$888	\$774	\$1,499	\$1,286	\$710	\$624
	100/300/50 Liability with Comprehensive and Collision			\$2,351	\$2,011	\$1,108	\$967	\$2,603	\$2,227	\$1,229	\$1,074	\$2,000	\$1,714	\$949	\$833	\$1,972	\$1,691	\$948	\$831	\$1,585	\$1,363	\$763	\$674
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$981	\$840	\$445	\$404	\$1,077	\$923	\$490	\$445	\$870	\$747	\$402	\$366	\$848	\$730	\$395	\$361	\$689	\$595	\$329	\$302
	Minimum Liability with Comprehensive and Collision			\$2,308	\$1,971	\$1,082	\$939	\$2,552	\$2,180	\$1,198	\$1,040	\$1,951	\$1,668	\$917	\$800	\$1,924	\$1,646	\$917	\$797	\$1,541	\$1,322	\$732	\$642
	100/300/50 Liability with Comprehensive and Collision			\$2,418	\$2,068	\$1,142	\$996	\$2,677	\$2,290	\$1,267	\$1,105	\$2,054	\$1,760	\$976	\$856	\$2,027	\$1,737	\$977	\$854	\$1,627	\$1,399	\$784	\$692
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$991	\$849	\$449	\$408	\$1,088	\$932	\$495	\$450	\$878	\$754	\$405	\$370	\$857	\$737	\$399	\$364	\$696	\$601	\$332	\$305
	Minimum Liability with Comprehensive and Collision			\$1,786	\$1,526	\$829	\$728	\$1,972	\$1,685	\$917	\$805	\$1,526	\$1,307	\$714	\$629	\$1,501	\$1,285	\$710	\$625	\$1,207	\$1,037	\$573	\$508
	100/300/50 Liability with Comprehensive and Collision			\$1,897	\$1,624	\$890	\$785	\$2,098	\$1,797	\$988	\$871	\$1,631	\$1,399	\$773	\$685	\$1,605	\$1,378	\$771	\$682	\$1,294	\$1,114	\$626	\$559

**TUIC AU ARKANSAS**

**Kemper**

A UNITRIN BUSINESS

**ARKANSAS  
PERSONAL AUTO**

**TRINITY UNIVERSAL INSURANCE COMPANY**

**BUSINESS EFFECTIVE DATES:**

New: 07-11-2011

Renewal: 07-11-2011

**WHAT'S NEW?**

- Introduction of Multi-policy Credit
- Introduction of higher limit options for Towing and Labor, Rental Reimbursement and Parked Auto Collision
- Revised Territory Definitions

## TABLE OF CONTENTS / RAPID REFERENCE

Topic	Page #	Topic	Page #
<a href="#">Underwriting Guidelines</a>	3-6	<a href="#">Medical Payments/Personal Injury Protection</a>	18-19
<a href="#">Premium and Billing</a>	7	<a href="#">Motor Homes</a>	19-20
<a href="#">Payment Plans</a>	8	<a href="#">Non-Recreational Trailers</a>	20
<a href="#">Down Payments</a>	9	<a href="#">Parked Auto</a>	20
<a href="#">Safe Driver Insurance Plan</a>	10-11	<a href="#">Pickups and Vans</a>	20-22
<a href="#">Discounts</a>	12-13	<a href="#">Recreational Trailers</a>	22
<a href="#">Surcharges</a>	13	<a href="#">Rental Reimbursement</a>	23
<a href="#">Coverages</a>	14	<a href="#">Repair or Replacement Plus</a>	23
<a href="#">Antiques</a>	14	<a href="#">Sound Reproducing Equipment</a>	23-34
<a href="#">Audio, Visual, and Data Electronic Equipment</a>	14-15	<a href="#">Suspension of Insurance</a>	24-25
<a href="#">Auto Loan Lease Gap Coverage</a>	15	<a href="#">Towing and Labor</a>	25
<a href="#">Classic Vehicles</a>	16	<a href="#">Uninsured Motorist</a>	25
<a href="#">Customized Pickups and Vans</a>	16	<a href="#">Primary Class Determination</a>	26-27
<a href="#">Extended Non-Owned Liability</a>	16-17	<a href="#">Vehicle Use Definitions</a>	28
<a href="#">Federal Employees Using Auto</a>	17	<a href="#">Territory Definitions</a>	29-32
<a href="#">Golf Carts</a>	17-18	<a href="#">Endorsement Index</a>	33
<a href="#">Limited Mexico Coverages</a>	18		

# UNDERWRITING GUIDELINES

Risks may be considered for coverage provided they meet the following criteria:

Number Of Vehicles	Minor Violations	Major Violations	Not-at-fault Accidents	At-fault Accidents	Maximum Activity <sup>1</sup>
One	1 per driver 1 per household	None	1 per driver 1 per household	1 per driver 1 per household	2 per driver 2 per household
Two	1 per driver 2 per household	1 per driver 1 per household	1 per driver 2 per household	1 per driver 1 per household	2 per driver 3 per household
Three or more	1 per driver 3 per household	1 per driver 1 per household	1 per driver 3 per household	1 per driver 1 per household	2 per driver 4 per household

<sup>1</sup>Maximum Activity = Minor Violations + Major Violations + Not-at-fault Accidents + At-fault Accidents

- No major violations on a single car risk.

Note: For the purposes of evaluating new business eligibility, a three-year experience period shall be used for all minor violations and accidents. A five-year experience period shall be used for all major violations.

Incident = at-fault accident or minor violation

## ADDITIONAL CRITERIA APPLY TO ALL RISKS:

1. Tier A-D must be free of any at-fault accidents or violations
2. Liability only policies eligible in Tier L – Z (Single Car P - Z)
3. All vehicles must have liability coverage
4. Drivers with eligible major violations:
  - a. Must be at least 30 years old
  - b. Cannot have any additional incidents
  - c. Only one additional minor violation allowed per household
  - d. \$100,000/\$300,000 BI liability maximum
  - e. Not eligible for PCL coverage
5. Drivers licensed less than 5 years must be clean unless part of family account. If part of family account, no more than 1 incident for all drivers licensed less than 5 years.
6. Drivers with less than 9 years driving experience are not eligible as principal operator of Restricted Vehicles.
7. Individuals subject to high public exposure are not eligible for coverage.
8. No Grey market, antique, off-road vehicles, limited production, kit-cars, or uniquely customized vehicles of any type.
9. Vehicles used for door to door delivery (including rural mail delivery), driver training, emergency use, or any commercial use are not eligible for coverage.
10. Ineligible vehicles are not acceptable at any tier.
11. Passenger vehicles valued at more than \$150,000 are not eligible.
12. If the number of vehicles equals or exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.
13. Driver's Self Appraisal Form required for drivers age 75 and over.
14. Drivers with their driver's license or registration currently suspended or revoked are not eligible for coverage. Refer to Underwriting for administrative revocations or suspensions.

15. Any driver who does not have a valid, verifiable driver's license or does not secure, as required, a driver's license within 30 days of becoming a state resident is not eligible.
16. Applicant must be currently insured with no lapse in coverage. No prior declinations, cancellations, or non-renewals for underwriting reasons by any other carrier are eligible. Coverage will be denied if the applicant was required by law to have insurance and failed to do so.

**MAJOR VIOLATIONS:**

The following convictions are considered major violations:

- Driving under the influence of alcohol or any intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Speeding in a school zone

**INELIGIBLE VIOLATIONS:**

The following convictions are ineligible for any tier:

- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

## **ADDITIONAL REQUIREMENTS**

A personal auto policy will be used to afford coverage for vehicles considered as private passenger autos if:

- They are written on a specified auto basis; and,
- They are owned by an individual or husband and wife who are residents in the same household;

Or, for private passenger autos that are owned jointly by two or more:

- Resident relatives other than husband and wife,
- Resident individuals, or
- Non-resident relatives, if they are written on a specified auto basis, to the extent of the endorsement.

Attach: PP 0334: Joint Ownership Coverage

If an auto lease contract requires the lessee to provide primary insurance for the lessor,

Attach: PP 0319: Additional Insured - Lessor

Coverage will be afforded to motor homes or similar vehicles if:

- They are written on a specified vehicle basis
- They are owned by an individual, husband and wife, two or more relatives, or two or more resident individuals

Attach: PP 0323: Miscellaneous Type Vehicles

## RESTRICTED VEHICLES

Refer to company for newer models, not listed below.

<p>Acura: RSX Type S, Integra GS-R (VTEC), Integra Type R          BMW:M6, 760          Cadillac: CTS-V, XLR          Chevrolet: Camaro V8's, Corvette, Monte Carlo SS, Silverado 1500 SS, SSR          Chrysler: Crossfire, PT Cruiser Turbo          Dodge: Stealth R/T Turbo, Ram SRT-10, Neon SRT-4          Eagle: Talon TSi          Ford: Mustang V8's &amp; all SVT/SVO models, Taurus SHO, Focus SVT, F150 SVT Lightning          GMC: Syclone, Typhoon          Honda: Civic Si, CRX, Prelude VTEC, Del Sol VETEC, S-2000          Hyundai: Tiburon GT</p>	<p>Infinity: G35, FX 45          Jaguar: XK8, XKR, All R-models          Mazda: RX-7, RX-8, Mazdaspeed Miata &amp; Protégé          Mitsubishi: 3000 GT VR-4, Eclipse GS Turbo &amp; GSX, Lancer Ralliart          Mercedes Benz: CL 500, CL 550          Nissan: 350 Z, Sentra SE-R          Pontiac: GTO, Firebird and Trans Am V8's, Grand AM GT Ram Air          Porsche: All models not listed as Unacceptable          Saturn: ION Redline          Subaru: Sti, Forester Turbo          Suzuki: Samurai          Toyota: Supra (All models), MR-2, Celica GTS          Volkswagen: GTI, R32, Touareg V8 &amp; V10 models</p>
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## UNACCEPTABLE VEHICLES

The following list contains the more popular sports/sports-type vehicles (foreign and domestic). Refer to company for additional models, including new models, not listed below.

<p>Acura: NSX          AM General: Hummer          Aston Martin: All models          Avanti: All models          Bentley: All models          BMW: Z8          Bugatti: All models          Campagna: All models          Dodge: Viper          Excalibur: All models          Ferrari: All models          Ford: GT          Gemballa: All models          Hummer: H1          Lamborghini: All models          Lotus: All models          Maserati: All models</p>	<p>Maybach: All models          Mercedes Benz: All AMG models, CL 600,S 600, SLR          Morgan: All models          Noble: All models          Panoz: All models          Passenger vehicles valued at more than \$100,000          Plymouth: Prowler          Porsche: All Turbo models, Carrera GT, 959          Qvale: All models          Rolls Royce: All models          Ruf: All models          Saleen: All models          Shelby: All models          Tesla: All models          Vector: All models          Zimmer: All models</p>
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# PREMIUM AND BILLING

## AGENCY SWEEP

Agency Sweep is our simpler, more effective way to process insureds' new business down payments, installments and mid-term payments. Simply deposit the funds into your agency account and make the proper notations in the Kemper system. Sign up today by contacting your Marketing Specialist at 1-866-675-3345, option 4.

## BILLING FEES

- \$6.00 billing fee per installment
- \$20.00 late payment fee
- \$15.00 reinstatement fee
- \$25.00 NSF fee
- \$1.00 billing fee on each recurring bill pay installment

## CANCELLATION

If a policy, vehicle or form of coverage is cancelled by the insured, compute the return premium at 90 percent of the pro-rata unearned premium for the policy term.

If cancellation is one of the following cases, compute the return premium pro-rata:

- Company cancellation
- Package Plus policies
- Replacement vehicle
- The insured auto is repossessed
- Another policy is in force with the company
- The insured enters the armed forces of the United States of America
- The insured auto is stolen or destroyed
- A financed insurance contract is cancelled

## CHANGES

All policy changes will be computed pro-rata. If an outstanding policy is amended and results in an adjustment of \$5.00 or less, the amount may be waived, made subject to a minimum of \$5.00, or returned to the insured by request.

If the limits of liability are increased because of a change in the limits prescribed under any Financial Responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$5 or less, it may be charged or waived.

## MINIMUM PREMIUM RULE

A minimum annual premium charge of \$30.00 will be applied for each policy, certificate, declaration or binder covering one or more of the following:

- Bodily Injury
- Property Damage
- Single Limit Liability
- Comprehensive
- Collision

Premium for other coverages is in addition to the minimum annual premium.

## PACKAGE PLUS BILLING

Kemper, A Unitrin Business can bill the insured for the auto premium and the mortgage company for the home premium. Premiums for Credit for Existing Coverage are included in the first installment after the coverage becomes effective.

## PAYMENT PLANS

Pay Plan	Payment Method	Down Payment Requirements
Monthly Pay	Paper billing	20% down payment required.
	Recurring Bill Pay - EFT Recurring Bill Pay - Credit Card	1 month down payment required, remaining drawn monthly.
Quarterly Pay (Only for 12-month policies)	Paper billing Recurring Bill Pay - EFT Recurring Bill Pay - Credit Card	25% down payment required on policy effective date. Remaining drawn quarterly.
Two Pay	Paper billing Recurring Bill Pay - EFT Recurring Bill Pay - Credit Card	50% down payment required on policy effective date. Remaining billed half way through policy.
One Pay	Paper billing Recurring Bill Pay - EFT Recurring Bill Pay - Credit Card	100% down payment required on policy effective date.

Note: All payment methods require a down payment.

## POLICY PERIOD

Package Plus policies shall be written on an annual basis only. No policy may be written for a period longer than twelve (12) months.

### 12-MONTH POLICIES:

The premium charge is equal to the policy's annual premium or the minimum annual premium, whichever applies.

### 6-MONTH POLICIES

If a policy is written for a specified period of 6 months, charge 50 percent of the policy's annual premium or the minimum annual premium.

- This provision shall not apply to risks written under any Automobile Insurance Plan (assigned risks)
- When policies are issued with an effective date on the 29th, 30th or 31st of any month, the first such policy may be extended to run from the date of issuance to the first day of the calendar month following expiration of the policy. Premium for this extended coverage of one to three days may be waived.

## ROUNDING RULES

Rates and premiums displayed in:

1. Whole dollar premiums shall be rounded to the next higher whole dollar (\$.50 or more round upward)
2. Dollars and cents premiums shall be rounded to the nearest one (1) cent

## WHOLE DOLLAR PREMIUM

The premium for each coverage will be rounded to the nearest whole dollar.

# DOWN PAYMENTS

## DOWN PAYMENTS ARE REQUIRED

1. On every new business policy written where the payor is the insured or other and none of the conditions below exist
2. Only on the side of a Package policy that is new business when the other side meets one of the conditions below

## DOWN PAYMENTS ARE NOT REQUIRED

1. If the policy is a rewrite, which is defined by the prior carrier = Kemper (or one of the Unitrin companies)
2. If the policy is an approved block transfer
3. If the policy is an inter-agency transfer
4. If the policy has a Mortgagee as the payor for a monoline home policy
5. For the side of a policy with a CEC (Credit for Existing Coverage) as long as the CEC effective date is 30 days after the processing date  
A CEC allows an agent to write a package with non-concurrent effective dates for auto and home.

## SAFE DRIVER INSURANCE PLAN (SDIP)

- Eligibility is determined by the underwriting guidelines, regardless of how many surcharges are allowable under the SDIP
- The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal
- Surcharges are applied to the vehicles primarily driven by the operator responsible for the surcharge

### SDIP - ACCIDENTS

Apply a surcharge for each accident where an insurer paid a claim that equals:

- \$1000 or more after any deductible is applied

If during the experience period, one driver had two accidents, each of which resulted in damage to property but have not be assigned a surcharge because they fell under the dollar threshold above, rate these as a single chargeable accident.

Apply a surcharge for any accident resulting in Bodily Injury, death, or that occurred as a result of inattentive driving, including:

- Falling asleep behind the wheel of a moving vehicle
- Upset, overturn, or collision with a fixed object
- Reckless disregard of adverse driving conditions which results in a chargeable accident

No surcharges apply for accidents under the following circumstances:

- The operator is demonstrated to be a named insured or principal operator under a separate policy
- *Auto* lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto)
- The applicant, owner, or resident operator is determined to be 50% or less negligent or is reimbursed for 50% or more of the damages by, or on behalf of, other persons involved in the accident
- Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident
- Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident
- Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator
- Accidents involving damage by contact with animals or fowl
- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
- Accidents occurring when using auto in response to an emergency if the operator at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency (this exception does not include an accident occurring after the auto ceases to be used in response to such emergency)

### SDIP - CONVICTIONS

#### MINOR CONVICTIONS

Minor convictions are defined as any violation other than a major conviction.

- A surcharge will be assigned on a per vehicle basis for convictions that occur during the experience period.
- If there is a chargeable accident in conjunction with a minor conviction, charge for the accident only.

- If there is a chargeable accident in conjunction with a major conviction, charge for both the accident and major conviction.

## **MAJOR CONVICTIONS**

The following convictions are considered major violations:

- Driving under the influence of alcohol or any intoxicants
- Major speeding (speeding 20 mph or more over the posted speed limit)
- Speeding in a school zone
- Driving without a license

## **ELIGIBLE MAJOR CONVICTIONS**

Refer to [Underwriting Guidelines](#) for list.

## **INELIGIBLE MAJOR CONVICTIONS**

Refer to [Underwriting Guidelines](#) for list.

## **WAIVER OF FIRST ACCIDENT SURCHARGE**

SDIP surcharges will not apply if during the five years immediately preceding an accident or conviction:

- The policy has been in force with the Company without a lapse in coverage
- There are no other accidents or convictions chargeable under SDIP during those specified years
- There are no other accidents or convictions for which SDIP surcharges were already forgiven

The waiver will not apply if:

- The surcharge being assigned is the result of the combination of two or more property damage accidents which were not separately surcharged under SDIP
- There is a chargeable accident or conviction subsequent to the waiver
- The conviction is a major conviction

Only one accident or conviction will be waived, regardless of the number of vehicles or operators on the policy.

Initial information needed to assign the proper Driving Record Sub Classification will be obtained by one or more of the following:

- An application signed by the insured
- Company's own records
- Motor Vehicle Records
- Comprehensive Loss Underwriting Exchange (CLUE)

# DISCOUNTS

DISCOUNT	PERCENTAGE	REQUIREMENTS
Anti-Lock Brakes	5%	Factory installed, four-wheel Anti-Lock Braking System
Anti Theft Devices	5%	An active alarm that does not include a forced action prompter
	5%	A passive alarm that does not include a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system.
	15%	<ul style="list-style-type: none"> <li>A passive alarm system, if equipped with a "shaker" device, permits the "shaker" to be independently deactivated for the remainder of the system; or includes either a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system.</li> <li>A passive fuel cut-off switch.</li> <li>A passive ignition cut-off system</li> </ul>
Accident Prevention Course Discount	5%	<p>Available for each motor vehicle on the policy under which all principal operators are age 55 or older, and the principal operator of the vehicle has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an accident prevention course approved by the Office of Motor Vehicles. The discount will not apply if the course was taken as a requirement of a driving offense including but not limited to, the Alcohol Drug Safety Action Program, or to reduce the number of traffic violation points against a driving license.</p> <p>This discount will apply:</p> <ul style="list-style-type: none"> <li>To new and renewal policies and rated as a private passenger auto.</li> <li>To a motor vehicle classified and rated as a person each such auto regardless of the number of operators with course completion certificates.</li> <li>Only to the vehicle principally operated by the person with a course completion certificate.</li> <li>Only once to each such vehicle regardless of the number of operators with course completion certificate.</li> </ul> <p>The discount may be discontinued, if during the 36-month period after course completion, the operator is involved in an accident for which he or she is determined to be at fault.</p>
Credit for Existing Coverage - Package Plus Auto		<p>To determine the credit for existing coverage:</p> <ol style="list-style-type: none"> <li>Develop the applicable full term auto premium based on the effective date of the Package Plus policy.</li> <li>Calculate a pro rata factor based on the expiration date of the insured's existing auto policy.</li> <li>Multiply the premium in Step 1 by the factor developed in Step 2</li> </ol> <p>Attach:Auto 749: Existing Insurance Endorsement</p>
Driver Training	Varies - See Primary Class Plan	Applies to each operator under age 21 with "satisfactory evidence" of the completion of a driver training course. The course must be approved by the State Department of Education, a commercial driving school, or other responsible state educational agencies and include at least 30 hours of classroom time and 6 hours of actual driving experience.
Good Student	Varies - See Primary Class Plan	The owner operator must be between ages 16-24 and a full time student. A certified statement is required from a school official indicating during the immediately preceding school semester, the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% in his or her class scholastically, or is listed on the "Dean's List" or "Honor Roll" or equivalent. This credit also applies to accredited college or university graduates with a certified cumulative

		transcript indicating the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system. This discount can only be applied at policy inception or renewal.
Multi-Car Discount	Varies - See Secondary Class Plan	More than one vehicle on the policy. Also applies to single vehicle policies if a company car is furnished for the insured's use. A copy of the registration for the company car must be kept on file in the agent's office.
Multi-policy	Varies	When a combined Auto and Homeowners (Package) or a monoline Homeowners policy is written. Applies to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Uninsured Motorists, Underinsured Motorist, Uninsured Motorist Property Damage, Comprehensive and Collision coverages.
Network Discount (Mass Merchandising Program)	4%	Applies to all coverages, except PCL, for members of a network. A network must have a member to organize relationship. There must be a means to determine the members of the network at any point in time. (UPIC only)
Package Plus	Varies	Package Policy - Auto and Home
Passive Restraint/Airbags	20%	Driver side airbag or seat belt
	30%	Driver and Passenger side airbags OR seat belts
	40%	Driver and Passenger side airbags AND seat belts

## SURCHARGES

Surcharge	Percentage	Requirements
Vehicle Type Surcharge	25%	<a href="#">Restricted Vehicles</a>
	60%	<a href="#">Unacceptable Vehicles</a>
Unacceptable Risk	60%	If a risk does not meet the company's underwriting criteria, apply a factor of 1.60 to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments Coverage, Collision and Comprehensive base rates for that vehicle.

## COVERAGES

Bodily Injury Limits	Property Damage Limits	Single Limit Liability Limits
25/50	\$10,000	\$50,000
50/100	\$25,000	\$60,000*
100/200	\$50,000	\$75,000
100/300	\$75,000	\$100,000
150/150	\$100,000	\$200,000
300/300	\$200,000	\$300,000
250/500	\$250,000	\$500,000
500/500	\$300,000	
	\$500,000	

Medical Payments Limits	Comprehensive Deductibles	Collision Deductibles
\$1,000	Full*	\$100*
\$2,000	\$50*	\$200*
\$5,000	\$100*	\$250
\$10,000	\$200*	\$500
\$25,000	\$250	\$1,000
\$50,000*	\$500	\$2,500
\$75,000*	\$1,000	\$5,000
\$100,000*	\$2,500	
	\$5,000	

\* Limit options not available to new business policies and ineligible for endorsement to existing policies.

## ANTIQUE VEHICLES

### REFER TO COMPANY BEFORE BINDING

An antique vehicle is a private passenger auto 25 years or older and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. Coverage is not provided on an agreed value basis.

### LIABILITY RATES

40 percent of the Private Passenger auto rate (minimum premium \$30)

## AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT

Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:

- Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the auto
- Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound
- Any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals

This coverage applies only if the equipment is:

- Permanently installed in the auto; or
- Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit, which is permanently installed in the auto;

At the time of loss:

- The equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
- The equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased, but are not limited to:

- Citizens band radios
- Telephones
- Two-way mobile radios
- Scanning monitor receivers
- Television monitor receivers
- Video cassette recorders
- Audio cassette recorders
- Personal computers

Note: Electronic equipment that is specifically designed solely for the reproduction of sound and is:

- Permanently installed in the auto; or
- Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto;

At the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional charge.

When coverage is not purchased for audio, visual and data electronic equipment, coverage for discs and other media is available for an additional premium charge.

Coverage is not available for radar detectors or laser detectors.

Attach: PP 0313: Coverage for Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs and Other Media Endorsement

## **AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT RATES**

\$30.00 for each \$500 of coverage

NOTE: To develop Rates over \$5,000:

- Use the per car premium of \$300, add the premium based on the table above for each limit above \$5,001.

Ex: Cost of New Equipment \$6,500 to Develop Premium:

- \$300 base (per car premium up to \$5,000), add \$90 (per car premium up to \$1,500)
- Total Premium for \$6,500 of coverage is \$390

## **AUTO LOAN LEASE GAP COVERAGE**

A policy providing both Collision and Comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- Coverage may not be added for vehicles more than three model years old

Note: This coverage is included in Repair or Replacement Plus Coverage.

Attach: PP 0335: Auto Loan Lease Gap Coverage Endorsement

**AUTO LOAN LEASE GAP COVERAGE RATE**

5 percent of both the Comprehensive and Collision premium

**CLASSIC VEHICLES**

**REFER TO COMPANY BEFORE BINDING**

A classic vehicle is a private passenger auto 10 years or older and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model. Coverage is not provided on an agreed value basis.

Attach: PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

**LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS**

Classify and rate as a Private Passenger Auto

**PHYSICAL DAMAGE**

Assign a model year symbol based on the stated amount of the vehicle. Classify and rate the vehicle using the base rate for the current model year.

**CUSTOMIZED EQUIPMENT**

Coverage is available only when Comprehensive and/or Collision coverage is afforded. Covers, bed liners and caps, which are only shells with no facilities for sleeping or cooking, used on pickup trucks are not customized items.

The value of the custom equipment is added to the original cost new of the vehicle to determine total cost to be rated.

Attach: PP 0318: Customizing Equipment Coverage Endorsement

Determine the cost new of the vehicle, including customization. Multiply the physical damage premium by the appropriate factor in the table below.

1990 and Subsequent Models		1989 and Prior Models	
Value	Factor	Value	Factor
Less than \$20,000	1.30	Less than \$15,000	1.20
\$20,001-\$30,000	1.70	\$15,001-\$25,000	1.40
\$30,001-\$39,999	2.30	\$25,001-\$34,999	1.55
\$40,000 and over	2.50	\$35,000 and over	1.75

**EXTENDED NON-OWNED COVERAGE**

Coverage may be extended to a named insured, spouse or resident relative, as long as that individual is not employed by a garage.

Attach:

PP 0306: Extended Non-owned Coverage for Named Individual Endorsement

## EXTENDED NON-OWNER LIABILITY COVERAGE RATES

If there is no Primary liability in effect on the vehicle, charge 50% of the liability premium that would apply if the furnished auto were rated as an owned auto on the policy. The premiums are for the minimum financial responsibility requirement limits in the state.

Named insured, spouse, or a resident relative who is furnished an auto for regular use:

Individual	Single Limit	Bodily Injury	Property Damage
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$12	\$10	\$1

Auto not furnished for regular use:

Individual	Single Limit	Bodily Injury	Property Damage
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$10	\$8	\$1

## MEDICAL PAYMENTS RATES PER PERSON

Available only if Single Limit Liability or Bodily Injury and Property Damage coverages are extended.

Medical Payments Limit of Policy to which attached	Auto Furnished for Regular Use	Auto Not Furnished for Regular Use
\$1,000	\$3	\$2
\$2,000	\$4	\$2
\$5,000	\$5	\$3
\$10,000	\$7	\$5

## FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS

### LIABILITY COVERAGE ONLY

An auto used in the business of the U.S. Government by one of its employees may be rated as Pleasure, Work Less Than 15 Miles or Work 15 Miles or More, as long as it is not used as a public or livery conveyance for passengers and is not rented to others.

Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Attach: PP 0301: Federal Employees Using Autos in Government Business

## GOLF CARTS

### REFER TO COMPANY BEFORE BINDING COVERAGE

A gold cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course.

### LIABILITY

Charge 25% of the Private Passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits).

Minimum premium charge \$30

Coverage	Deductible	Rate per \$100
Collision	\$200	0.43
Comprehensive	\$100	0.35
	\$200	0.28

Attach: PP 0323: Miscellaneous Type Vehicle Endorsement - Golf Carts

## LIMITED MEXICO COVERAGE

At the option of the company and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less, if within twenty-five miles of the United States border.

Attach: PP 0321: Mexico Coverage Endorsement

## MEXICO COVERAGE ENDORSEMENT RATE

\$6.00 per vehicle

## ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT (PIP COVERAGE)

### ELIGIBILITY

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, registered or principally garaged in Arkansas.

If one or more of these coverages are afforded;

Attach: PP 0582 – Personal Injury Protection Coverage – Arkansas

### EXCEPTION:

- 1) The named insured has the right to reject one or more of such coverage in writing and must reject the Statutory Limit of Medical Payments in writing if higher limits are requested.
- 2) Subsequent renewal, reinstatements, substitute, amended or replacement policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.
- 3) The Classifications and SDIP Rules do NOT apply to Work Loss Coverage and/or Accidental Death Benefit.

### COVERAGES AND RATES

#### MEDICAL PAYMENTS INSURANCE

- 1) Limits: Statutory Limit per person - \$5,000
  - a) Higher limits are permitted, only when the named insured has rejected the Statutory Limit.
  - b) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
  - c) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.
- 2) Rates:
  - a) Use the base rates for Medical Payments Insurance
  - b) The Classifications and SDIP Rules apply.

Refer all exceptions to Eligibility above for rejection procedures.

## WORK LOSS COVERAGE

Any benefits payable under this option commence 8 days after the date of the accident and the following limitations apply:

- 1) Income Earner – maximum weekly limit of \$140 for 52 weeks.
- 2) Non-Income Earner – maximum weekly limit of \$70 for 52 weeks.

The flat rate per car for this coverage is \$3

## ACCIDENTAL DEATH BENEFIT

- 1) Limits: Maximum per person - \$5,000
- The flat rate per car for this coverage is \$2

### Note:

When adding Work Loss Coverage and/or Accidental Death Benefit: When adding Coverage to outstanding policies; Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$2 per policy up to a maximum of the rate per car, shown above.

## MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach:

PP 0323: Miscellaneous Type Vehicles Endorsement

PP 0328: Miscellaneous Type Vehicles Amendment (Motor Homes)

## LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS RATES

Motor Homes used in driving to or from work or used in business - Classify and rate as private passenger autos.

Pleasure Use Motor Homes - Charge 65% of the otherwise applicable All Other Class/Pleasure rates for private passenger autos. (The Safe Driver Insurance Plan does not apply.)

## PHYSICAL DAMAGE RATES

Determine the value, including any custom built additions and "covered property", and assign a model year symbol. "Covered property" means awning, cabanas, or equipment designed to create additional living facilities, excluding business or office equipment or articles which are sale samples or used in exhibitions. For custom built motor homes, the model year of the chassis determines the model year of the motor homes.

Assign a symbol based on the stated amount, from the table for 1990 and Subsequent Model Years. For 1989 and Prior Model Year Motor Homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base as follows (Statistical Code - Use the code for Symbol 21 (A):

Collision	1.4% for each \$1,000, or part of \$1,000 over \$65,000
Comprehensive	1.7% for each \$1,000, or part of \$1,000 over \$65,000

Motor Homes used in driving to or from work or used in business should be classified and rated as private passenger autos, using the base rates calculated above.

If the motor home is classified as pleasure use , use the rate calculated above times 45% (SDIP does not apply).

For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

Attach:  
PP 0307-1: Covered Property Coverage Endorsement

## **NON-RECREATIONAL TRAILERS DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO**

A personal auto policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a private passenger auto or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Coverage is not provided on an agreed value basis.

Attach: PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

### **PHYSICAL DAMAGE RATES**

<b>Coverage</b>	<b>Deductible</b>	<b>Rate per \$100</b>
Collision	\$250	\$0.80
Comprehensive	\$250	\$0.52

## **PARKED AUTOMOBILE COLLISION**

The Collision deductible amount will not apply to any loss caused by collision if the vehicle is legally parked and unoccupied while in the charge of the insured or family member, subject to the provisions of this endorsement.

Attach: Auto 40 Parked Automobile Collision Endorsement.

### **PARKED AUTOMOBILE COLLISION RATES**

<b>Deductible</b>	<b>Rate per Vehicle</b>
\$100*	\$10.00
\$200*	\$14.00
\$250	\$18.00
\$500	\$22.00
\$1,000	\$44.00
\$2,500	\$120.00
\$5,000	\$240.00

\* Limit options not available to new business policies and ineligible for endorsement to existing policies.

## **PICKUPS AND VANS**

Pickups and vans should be rated as private passenger autos for liability and physical damage. For non-symbol pickups, use the table below to determine a symbol.

When a pickup is used to transport a camper with facilities for cooking or sleeping that is not permanently attached, add the cost of the camper body to the cost of the pickup. When a pickup is used to transport a permanently attached camper, refer to the rates for Miscellaneous Vehicles - Motor Homes. There is no charge for caps (shells with no sleeping or cooking facilities), covers or bedliners.

Symbol	Symbol Code 1989 and Prior	Symbol Code 1990 and Newer	1989 and Prior Model Years	1990 - 2010 Model Years	2011 and Future Model Years
1	1	1	\$1 - 1,600	\$1 - 6,500	\$1 - 3,000
2	2	2	1,601 - 2,100	6,501 - 8,000	3,001 - 5,500
3	3	3	2,101 - 2,750	8,001 - 9,000	5,501 - 8,000
4	4	4	2,751 - 3,700	9,001 - 10,000	8,001 - 9,000
5	5	5	3,701 - 5,000	10,001 - 11,250	9,001 - 10,000
6	6	6	5,001 - 6,500	11,251 - 12,500	10,001 - 11,000
7	7	7	6,501 - 8,000	12,501 - 13,750	11,001 - 12,000
8	8	8	8,001 - 10,000	13,751 - 15,000	12,001 - 13,000
10	J	A	10,001 - 12,500	15,001 - 16,250	13,001 - 14,000
11	K	C	12,501 - 15,000	16,251 - 17,500	14,001 - 15,000
12	M	E	15,001 - 17,500	17,501 - 18,750	15,001 - 15,625
13	N	F	17,501 - 20,000	18,751 - 20,000	15,626 - 16,250
14	P	G	20,001 - 24,000	20,001 - 22,000	16,251 - 16,875
15	R	H	24,001 - 28,000	22,001 - 24,000	16,876 - 17,500
16	S	J	28,001 - 33,000	24,001 - 26,000	17,501 - 18,125
17	T	K	33,001 - 39,000	26,001 - 28,000	18,126 - 18,750
18	U	L	39,001 - 46,000	28,001 - 30,000	18,751 - 19,375
19	V	M	46,001 - 55,000	30,001 - 33,000	19,376 - 20,000
20	W	N	55,001 - 65,000	33,001 - 36,000	20,001 - 20,625
21	A	P	65,001 and above	36,001 - 40,000	20,626 - 21,250
22		R		40,001 - 45,000	21,251 - 21,875
23		T		45,001 - 50,000	21,876 - 22,500
24		U		50,001 - 60,000	22,501 - 23,125
25		W		60,001 - 70,000	23,126 - 23,750
26		X		70,001 - 80,000	23,751 - 24,375
27		Y		80,001 and above	24,376 - 25,000
28					25,001 - 25,625
29					25,626 - 26,250
30					26,251 - 26,875
31					26,876 - 27,500
32					27,501 - 28,125
33					28,126 - 28,750
34					28,751 - 29,375
35					29,376 - 30,000
36					30,001 - 31,000
37					31,001 - 32,000
38					32,001 - 33,000
39					33,001 - 34,000
40					34,001 - 35,000
41					35,001 - 36,000
42					36,001 - 37,000
43					37,001 - 38,000
44					38,001 - 39,000
45					39,001 - 40,000
46					40,001 - 41,250
47					41,251 - 42,500
48					42,501 - 43,750

49				43,751 - 45,000
50				45,001 - 46,250
51				46,251 - 47,500
52				47,501 - 48,750
53				48,751 - 50,000
54				50,001 - 52,500
55				52,501 - 55,000
56				55,001 - 57,500
57				57,501 - 60,000
58				60,001 - 65,000
59				65,001 - 70,000
60				70,001 - 75,000
61				75,001 - 80,000
62				80,001 - 85,000
63				85,001 - 90,000
64				90,001 - 95,000
65				95,001 - 100,000
66				100,001 - 110,000
67				110,001 - 120,000
68				120,001 - 130,000
69				130,001 - 140,000
70				140,001 - 150,000
71				Rating symbol only
72				Rating symbol only
73				Rating symbol only
74				Rating symbol only
75				Rating symbol only
98				150,001 and above

## RECREATIONAL TRAILERS

### DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A personal auto policy affording liability provides coverage for trailers designed for use with a private passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a private passenger auto or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

A recreational trailer is a non-self-propelled unit equipped as living quarters (cooking, dining, plumbing, or refrigeration facilities). The insured must maintain a separate and permanent residence other than the recreational trailer. Coverage is not provided on an agreed value basis.

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach: PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

### PHYSICAL DAMAGE RATES

Use Motor Home rates

## RENTAL REIMBURSEMENT

Coverage may be provided for any transportation expenses incurred by the insured as the result of a loss to a vehicle listed on the policy or a non-owned auto. The rates for this coverage are not subject to classification rating or modification by any rating plan.

Only policies providing Comprehensive coverage may be afforded Rental Reimbursement coverage.

Attach: PP 0302: Optional Limits Transportation Expenses Coverage

### RENTAL REIMBURSEMENT RATES

Per Day/Max	Rate per Vehicle
\$30/\$900	\$12.00
\$40/\$1,200	\$24.00
\$50/\$1,500	\$32.00
\$75/\$2,250	\$38.00

## REPAIR OR REPLACEMENT PLUS

The Limit of Liability provisions for Part D, Coverage for Damage to Your Auto, can be changed from actual cash value to replacement cost for losses caused by other than fire, theft or larceny.

The limit of liability for other than these losses will be the lesser of the reasonable cost of repair with parts of like kind and quality or the cost of a new vehicle of the same make, if possible; similar vehicle size class; and similar body type and equipment as the damaged vehicle.

- For total loss, we will pay the unpaid amount due on the lease/loan less any deductions specified under the endorsement.
- The endorsement is available only for vehicles purchased or leased new.
- Coverage is not available on excessively high-valued (over \$100,000) autos or unique vehicles.
- Coverage must be added within 180 days of delivery of the new or leased vehicle.
- Repair or Replacement Coverage must be maintained continuously on the auto. Coverage on the vehicle cannot be reinstated, once it has been discontinued.
- Repair or Replacement Coverage is available only if Collision and Comprehensive coverage are carried for the auto.

Note: This coverage includes Auto Loan Lease Gap Coverage.

Attach: Auto 684: Repair or Replacement Plus Endorsement

### REPAIR OR REPLACEMENT PLUS RATE

15% of the combined Comprehensive and Collision premium

## EXCESS SOUND REPRODUCING EQUIPMENT

Coverage may be extended for electronic equipment which is specifically designed for the reproduction of sound and is:

- Permanently installed in the vehicle
- Designed to be solely operated by use of the power from the vehicle's electrical system and is removable from a housing unit which is permanently in-stalled in the vehicle

at time of loss, along with accessories used with such equipment is automatically covered under the policy without additional premium charge.

However, equipment designed solely for the reproduction of sound and accessories used with such equipment, which is installed in locations not used by the vehicle manufacturer for installation of such equipment or accessories, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

### EXCESS SOUND REPRODUCING EQUIPMENT RATES

Maximum Limit of Liability for Excess Sound Reproducing Equipment	Premium per Car
\$1,500	\$30
\$2,000	\$58
\$2,500	\$86
\$3,000	\$114
\$3,500	\$144
\$4,000	\$172
\$4,500	\$200
\$5,000	\$228

### SUSPENSION OF INSURANCE

Under any policy providing just physical damage coverage, only Collision may be suspended. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:

- Insurance may be reinstated upon the named insured 's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
- The Reinstatement of Insurance Endorsement shall not extend the policy beyond its original expiration date.
- Pro Rata premium credit shall be granted for the period of suspension upon reinstatement. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the policy period.
- If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- If Liability coverage is suspended on all owned autos, coverage for which separate premiums apply - including uninsured motorists coverage, underinsured motorists coverage, medical payments coverage or extended liability coverage provided under the use of other autos provisions - may be continued in force without premium adjustment for these coverages.
- If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, afforded with-out separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
  1. A description of each auto.
  2. The dates between which it was laid up because of the strike.

- A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

PP 0201: Suspension of Insurance Endorsement

PP 0202: Reinstatement of Insurance Endorsement

## TOWING AND LABOR COSTS

Coverage may be written only for private passenger autos.

Attach: PP 0303: Towing and Labor Costs Coverage Endorsement

### Towing and Labor Cost Rates

Per Occurrence Limit	Premium Per Car
\$25	\$4.00
\$50	\$6.00
\$75	\$8.00
<b>\$100</b>	<b>\$10.00</b>
<b>\$200</b>	<b>\$20.00</b>
<b>\$300</b>	<b>\$30.00</b>

## UNINSURED MOTORISTS COVERAGE

This form of auto insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas and applies to all vehicles on the policy.

Exceptions:

- The named insured has the right to reject such coverage or reject the Property Damage portion only.
- Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.
- No insured may have Property Damage Uninsured Motorists Coverage unless Bodily Injury Uninsured Motorists Coverage is also afforded.

Attach:

PP 0401: Single Uninsured Motorist Limit

PP 0495: Uninsured Motorist Coverage – Arkansas

## INCREASED LIMITS

Split Limit Bodily Injury	Property Damage	Single Limit Liability
25,000/50,000	\$25,000	\$50,000
50,000/100,000	\$50,000	\$60,000*
100,000/200,000	\$75,000	\$75,000
100,000/300,000	\$100,000	\$100,000
150,000/300,000	\$200,000	\$200,000
300,000/300,000	\$250,000	\$300,000
250,000/500,000	\$300,000	\$500,000
500,000/500,000	\$500,000	

\* Limit options not available to new business policies and ineligible for endorsement to existing policies.

## UNDERINSURED MOTORISTS

This form of Auto insurance is offered at limits not less than \$75,000 Single Limit Underinsured Motorists Coverage or \$25,000/50,000 Split Limit Underinsured Motorists Coverage under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas.

- Underinsured Motorists Coverage must be offered at limits equal to the Single Limit Liability or Split Limit Bodily Injury Liability limit.
- If Underinsured Motorists Liability Coverage is provided, it applies to all vehicles insured under the policy.
- Underinsured Motorists Coverage must be offered in writing, and include a brief description of the coverage, for the first renewal of all policies that do not include Underinsured Motorists coverage.
- The named insured has the right to reject this coverage. Acceptance or rejection of such coverage need not be in writing. Subsequent renewals issued by the same insurer need not provide the rejected coverage unless an insured under the policy requests such coverage in writing.
- Basic Limits Protection for this coverage up to the Financial Responsibility law limits is provided under the Uninsured Motorists Coverage Endorsement.
- Increased Limits - Increased Limits of Underinsured Motorists Coverage may be afforded under the following conditions:
  - only if increased limits Uninsured Motorists Coverage is afforded
  - increased limits Uninsured and Underinsured Motorists insurance must be afforded at the same limits.

Attach:

PP 0434: Underinsured Motorists Coverage - Arkansas

PP 0402: Single Underinsured Motorist Limit – Arkansas

## INCREASED LIMITS

Split Limit Bodily Injury	Single Limit Liability
25,000/50,000	\$50,000
50,000/100,000	\$60,000*
100,000/200,000	\$75,000
100,000/300,000	\$100,000
150,000/300,000	\$200,000
300,000/300,000	\$300,000
250,000/500,000	\$500,000
500,000/500,000	

\* Limit options not available to new business policies and ineligible for endorsement to existing policies.

## PRIMARY CLASS DETERMINATION

Classify the vehicle according to the age, sex and marital status of the operator, the use of the auto and the eligibility of youthful operators for the Driver Training and Good Student discounts. If the number of vehicles is equal to or exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators. If all operators in the household are under the age of 50, excess vehicles will be assigned the excess vehicle class code.

Changes to the attained age or driving record of an operator, or to the assigned symbol of a vehicle as a result of loss review, will be effective at the next renewal. All other changes, including adding an operator mid-term, will be made on a pro-rata basis.

A person in active military service of the US Armed Forces is not considered a resident in the applicant's household unless this person customarily operates the auto.

## YOUTHFUL OPERATORS

If the operator of a vehicle is a youthful student residing at an educational institution over 100 miles from the auto's principal garaging location, the auto is rated as if the student is married.

For single car risks: The youthful operator with the highest primary rating factor will apply.

For Multi Car Risks: Assign principal youthful operators to the autos they principally operate. Assign other youthful operators to remaining autos as follows:

Determine the primary pleasure use rating factors of all youthful operators.

Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently. Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.

After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

Any remaining autos are rated at the appropriate All Other Operator classification.

## OPERATORS AGE 50 AND OVER

If all operators in the household are age 50 or over, the lowest rated primary class will apply to autos in excess of the number of operators.

## CLASS CODE DETERMINATION

Positions 1-4	Primary Classification
Position 5	1 = Single Car Pleasure 2 = Multi Car Pleasure 3 = Single Car Short Commute 4 = Multi Car Short Commute 5 = Single Car Long Commute 6 = Multi Car Long Commute 7 = Single Car Business 8 = Multi Car Business 9 = Single Car Farm 0 = Multi Car Farm
Position 6	Accident Surcharge Code
Position 7	Violation Surcharge Code
Position 8	1 = Standard Performance 2 = Intermediate Performance 3 = High Performance 4 = Sports Performance 5 = Sports Premium Performance 6 = <a href="#">Unacceptable Vehicle</a> 7 = <a href="#">Restricted Vehicle</a>

# VEHICLE USE DEFINITIONS

## USE CLASSIFICATIONS

- Business use means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- Farm use means the auto is principally garaged on a farm or ranch, and
  1. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
  2. It is not customarily used in any occupation other than farming or ranching.
- Pleasure use means:
  1. No business use
  2. Personal use including driving to or from work or school:
    - a. Less than 3 road miles one way; or
    - b. 3 or more, but less than 15 road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- Work less than 15 miles means:
  1. No business use
  2. Personal use including driving to or from work or school:
    - a. 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks in any 5 week period.
    - b. 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- Work 15 or more miles means:
  1. No business use
  2. Personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

An auto used in the business of the U.S. Government by one of its employees may be classified and rated as pleasure, work less than 15 miles or work more than 15 miles when the federal employees using autos in government business endorsement is used to limit coverage.

# TERRITORY DEFINITIONS

Zip Code	Territory
71601	139
71602	138
71603	129
71611	140
71612	140
71613	140
71630	134
71631	140
71635	140
71638	134
71639	134
71640	134
71642	135
71643	139
71644	137
71646	140
71647	136
71651	137
71652	140
71653	134
71654	134
71655	140
71656	140
71657	143
71658	134
71659	140
71660	143
71661	134
71662	134
71663	134
71665	140
71666	134
71667	137
71670	134
71671	140
71674	134
71675	139
71676	134
71677	134
71678	140
71701	140
71711	140
71720	140
71721	140
71722	140
71724	137
71725	140
71726	143
71728	140
71730	126

Zip Code	Territory
72023	128
72024	140
72025	136
72026	134
72027	136
72028	140
72029	134
72030	140
72031	140
72032	214
72033	214
72034	111
72035	137
72036	133
72037	140
72038	134
72039	140
72040	135
72041	136
72042	134
72043	135
72044	140
72045	140
72046	140
72047	140
72048	134
72051	135
72052	140
72053	140
72055	134
72057	140
72058	140
72059	140
72060	135
72061	142
72063	140
72064	140
72065	141
72066	140
72067	140
72068	140
72069	134
72070	140
72072	135
72073	143
72074	140
72075	140
72076	127
72078	140
72079	135

Zip Code	Territory
72335	133
72336	140
72338	131
72339	133
72340	133
72341	134
72342	134
72346	133
72347	133
72348	133
72350	131
72351	131
72352	140
72353	140
72354	131
72355	134
72358	131
72359	135
72360	134
72364	133
72365	131
72366	134
72367	134
72368	134
72369	134
72370	132
72372	133
72373	133
72374	134
72376	133
72377	140
72379	134
72383	140
72384	133
72386	131
72387	140
72389	140
72390	134
72391	135
72392	133
72394	133
72395	131
72396	133
72401	132
72402	140
72403	140
72404	131
72410	140
72411	131
72412	131

Zip Code	Territory
72624	143
72626	135
72628	139
72629	140
72630	137
72631	140
72632	140
72633	140
72634	140
72635	143
72636	140
72638	140
72639	140
72640	140
72641	140
72642	140
72644	137
72645	137
72648	140
72650	137
72651	140
72653	126
72654	140
72655	140
72657	140
72658	140
72659	140
72660	140
72661	140
72662	137
72663	140
72666	138
72668	140
72669	135
72670	135
72672	140
72675	140
72677	139
72679	140
72680	140
72682	140
72683	140
72685	140
72686	135
72687	140
72701	106
72702	207
72703	106
72704	106
72711	137

71731	140	72080	140	72413	140	72712	113
71740	140	72081	140	72414	131	72714	218
71742	136	72082	136	72415	140	72715	115
71743	139	72083	140	72416	131	72716	136
71744	140	72084	136	72417	131	72717	140
71745	140	72085	140	72419	131	72718	108
71747	136	72086	140	72421	135	72719	140
71748	143	72087	140	72422	140	72721	140
71749	140	72088	140	72424	140	72722	135
71750	142	72089	141	72425	135	72727	142
71751	135	72099	135	72426	131	72728	140
71752	143	72101	133	72427	138	72729	140
71753	138	72102	140	72428	131	72730	114
71754	140	72103	135	72429	131	72732	140
71758	140	72104	140	72430	131	72733	140
71759	136	72105	135	72431	135	72734	137
71762	136	72106	140	72432	131	72735	140
71763	140	72107	143	72433	140	72736	135
71764	139	72108	140	72434	140	72737	140
71765	136	72110	140	72435	143	72738	140
71766	143	72111	140	72436	131	72739	142
71768	142	72112	140	72437	131	72740	137
71770	140	72113	102	72438	131	72741	135
71772	140	72114	212	72439	140	72742	140
71801	140	72115	213	72440	138	72744	140
71802	140	72116	110	72441	131	72745	140
71820	135	72117	211	72442	131	72747	140
71822	143	72118	213	72443	131	72749	135
71823	140	72119	211	72444	140	72751	137
71825	143	72120	127	72445	137	72752	140
71826	140	72121	140	72447	131	72753	140
71827	143	72122	105	72449	135	72756	208
71828	140	72123	140	72450	131	72757	208
71831	140	72124	213	72451	143	72758	107
71832	136	72125	140	72453	140	72760	140
71833	136	72126	135	72454	131	72761	140
71834	140	72127	140	72455	135	72762	109
71835	137	72128	138	72456	131	72764	210
71836	136	72129	139	72457	136	72765	210
71837	136	72130	140	72458	135	72766	210
71838	143	72131	140	72459	140	72768	140
71839	141	72132	140	72460	140	72769	142
71840	137	72133	137	72461	131	72770	135
71841	140	72134	140	72462	136	72773	137
71842	140	72135	104	72464	131	72774	140
71844	140	72136	135	72465	140	72776	140
71845	140	72137	140	72466	137	72801	135
71846	143	72139	140	72467	132	72802	137
71847	140	72140	134	72469	140	72811	140
71851	140	72141	137	72470	140	72812	140
71852	140	72142	116	72471	137	72820	143
71853	136	72143	126	72472	131	72821	139
71854	130	72145	140	72473	140	72823	140

71855	135	72149	140	72474	137	72824	140
71857	140	72150	135	72475	140	72826	143
71858	139	72152	143	72476	140	72827	137
71859	140	72153	135	72478	137	72828	140
71860	143	72156	140	72479	131	72829	138
71861	140	72157	136	72482	135	72830	140
71862	139	72158	137	72501	135	72832	135
71864	140	72160	138	72503	143	72833	140
71865	140	72164	140	72512	140	72834	140
71866	140	72165	140	72513	135	72835	140
71901	117	72166	134	72515	140	72837	138
71902	140	72167	135	72517	137	72838	140
71903	140	72168	140	72519	140	72839	140
71909	103	72169	140	72520	140	72840	139
71910	204	72170	140	72521	140	72841	138
71913	117	72173	140	72522	140	72842	135
71914	140	72175	137	72523	140	72843	140
71920	140	72176	143	72524	140	72845	140
71921	140	72178	140	72525	142	72846	140
71922	137	72179	140	72526	140	72847	137
71923	137	72180	135	72527	136	72851	140
71929	135	72181	135	72528	140	72852	136
71932	140	72182	137	72529	140	72853	143
71933	135	72183	135	72530	140	72854	137
71935	140	72189	140	72531	140	72855	138
71937	140	72190	213	72532	135	72856	140
71940	140	72198	135	72533	140	72857	140
71941	136	72199	135	72534	143	72858	135
71942	135	72201	202	72536	140	72860	135
71943	137	72202	202	72537	140	72863	140
71944	140	72203	201	72538	140	72865	135
71945	135	72204	200	72539	140	72901	119
71949	135	72205	101	72540	140	72902	118
71950	143	72206	202	72542	140	72903	119
71951	135	72207	100	72543	140	72904	119
71952	140	72209	202	72544	138	72905	139
71953	135	72210	202	72545	140	72906	121
71956	139	72211	100	72546	140	72908	121
71957	140	72212	100	72550	140	72913	119
71958	140	72214	202	72553	140	72914	119
71959	140	72215	202	72554	140	72916	119
71960	140	72216	202	72555	135	72917	119
71961	135	72217	101	72556	140	72918	120
71962	140	72219	201	72560	137	72919	139
71964	135	72221	202	72561	143	72921	122
71965	140	72222	101	72562	143	72923	124
71966	140	72223	100	72564	135	72926	143
71968	137	72225	202	72565	135	72927	140
71969	140	72227	101	72566	140	72928	140
71970	140	72231	202	72567	140	72930	140
71971	140	72260	202	72568	140	72932	124
71972	140	72295	135	72569	140	72933	135
71973	140	72301	133	72571	140	72934	124

71998	140
71999	140
72001	138
72002	140
72003	134
72004	140
72005	133
72006	140
72007	140
72010	143
72011	135
72012	135
72013	140
72014	133
72015	215
72016	137
72017	135
72018	215
72019	112
72020	136
72021	134
72022	140

72303	140
72310	131
72311	134
72312	140
72313	131
72315	131
72316	135
72319	135
72320	134
72321	131
72322	135
72324	133
72325	135
72326	133
72327	133
72328	134
72329	131
72330	131
72331	133
72332	135
72333	134

72572	140
72573	140
72575	140
72576	140
72577	140
72578	140
72579	140
72581	135
72583	140
72584	140
72585	140
72587	140
72601	127
72602	135
72611	135
72613	140
72615	137
72616	135
72617	140
72619	137
72623	140

72935	125
72936	124
72937	125
72938	124
72940	124
72941	123
72943	143
72944	140
72945	123
72946	125
72947	124
72948	124
72949	140
72950	140
72951	140
72952	124
72955	122
72956	122
72957	124
72958	140
72959	140

# ENDORSEMENT INDEX

Form	Endorsement Name
<a href="#">Auto 40</a>	Parked Automobile Collision
Auto 112	Additional Interest
<a href="#">Auto 684</a>	Repair or Replacement Plus
<a href="#">Auto 749</a>	Existing Insurance
Auto 910	Electronic Equipment Endorsement
Auto 933	Changes to Your Policy
<a href="#">PP 0201</a>	Suspension of Insurance
<a href="#">PP 0202</a>	Reinstatement of Insurance
<a href="#">PP 0301</a>	Federal Employees Using Autos in Government Business
<a href="#">PP 0302</a>	Optional Limits Transportation Expenses Coverage
<a href="#">PP 0303</a>	Towing and Labor Costs Coverage
PP 0305	Loss Payable
<a href="#">PP 0306</a>	Extended Non-Owned Coverage for Named Individual
<a href="#">PP 0307</a>	Covered Property Coverage
PP 0308	Coverage for Damage to Your Auto (Maximum Limit of Liability)
PP 0309	Single Limit Liability
<a href="#">PP 0313</a>	Coverage for Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs and Other Media
<a href="#">PP 0318</a>	Customizing Equipment Coverage
<a href="#">PP 0319</a>	Additional Insured Lessor
<a href="#">PP 0321</a>	Mexico Coverage
PP 0323	Miscellaneous Type Vehicles
PP 0326	Liability Coverage Exclusion Endorsement
<a href="#">PP 0328</a>	Miscellaneous Type Vehicles (Motor Homes)
<a href="#">PP 0334</a>	Joint Ownership Coverage
<a href="#">PP 0335</a>	Auto Loan Lease Gap Coverage
<a href="#">PP 0401</a>	Single Uninsured Motorist Limit
<a href="#">PP 0402</a>	Single Underinsured Motorist Limit
<a href="#">PP 0495</a>	Uninsured Motorist Coverage - Arkansas
<a href="#">PP 0434</a>	Underinsured Motorists Coverage - Arkansas
<a href="#">PP 0582</a>	Personal Injury Protection Coverage - Arkansas
PP 1301	Coverage for Damage to Your Auto Exclusion

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # AR\_Auto\_2011\_Rate\_1

2. If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number N/A

Company Name	Company NAIC Number
3. A. Trinity Universal Insurance Company	B. 19887

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Liability	+13.7%	+9.2%	86.6%			
Med Pay / PIP	-1.8%	-0.2%	30.6%			
UM / UIM	+12.7%	+9.9%	119.3%			
Collision	-1.7%	-0.7%	44.9%			
Comprehensive	-12.3%	-0.6%	39.2%			
<b>TOTAL OVERALL EFFECT</b>	<b>+5.5%</b>	<b>+4.9%</b>				

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	1,130	N/A	N/A	1,159	399	34.5%	56.6%
2006	793	-27.0%	11/1/2006	730	249	34.1%	58.7%
2007	755	-5.0%	7/1/2007	670	405	60.4%	62.7%
2008	891	-0.8%	2/1/2008	795	759	95.4%	58.8%
2009	704	+3.1%	8/1/2009	1,038	606	58.4%	72.2%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.6%
B. General Expense	5.8%
C. Taxes, License & Fees	4.6%
D. Underwriting Profit & Contingencies	4.7%
E. Other (explain)	0.2% (reinsurance)
F. TOTAL	35.0%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. +27.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 122 (Outer Fort Smith - A)  
 10. -14.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 111 (Conway - West)