Filing at a Glance

Company: United Home Insurance Company

Product Name: Private Passenger Auto
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule

SERFF Tr Num: UHIC-126946117
SERFF Status: Closed-Filed
Co Tr Num: UHIC-AR-PPA-01-2011

Authors: William Kyle Harris, Matthew Miller
Date Submitted: 12/16/2010

State: Arkansas
State Tr Num: EFT $50
State Status: Fees verified and received
Reviewer(s): Alexa Grissom, Nancy Horton
Disposition Date: 03/31/2011
Disposition Status: Filed
Effective Date (New): 02/27/2011
Effective Date (Renewal):

Effective Date Requested (New): 01/17/2011
Effective Date Requested (Renewal): 01/17/2011
State Filing Description:

General Information

Project Name: UHIC AR AUTO
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 03/31/2011
State Status Changed: 01/04/2011
Created By: William Kyle Harris
Corresponding Filing Tracking Number: UHIC-AR-PPA-01-2011
Filing Description:
Auto Filing

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: William Kyle Harris

Company and Contact

Filing Contact Information

William Kyle Harris, Vice-President
1201 West Court Street
Paragould, AR 72450

kharris@unitedhomeins.com
870-236-2208 [Phone] 104 [Ext]
870-236-2939 [FAX]

Filing Company Information

United Home Insurance Company	CoCode: 17647	State of Domicile: Arkansas
1201 West Court	Group Code:	Company Type: Property & Casualty
Paragould, AR 72450	Group Name:	State ID Number:
(870) 236-2208 ext. 104[Phone]	FEIN Number: 73-1233518	

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Home Insurance Company	$50.00	12/16/2010	43031095

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/31/2011	03/31/2011

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	03/04/2011	03/04/2011	William Kyle Harris	03/16/2011	03/16/2011
Pending Industry Response	Alexa Grissom	02/24/2011	02/24/2011	William Kyle Harris	02/25/2011	02/25/2011
Pending Industry Response	Alexa Grissom	02/15/2011	02/15/2011	William Kyle Harris	02/16/2011	02/16/2011
Pending Industry Response	Alexa Grissom	02/07/2011	02/07/2011	William Kyle Harris	02/07/2011	02/07/2011
Pending Industry Response	Alexa Grissom	01/24/2011	01/24/2011	William Kyle Harris	01/27/2011	01/27/2011
Pending Industry Response	Alexa Grissom	01/04/2011	01/04/2011	William Kyle Harris	01/12/2011	01/12/2011

SERFF Tracking Number:	*UHIC-126946117*	*State:*	*Arkansas*
Filing Company:	*United Home Insurance Company*	*State Tracking Number:*	*EFT $50*
Company Tracking Number:	*UHIC-AR-PPA-01-2011*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*UHIC AR AUTO/*		

Disposition

Disposition Date: 03/31/2011

Effective Date (New): 02/27/2011

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*UHIC-126946117*	*State:*	*Arkansas*
Filing Company:	*United Home Insurance Company*	*State Tracking Number:*	*EFT $50*
Company Tracking Number:	*UHIC-AR-PPA-01-2011*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*UHIC AR AUTO/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document *(revised)*	TU Insurance Scoring Model	Filed	No
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	TU Insurance Scoring Model	Filed	No
Supporting Document	TU Insurance Scoring Model	Filed	No
Rate	Cover Letter	Filed	Yes
Rate *(revised)*	TIERS (Revised v B)	Filed	Yes
Rate	TIERS (Revised)	Filed	Yes
Rate	TIERS	Filed	Yes
Rate	TIER B	Filed	Yes
Rate	TIER D	Filed	Yes
Rate	TERRITORY FACTORS	Filed	Yes
Rate	RATE PAGES	Filed	Yes
Rate	RATE ORDER CALC	Filed	Yes
Rate	INSURANCE SCORE	Filed	Yes
Rate	2011 PHYS DAMAGE	Filed	Yes
Rate *(revised)*	UWG	Filed	Yes
Rate	UWG	Filed	Yes
Rate	UWG	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/04/2011
Submitted Date	03/04/2011
Respond By Date	

Dear William Kyle Harris,

This will acknowledge receipt of the captioned filing. I am unable to open the APCS as it is protected by a password. I did notice that it is named with an extra "x" at the end which might cause a problem.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/16/2011
Submitted Date	03/16/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: The form has been reattached. It was in Excel 2007 format. The newly revised file is version 2003, and should be compatible with your files.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Matthew Miller, William Kyle Harris

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/24/2011
Submitted Date	02/24/2011
Respond By Date	

Dear William Kyle Harris,

This will acknowledge receipt of the captioned filing. Please send the APCS in Excel via SERFF.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/25/2011
Submitted Date	02/25/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: The APCS survey has been submitted in excel via SERFF per your request. It has our new effective date.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Matthew Miller, William Kyle Harris

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/15/2011
Submitted Date	02/15/2011
Respond By Date	

Dear William Kyle Harris,

This will acknowledge receipt of the captioned filing. Please set a new effective date at least 20 days after you latest response was submitted and forward an updated APCS to the Department with the new effective date on it.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

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

Dear Alexa Grissom,

Comments:

Response 1

Comments: The APCS survey was re-submitted via email per your request.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Matthew Miller, William Kyle Harris

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/07/2011
Submitted Date	02/07/2011
Respond By Date	

Dear William Kyle Harris,

This will acknowledge receipt of the captioned filing.

It is the Department's position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for tier placement or surcharges. Please amend your rule accordingly. Also, please refer to Directive 2-2009. The inclusion of OTC claims could violate this law and Directive.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

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

Dear Alexa Grissom,

Comments:

Response 1

Comments: Per the rule ACA 23-63-109, our filing has been updated to reflect the current rules regarding OTC claims. The tiers and definitions have been amended to reflect weather and catastrophe losses as excluded from consideration in rating. We are now in compliance with the rules that govern that state of Arkansas.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: TU Insurance Scoring Model

Comment: This Item should be Marked Confidential to the public. It is the Approved Insurance Rating Model from Transunion. The Statewide and Nationwide results were used in the establishment of our tiers.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
TIERS (Revised v B)		Replacement	
Previous Version			
TIERS (Revised)		*Replacement*	
TIERS		*New*	
UWG		Replacement	
Previous Version			
UWG		*Replacement*	
UWG		*New*	

Sincerely,

Matthew Miller, William Kyle Harris

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/24/2011
Submitted Date	01/24/2011
Respond By Date	

Dear William Kyle Harris,

This will acknowledge receipt of the captioned filing. The APCS should be submitted in Excel via SERFF. Per Ark. Code Ann. 23=79-152, not-at-fault accident and/or claims may not be utilized to negatively impact the rte of the insured/applicant. The Tiering Rules may not include not-at-fault accients/claims.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/27/2011
Submitted Date	01/27/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Our tiers and underwriting manual were updated to reflect the Ark. Code Ann. 23=79-152. They are now in compliance with the rules that govern the state.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
TIERS (Revised)		*Replacement*	
Previous Version			
TIERS		*New*	
UWG		*Replacement*	
Previous Version			
UWG		*New*	

All the requested changes were made. I also submitted the APCS survey in excel for this filing.

Sincerely,

Matthew Miller, William Kyle Harris

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/04/2011
Submitted Date	01/04/2011
Respond By Date	

Dear William Kyle Harris,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. Please review Ark. Code Ann. 23-79-152 and revise the tiering rules accordingly. You may wish to refer to Directoive 2-2009 as well. Please review Directive 2-2002 and Ark. Code Ann. 23-67-405 to 415 for requirements of insurers who wish to utilize credit. Please note advise aciton notices must be filed as well as loss experience justifying the use of credit. Also, please note that no-hits and thin files may not be surcharge. Furthermore, please explain why Star Casualty appears on some of the credit information.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/12/2011
Submitted Date	01/12/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Upon review of Directive 2-2002, Ark. Code Ann. 23-67-405 to 415, and Ark. Code Ann. 23-79-152, we are in compliance with the rules that govern that state of Arkansas for the use of Insurance Scoring through our vendor Transunion. The model that we have used for our Private Passenger Auto Program is a state approved model.

Regarding our loss experience to justify credit, given this is our initial filing for the state we have no loss experience data of our own. Because of this shortcoming, we based our credit breaks on the state-wide data that was provided to us in the Transunion state approved model which is accompanied in this filing. Because we have 5 tiers, I simply determined the breaks by deciles based upon the loss experience in the model.

We do not have a surcharge in place for a no-hit or a thin file.

Our program is a me-too filing of 1st Auto and Casualty's Rates and Rules which have already been approved by the state. The only modification is our vendor for insurance scoring is Transunion, thus the difference in scoring breaks.

The credit information contained Star because they were my former employer and in using the same scoring model at my current employer I merely attached the wrong model. (I keep a folder of all the filings that I have made).

The APCS will be submitted in Excel format via email to the state per your request.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: TU Insurance Scoring Model

Comment: This Item should be Marked Confidential to the public. It is the Approved Insurance Rating Model from Transunion. The Statewide and Nationwide results were used in the establishment of our tiers.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Matthew Miller

Sincerely,
Matthew Miller, William Kyle Harris

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 03/31/2011	Cover Letter		New		Explanatory Memorandom AR.pdf
Filed 03/31/2011	TIERS (Revised v B)		Replacement		TIERS (REVISED V B).pdf
Filed 03/31/2011	TIER B		New		TIER B.pdf
Filed 03/31/2011	TIER D		New		TIER D.pdf
Filed 03/31/2011	TERRITORY FACTORS		New		TERRITORY FACTORS.pdf
Filed 03/31/2011	RATE PAGES		New		RATE PAGES.pdf
Filed 03/31/2011	RATE ORDER CALC		New		RATE ORDER CALC.pdf
Filed 03/31/2011	INSURANCE SCORE		New		Insurance Score.pdf

SERFF Tracking Number:	*UHIC-126946117*	*State:*	*Arkansas*
Filing Company:	*United Home Insurance Company*	*State Tracking Number:*	*EFT $50*
Company Tracking Number:	*UHIC-AR-PPA-01-2011*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*UHIC AR AUTO/*		

Filed 03/31/2011	2011 PHYS DAMAGE	New	2011 PHYS DAMAGE.pdf
Filed 03/31/2011	UWG	Replacement	UWG United Home (Updated) v B.pdf

UNITED HOME
INSURANCE CO.

December 15, 2010

Mrs. Alexa Grissom
Arkansas Insurance Dept
1200 West 3rd St
Little Rock, AR 72201

RE: **United Home Insurance Company – NAIC # 17647**
Rate/Rule Filing – Prior Approval

Overview

Dear Mrs. Grissom:

Please accept the following initial rate/rule filing for United Home Insurance Company (UHIC). We are designating this filing as a prior approval with a proposed effective dates of January 17, 2011 for all New Business.

Enclosed are the required filing forms for the rate/rule filing and the $100 filing fee.

We believe these rates to be adequate, not excessive, nor unfairly discriminatory. We attest that they are in compliance with the applicable laws that govern Arkansas.

If there are any questions, or you require any additional information, please contact me at (870) 236-2208. Thank you for your attention and time with this filing.

Sincerely,

Matthew Miller
Product Manager
United Home Insurance Company
1201 W. Court St.
Paragould, AR 72450

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Program Qualifications

Program A

1. No Prior Insurance
2. Accidents & Violations including OTC losses 3 per household in prior 3 years (no more than 2 At-Fault) excluding Not-at-Fault accidents*
3. 18 w/ 2 yrs driving experience (unless United Home insures adult resident age 30+)
4. Minor Moving Violations 3 per household in prior 3 years (max 1 per driver including youthful)
5. At-Fault -Accidents less than or equal to 2 per household in prior 3 years (max 1 at-fault accident per driver including youthful)
6. Comp loss less than or equal to 3 per household in prior 3 years
7. No Major Moving Violations in prior 3 years
8. Vehicle cost new $65,000 or less

Program B

Must meet the requirements of A PLUS

1. Insurance Score 783
2. Proof of Prior Insurance for 6 months
3. No Major Moving Violations in prior 5 years
4. Minor Moving Violations 3 per household in prior 3 years (under the age of 18 no more than 1 per driver)
4. Vehicle cost new $65,000 or less

Program C

Must meet the requirements of B PLUS

1. Insurance Score 825
2. Accidents & Violations including Not-At-Fault & OTC losses 2 per household in prior 3 years (no more than 1 At-Fault)*
3. At-Fault -Accidents 1 per household in prior 3 years (Drivers 20 or less may not have an At-Fault accident)
4. Minor Moving Violations 2 per household in prior 3 years (under age 18 no more than 1 per driver)
5. 5 yrs of Driving experience, unless United Home insures an adult resident relative age 30+
6. Vehicle cost new $80,000 or less

Program D

Must meet the requirements of C Plus

1. Insurance Score 859
2. Accidents & Violations including OTC losses 1 per household in prior 3 years excluding Not-at-Fault accidents*
3. No At-Fault Accidents
4. Comp loss less than or equal to 1 per household in prior 3 years
5. Minor Moving Violations 1 per household in past 3 yrs
6. 5 yrs of Driving experience. Exception: youthfuls rated on parent's policy or youthfuls rated on their own policy if we have supporting adult (30 +) coverage in the household
7. Proof of Prior Insurance for 1 year continuous coverage
8. Vehicle cost new $85,000

Program E

Must meet the requirements of D PLUS

1. Insurance Score 888
2. No Accidents & Violations including OTC Losses excluding Not-at-Fault accidents
3. No Minor Moving Violations

***Per ACA 23-63-109, OTC losses exlude any OTC loss experienced from weather related or catastrophic events.**

Tier A	10% surcharge to program B rates
Tier B	use program B rates
Tier C	15% discount to program B rates
Tier D	use program D rates
Tier E	10% discount to program D rates

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 1&2
TIER B

Bodily Injury	
25/50	160
50/100	172
100/300	192
250/500	207

Property Damage	
25000	166
50000	171
100000	179

Medical Payments	
1000	15
2000	26
5000	41
10000	52

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	57	55	52	49	47	45	42	40	38	36	34	33	31	30	
3	69	66	63	60	57	54	51	48	47	44	42	40	38	36	
4	79	75	71	68	64	61	58	55	53	50	47	45	43	41	
5	88	84	80	76	72	69	65	62	59	56	53	50	48	46	
6	98	94	89	84	80	76	72	69	66	62	59	56	54	50	
7	107	102	97	93	87	84	79	75	72	68	64	61	58	56	22
8	116	111	106	101	96	91	86	82	79	74	70	67	63	60	28
10	127	122	116	110	105	100	94	89	86	81	76	73	70	66	35
11	139	133	127	121	114	109	103	98	94	89	84	80	76	72	42
12	153	146	139	133	125	120	113	107	103	98	92	88	84	80	50
13	166	159	151	144	136	130	123	116	112	106	100	95	91	86	61
14	182	174	165	157	149	142	134	127	122	116	109	104	99	94	73
15	201	192	183	173	164	157	148	140	135	128	121	115	110	104	86
16	218	209	199	189	179	171	161	153	147	139	131	125	119	113	100
17	236	225	214	203	193	184	174	165	159	150	141	135	128	122	117
18	252	241	229	218	206	197	186	177	170	161	151	145	138	131	135

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	244	233	222	209	195	184	169	155	147	138	129	122	113	107	
3	266	253	242	226	213	200	184	169	160	151	140	133	124	115	
4	284	271	258	242	226	213	195	180	171	160	149	142	131	124	
5	297	284	271	255	238	224	206	189	180	169	158	149	138	131	
6	313	297	284	266	251	235	215	200	186	175	164	155	144	135	
7	331	315	300	282	264	249	229	211	198	186	173	164	153	144	107
8	346	331	315	295	278	262	240	220	209	195	182	173	160	151	120
10	364	346	331	311	291	275	251	231	218	204	191	182	169	160	133
11	382	364	346	326	304	286	264	242	229	215	200	191	178	167	147
12	400	382	364	342	320	302	278	255	240	226	211	200	186	175	162
13	420	402	382	360	335	317	291	266	253	238	222	211	195	184	180
14	444	424	404	380	355	335	306	282	266	251	235	222	206	193	200
15	473	453	431	404	380	357	326	302	284	266	251	238	220	206	224
16	502	477	455	428	400	377	346	320	300	282	264	251	233	218	251
17	528	504	480	451	422	397	364	335	317	297	278	264	244	231	271
18	555	528	504	473	444	417	384	353	333	313	293	278	258	242	293

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 3
TIER B

Bodily Injury	
25/50	95
50/100	102
100/300	114
250/500	122

Property Damage	
25000	132
50000	136
100000	142

Medical Payments	
1000	8
2000	14
5000	22
10000	28

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	59	56	54	51	48	46	43	41	40	37	35	34	32	31	
3	71	68	65	62	58	56	52	50	48	46	43	41	39	37	
4	81	77	73	70	66	63	59	56	54	51	48	46	44	42	
5	91	87	82	78	74	71	67	64	61	58	55	52	49	47	
6	101	96	92	87	82	79	74	71	68	64	61	58	55	52	
7	110	105	100	95	90	86	81	77	74	70	66	63	60	57	31
8	120	115	109	104	99	94	88	84	81	77	72	69	65	62	40
10	131	125	119	114	108	103	97	92	88	84	79	75	72	68	50
11	144	137	131	124	118	112	106	101	97	92	86	82	78	74	59
12	158	151	144	137	129	123	116	110	106	101	95	91	86	82	71
13	171	164	156	148	140	134	126	120	115	109	103	98	94	89	86
14	187	179	170	162	153	146	138	131	126	119	112	107	102	97	102
15	207	198	188	178	169	162	152	145	139	132	124	118	113	107	122
16	225	215	205	194	184	176	166	157	152	143	135	129	123	117	141
17	243	232	221	209	199	190	179	170	163	154	146	139	132	126	164
18	260	248	236	224	213	203	191	182	175	166	156	149	142	134	191

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	225	214	204	192	180	170	155	143	135	127	118	112	104	98	
3	245	233	223	208	196	184	170	155	147	139	129	123	114	106	
4	261	249	237	223	208	196	180	165	157	147	137	131	121	114	
5	274	261	249	235	219	206	190	174	165	155	145	137	127	121	
6	288	274	261	245	231	216	198	184	172	161	151	143	133	125	
7	304	290	276	259	243	229	210	194	182	172	159	151	141	133	98
8	319	304	290	272	255	241	221	202	192	180	167	159	147	139	110
10	335	319	304	286	268	253	231	212	200	188	176	167	155	147	123
11	351	335	319	300	280	263	243	223	210	198	184	176	163	153	135
12	368	351	335	315	294	278	255	235	221	208	194	184	172	161	149
13	386	370	351	331	308	292	268	245	233	219	204	194	180	170	165
14	408	390	372	349	327	308	282	259	245	231	216	204	190	178	184
15	435	417	396	372	349	329	300	278	261	245	231	219	202	190	206
16	462	439	419	394	368	347	319	294	276	259	243	231	214	200	231
17	486	464	441	415	388	366	335	308	292	274	255	243	225	212	249
18	511	486	464	435	408	384	353	325	306	288	270	255	237	223	270

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 4
TIER B

Bodily Injury	
25/50	146
50/100	157
100/300	175
250/500	189

Property Damage	
25000	147
50000	152
100000	159

Medical Payments	
1000	14
2000	24
5000	38
10000	48

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	68	65	62	59	56	53	50	48	46	43	41	39	37	35	
3	82	79	75	71	67	64	61	58	56	53	50	47	45	43	
4	93	89	85	80	76	73	69	65	62	59	56	53	51	48	
5	105	100	95	90	86	82	77	74	71	67	63	60	57	54	
6	116	111	106	100	95	91	86	82	79	74	70	67	64	60	
7	127	121	116	110	104	100	93	89	85	81	76	73	69	66	35
8	139	132	126	120	114	108	102	97	93	88	84	80	75	72	46
10	152	145	138	131	124	119	112	106	102	97	91	87	83	79	58
11	166	158	151	144	136	130	123	116	112	106	100	95	90	86	69
12	183	174	166	158	149	142	134	127	123	116	110	105	100	95	82
13	198	189	180	171	162	155	146	139	133	126	119	113	108	103	99
14	217	207	197	187	177	169	160	152	145	138	130	124	118	112	118
15	239	228	217	206	196	187	176	167	161	152	144	137	131	124	140
16	260	248	236	225	213	204	191	182	175	165	156	149	142	135	163
17	280	268	255	242	230	219	207	196	189	178	168	161	153	145	190
18	300	287	273	259	246	235	221	210	202	191	180	172	164	155	220

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	254	242	231	217	203	192	175	162	152	143	134	127	118	111	
3	277	263	252	235	222	208	192	175	166	157	145	139	129	120	
4	296	282	268	252	235	222	203	187	178	166	155	148	136	129	
5	309	296	282	266	247	233	215	196	187	175	164	155	143	136	
6	326	309	296	277	261	245	224	208	194	182	171	162	150	141	
7	344	328	312	293	275	259	238	219	205	194	180	171	159	150	111
8	360	344	328	307	289	272	249	229	217	203	189	180	166	157	125
10	379	360	344	323	302	286	261	240	226	212	199	189	175	166	139
11	397	379	360	339	316	298	275	252	238	224	208	199	185	173	152
12	416	397	379	356	332	314	289	266	249	235	219	208	194	182	169
13	436	418	397	374	349	330	302	277	263	247	231	219	203	192	187
14	462	441	420	395	369	349	319	293	277	261	245	231	215	201	208
15	492	471	448	420	395	372	339	314	296	277	261	247	229	215	233
16	522	496	473	446	416	392	360	332	312	293	275	261	242	226	261
17	549	524	499	469	439	413	379	349	330	309	289	275	254	240	282
18	577	549	524	492	462	434	399	367	346	326	305	289	268	252	305

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 5
TIER B

Bodily Injury	
25/50	142
50/100	153
100/300	171
250/500	184

Property Damage	
25000	134
50000	138
100000	145

Medical Payments	
1000	14
2000	24
5000	38
10000	48

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	59	56	54	51	48	46	43	41	40	37	35	34	32	31	
3	71	68	65	62	58	56	52	50	48	46	43	41	39	37	
4	81	77	73	70	66	63	59	56	54	51	48	46	44	42	
5	91	87	82	78	74	71	67	64	61	58	55	52	49	47	
6	101	96	92	87	82	79	74	71	68	64	61	58	55	52	
7	110	105	100	95	90	86	81	77	74	70	66	63	60	57	31
8	120	115	109	104	99	94	88	84	81	77	72	69	65	62	40
10	131	125	119	114	108	103	97	92	88	84	79	75	72	68	50
11	144	137	131	124	118	112	106	101	97	92	86	82	78	74	59
12	158	151	144	137	129	123	116	110	106	101	95	91	86	82	71
13	171	164	156	148	140	134	126	120	115	109	103	98	94	89	86
14	187	179	170	162	153	146	138	131	126	119	112	107	102	97	102
15	207	198	188	178	169	162	152	145	139	132	124	118	113	107	122
16	225	215	205	194	184	176	166	157	152	143	135	129	123	117	141
17	243	232	221	209	199	190	179	170	163	154	146	139	132	126	164
18	260	248	236	224	213	203	191	182	175	166	156	149	142	134	191

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	242	231	220	207	193	182	167	154	145	136	127	121	112	105	
3	264	251	240	224	211	198	182	167	158	149	138	132	123	114	
4	281	268	255	240	224	211	193	178	169	158	147	141	130	123	
5	295	281	268	253	235	222	204	187	178	167	156	147	136	130	
6	310	295	281	264	248	233	213	198	185	174	163	154	143	134	
7	327	312	297	279	262	246	226	209	196	185	171	163	152	143	105
8	343	327	312	292	275	259	237	218	207	193	180	171	158	149	119
10	360	343	327	308	288	273	248	229	215	202	189	180	167	158	132
11	378	360	343	323	301	284	262	240	226	213	198	189	176	165	145
12	396	378	360	338	316	299	275	253	237	224	209	198	185	174	160
13	415	398	378	356	332	314	288	264	251	235	220	209	193	182	178
14	440	420	400	376	352	332	303	279	264	248	233	220	204	191	198
15	468	448	426	400	376	354	323	299	281	264	248	235	218	204	222
16	497	473	451	424	396	374	343	316	297	279	262	248	231	215	248
17	523	499	475	446	418	393	360	332	314	295	275	262	242	229	268
18	549	523	499	468	440	413	380	349	330	310	290	275	255	240	290

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 6
TIER B

Bodily Injury	
25/50	123
50/100	132
100/300	148
250/500	159

Property Damage	
25000	141
50000	146
100000	152

Medical Payments	
1000	13
2000	22
5000	35
10000	44

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	51	49	47	44	42	40	38	36	35	33	31	29	28	27	
3	62	59	57	54	51	49	46	44	42	40	37	36	34	32	
4	71	67	64	61	58	55	52	49	47	45	42	40	38	37	
5	79	76	72	68	65	62	59	56	53	51	48	45	43	41	
6	88	84	80	76	72	69	65	62	59	56	53	51	48	45	
7	96	92	88	83	79	75	71	67	65	61	58	55	52	50	27
8	105	100	95	91	86	82	77	73	71	67	63	60	57	54	35
10	115	110	104	99	94	90	85	80	77	73	69	66	63	59	44
11	125	120	114	109	103	98	93	88	85	80	75	72	68	65	52
12	138	132	125	119	113	108	102	96	93	88	83	79	75	72	62
13	150	143	136	129	123	117	110	105	101	95	90	86	82	78	75
14	164	156	149	141	134	128	121	115	110	104	98	94	89	85	89
15	181	173	164	156	148	141	133	126	122	115	109	103	99	94	106
16	197	188	179	170	161	154	145	138	132	125	118	113	107	102	124
17	212	203	193	183	174	166	156	148	143	135	127	122	116	110	144
18	227	217	206	196	186	177	167	159	153	145	136	130	124	117	167

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	249	238	226	213	199	188	172	159	149	140	131	125	115	109	
3	272	258	247	231	217	204	188	172	163	154	143	136	127	118	
4	290	276	263	247	231	217	199	183	174	163	152	145	134	127	
5	303	290	276	260	242	229	211	192	183	172	161	152	140	134	
6	319	303	290	272	256	240	220	204	190	179	168	159	147	138	
7	337	322	306	288	269	254	233	215	202	190	177	168	156	147	109
8	353	337	322	301	283	267	245	224	213	199	186	177	163	154	122
10	371	353	337	317	297	281	256	235	222	208	195	186	172	163	136
11	389	371	353	333	310	292	269	247	233	220	204	195	181	170	149
12	408	389	371	349	326	308	283	260	245	231	215	204	190	179	165
13	428	410	389	367	342	324	297	272	258	242	226	215	199	188	183
14	453	433	412	387	362	342	312	288	272	256	240	226	211	197	204
15	482	462	439	412	387	365	333	308	290	272	256	242	224	211	229
16	512	487	464	437	408	385	353	326	306	288	269	256	238	222	256
17	539	514	489	460	430	405	371	342	324	303	283	269	249	235	276
18	566	539	514	482	453	426	392	360	340	319	299	283	263	247	299

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORIES 7,8,9,10,11,12 & 13
TIER B

Bodily Injury	
25/50	100
50/100	107
100/300	120
250/500	129

Property Damage	
25000	115
50000	119
100000	124

Medical Payments	
1000	9
2000	16
5000	25
10000	32

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	96	91	87	82	78	75	70	67	64	61	57	55	52	49	
3	115	110	105	100	95	90	85	81	78	74	69	66	63	60	
4	131	125	119	113	107	102	96	91	88	83	78	75	71	68	
5	147	141	134	127	121	115	109	103	99	94	89	84	80	76	
6	163	156	148	141	134	128	121	115	110	104	98	94	89	84	
7	179	170	162	155	146	140	131	125	120	114	107	102	97	93	49
8	195	186	177	168	160	152	143	136	131	124	117	112	106	101	64
10	213	203	194	184	175	167	157	149	143	135	128	122	116	110	81
11	233	222	212	201	191	182	172	163	157	148	140	134	127	121	96
12	256	244	233	221	209	200	188	179	172	163	154	147	140	133	115
13	278	266	253	240	228	217	205	195	187	177	167	159	152	144	139
14	304	290	276	262	248	237	224	213	204	194	182	174	166	157	166
15	335	320	305	289	274	262	247	234	226	214	201	192	183	174	197
16	365	348	332	315	299	286	268	255	246	232	219	209	199	189	229
17	393	376	358	340	322	307	290	275	265	250	236	226	214	204	267
18	421	402	383	364	345	329	310	295	283	268	253	241	230	218	309

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	259	247	235	221	207	195	179	165	155	146	136	129	120	113	
3	282	268	256	240	226	212	195	179	169	160	148	141	132	122	
4	301	287	273	256	240	226	207	191	181	169	158	151	139	132	
5	315	301	287	271	252	238	219	200	191	179	167	158	146	139	
6	332	315	301	282	266	249	228	212	198	186	174	165	153	144	
7	351	334	318	299	280	264	242	224	209	198	184	174	162	153	113
8	367	351	334	313	294	278	254	233	221	207	193	184	169	160	127
10	386	367	351	329	308	292	266	245	231	216	202	193	179	169	141
11	405	386	367	346	322	304	280	256	242	228	212	202	188	176	155
12	424	405	386	362	339	320	294	271	254	240	224	212	198	186	172
13	445	426	405	381	355	337	308	282	268	252	235	224	207	195	191
14	471	449	428	402	377	355	325	299	282	266	249	235	219	205	212
15	501	480	457	428	402	379	346	320	301	282	266	252	233	219	238
16	532	506	482	454	424	400	367	339	318	299	280	266	247	231	266
17	560	534	508	478	447	421	386	355	337	315	294	280	259	245	287
18	588	560	534	501	471	442	407	374	353	332	311	294	273	256	311

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 14
TIER B

Bodily Injury	
25/50	110
50/100	118
100/300	132
250/500	142

Property Damage	
25000	127
50000	131
100000	126

Medical Payments	
1000	10
2000	18
5000	28
10000	35

UMBI Single Car		UMBI Multi-Car	
25/50	13	25/50	11
50/100	17	50/100	13
100/300	20	100/300	16
250/500	23	250/500	20

UMPD Single Car		UMPD Multi-Car	
25	14	25	11
50	15	50	12
100	16	100	13

UIMBI Single Car		UIMBI Multi-Car	
25/50	14	25/50	12
50/100	23	50/100	18
100/300	36	100/300	28
250/500	52	250/500	41

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	4
50	5
75	7

Rental Reimbursement	
30/900	8

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	96	91	87	82	78	75	70	67	64	61	57	55	52	49	
3	115	110	105	100	95	90	85	81	78	74	69	66	63	60	
4	131	125	119	113	107	102	96	91	88	83	78	75	71	68	
5	147	141	134	127	121	115	109	103	99	94	89	84	80	76	
6	163	156	148	141	134	128	121	115	110	104	98	94	89	84	
7	179	170	162	155	146	140	131	125	120	114	107	102	97	93	49
8	195	186	177	168	160	152	143	136	131	124	117	112	106	101	64
10	213	203	194	184	175	167	157	149	143	135	128	122	116	110	81
11	233	222	212	201	191	182	172	163	157	148	140	134	127	121	96
12	256	244	233	221	209	200	188	179	172	163	154	147	140	133	115
13	278	266	253	240	228	217	205	195	187	177	167	159	152	144	139
14	304	290	276	262	248	237	224	213	204	194	182	174	166	157	166
15	335	320	305	289	274	262	247	234	226	214	201	195	183	174	197
16	365	348	332	315	299	286	268	255	246	232	219	209	199	189	229
17	393	376	358	340	322	307	290	275	265	250	236	226	214	204	267
18	421	402	383	364	345	329	310	295	283	268	253	241	230	218	309

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	259	247	235	221	207	195	179	165	155	146	136	129	120	113	
3	282	268	256	240	226	212	195	179	169	160	148	141	132	122	
4	301	287	273	256	240	226	207	191	181	169	158	151	139	132	
5	315	301	287	274	252	238	219	200	191	179	167	158	146	139	
6	332	315	301	282	266	249	228	212	198	186	174	165	153	144	
7	351	334	318	299	280	264	242	224	209	198	184	174	162	153	113
8	367	351	334	313	294	278	254	233	221	207	193	184	169	160	127
10	386	367	351	329	308	292	266	245	231	216	202	193	179	169	141
11	405	386	367	346	322	304	280	256	242	228	212	202	188	176	155
12	424	405	386	362	339	320	294	271	254	240	224	212	198	186	172
13	445	426	405	381	355	337	308	282	268	252	235	224	207	195	191
14	471	449	428	402	377	355	325	299	282	266	249	235	219	205	212
15	501	480	457	428	402	379	346	320	301	282	266	252	233	219	238
16	532	506	482	454	424	400	367	339	318	299	280	266	247	231	266
17	560	534	508	478	447	421	386	355	337	315	294	280	259	245	287
18	588	560	534	501	471	442	407	374	353	332	311	294	273	256	311

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 1 & 2
TIER D

Bodily Injury	
25/50	120
50/100	128
100/300	144
250/500	154

Property Damage	
25000	124
50000	128
100000	134

Medical Payments	
1000	11
2000	19
5000	31
10000	39

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	42	40	38	36	34	33	31	29	28	27	25	24	23	22	
3	51	48	46	44	41	40	37	35	34	32	30	29	28	26	
4	57	55	52	49	47	45	42	40	38	36	34	33	31	30	
5	64	62	59	55	53	50	48	45	43	41	39	37	35	33	
6	71	68	65	62	59	56	53	50	48	46	43	41	39	37	
7	78	74	71	68	64	61	57	55	52	50	47	45	43	41	22
8	85	81	78	74	70	67	63	60	57	54	51	49	46	44	28
10	93	89	85	81	76	73	69	65	63	59	56	53	51	48	35
11	102	97	93	88	84	80	75	71	69	65	61	59	55	53	42
12	112	107	102	97	92	87	82	78	75	71	67	64	61	58	50
13	122	116	111	105	100	95	90	85	82	78	73	70	67	63	61
14	133	127	121	115	109	104	98	93	89	85	80	76	73	69	73
15	147	140	133	127	120	115	108	103	99	93	88	84	80	76	86
16	160	152	145	138	131	125	117	112	108	101	96	92	87	83	100
17	172	165	157	149	141	135	127	120	116	109	103	99	94	89	117
18	184	176	168	159	151	144	136	129	124	117	111	106	101	95	135

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	184	175	167	157	147	139	127	117	110	104	97	92	85	80	
3	200	190	182	170	160	150	139	127	120	114	105	100	94	87	
4	214	204	194	182	170	160	147	135	129	120	112	107	99	94	
5	224	214	204	192	179	169	155	142	135	127	119	112	104	99	
6	235	224	214	200	189	177	162	150	140	132	124	117	109	102	
7	249	237	225	212	199	187	172	159	149	140	130	124	115	109	80
8	261	249	237	222	209	197	180	165	157	147	137	130	120	114	90
10	274	261	249	234	219	207	189	174	164	154	144	137	127	120	100
11	287	274	261	245	229	215	199	182	172	162	150	144	134	125	110
12	301	287	274	257	240	227	209	192	180	170	159	150	140	132	122
13	316	302	287	271	252	239	219	200	190	179	167	159	147	139	135
14	334	319	304	286	267	252	230	212	200	189	177	167	155	145	150
15	356	341	324	304	286	269	245	227	214	200	189	179	165	155	169
16	377	359	342	322	301	284	261	240	225	212	199	189	175	164	189
17	397	379	361	339	317	299	274	252	239	224	209	199	184	174	204
18	418	397	379	356	334	314	289	266	251	235	220	209	194	182	220

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 3
TIER D

Bodily Injury	
25/50	71
50/100	76
100/300	85
250/500	91

Property Damage	
25000	99
50000	101
100000	106

Medical Payments	
1000	6
2000	10
5000	16
10000	21

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	43	41	39	37	35	34	32	30	29	27	26	25	23	22	
3	52	50	47	45	43	41	38	36	35	33	31	30	29	27	
4	59	56	54	51	48	46	43	41	40	38	35	34	32	31	
5	66	63	60	57	54	52	49	47	45	42	40	38	36	34	
6	74	70	67	63	60	58	54	52	50	47	44	42	40	38	
7	81	77	73	70	66	63	59	56	54	51	48	46	44	42	22
8	88	84	80	76	72	68	65	61	59	56	53	50	48	45	29
10	96	92	87	83	79	75	71	67	65	61	58	55	52	50	36
11	105	100	96	91	86	82	77	74	71	67	63	60	57	54	43
12	115	110	105	100	94	90	85	81	77	74	69	66	63	60	52
13	125	120	114	108	103	98	92	88	84	80	75	72	68	65	63
14	137	131	124	118	112	107	101	96	92	87	82	78	75	71	75
15	151	144	137	130	124	118	111	106	102	96	91	86	83	78	89
16	164	157	150	142	135	129	121	115	111	105	99	94	90	85	103
17	177	169	161	153	145	139	131	124	119	113	106	102	97	92	120
18	190	181	173	164	155	148	140	133	128	121	114	109	104	98	139

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	169	161	154	144	135	128	117	108	101	95	89	85	78	74	
3	184	175	167	157	147	138	128	117	111	104	97	92	86	80	
4	197	187	178	167	157	147	135	124	118	111	103	98	91	86	
5	206	197	187	177	164	155	143	131	124	117	109	103	95	91	
6	217	206	197	184	174	163	149	138	129	121	114	108	100	94	
7	229	218	207	195	183	172	158	146	137	129	120	114	106	100	74
8	240	229	218	204	192	181	166	152	144	135	126	120	111	104	83
10	252	240	229	215	201	191	174	160	151	141	132	126	117	111	92
11	264	252	240	226	210	198	183	167	158	149	138	132	123	115	101
12	277	264	252	237	221	209	192	177	166	157	146	138	129	121	112
13	290	278	264	249	232	220	201	184	175	164	154	146	135	128	124
14	307	293	280	263	246	232	212	195	184	174	163	154	143	134	138
15	327	313	298	280	263	247	226	209	197	184	174	164	152	143	155
16	347	330	315	297	277	261	240	221	207	195	183	174	161	151	174
17	366	349	332	312	292	275	252	232	220	206	192	183	169	160	187
18	384	366	349	327	307	289	266	244	230	217	203	192	178	167	203

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 4
TIER D

Bodily Injury	
25/50	106
50/100	114
100/300	127
250/500	137

Property Damage	
25000	100
50000	103
100000	108

Medical Payments	
1000	10
2000	18
5000	28
10000	36

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	50	47	45	43	41	39	37	35	33	32	30	28	27	26	
3	60	57	55	52	49	47	44	42	41	38	36	34	33	31	
4	68	65	62	59	56	53	50	47	46	43	41	39	37	35	
5	76	73	70	66	63	60	57	54	52	49	46	44	42	40	
6	85	81	77	73	70	66	63	60	57	54	51	49	47	44	
7	93	89	85	80	76	73	68	65	62	59	56	53	51	48	26
8	101	97	92	88	83	79	75	71	68	65	61	58	55	52	33
10	111	106	101	96	91	87	82	78	75	71	66	63	61	57	42
11	121	116	110	105	99	95	90	85	82	77	73	70	66	63	50
12	133	127	121	115	109	104	98	93	90	85	80	76	73	69	60
13	145	138	132	125	118	113	107	101	97	92	87	83	79	75	72
14	158	151	144	137	129	123	117	111	106	101	95	90	86	82	86
15	175	167	159	151	143	137	128	122	118	111	105	100	95	90	103
16	190	181	173	164	156	149	140	133	128	121	114	109	104	99	119
17	205	196	186	177	168	160	151	143	138	130	123	118	112	106	139
18	219	209	199	189	180	171	161	154	147	140	132	126	120	114	161

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	191	182	174	163	153	144	132	122	115	108	101	96	89	83	
3	208	198	189	177	167	156	144	132	125	118	109	104	97	90	
4	222	212	201	189	177	167	153	141	134	125	116	111	102	97	
5	233	222	212	200	186	175	162	148	141	132	123	116	108	102	
6	245	233	222	208	196	184	168	156	146	137	129	122	113	106	
7	259	247	234	221	207	195	179	165	155	146	135	129	120	113	83
8	271	259	247	231	217	205	188	172	163	153	142	135	125	118	94
10	285	271	259	243	228	215	196	181	170	160	149	142	132	125	104
11	299	285	271	255	238	224	207	189	179	168	156	149	139	130	115
12	313	299	285	267	250	236	217	200	188	177	165	156	146	137	127
13	328	314	299	281	262	248	228	208	198	186	174	165	153	144	141
14	347	332	316	297	278	262	240	221	208	196	184	174	162	151	156
15	370	354	337	316	297	280	255	236	222	208	196	186	172	162	175
16	393	373	356	335	313	295	271	250	234	221	207	196	182	170	196
17	413	394	375	353	330	311	285	262	248	233	217	207	191	181	212
18	434	413	394	370	347	327	300	276	261	245	229	217	201	189	229

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 5
TIER D

Bodily Injury	
25/50	109
50/100	117
100/300	131
250/500	141

Property Damage	
25000	110
50000	113
100000	119

Medical Payments	
1000	10
2000	18
5000	28
10000	36

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	43	41	39	37	35	34	32	30	29	27	26	25	23	22	
3	52	50	47	45	43	41	38	36	35	33	31	30	29	27	
4	59	56	54	51	48	46	43	41	40	38	35	34	32	31	
5	66	63	60	57	54	52	49	47	45	42	40	38	36	34	
6	74	70	67	63	60	58	54	52	50	47	44	42	40	38	
7	81	77	73	70	66	63	59	56	54	51	48	46	44	42	22
8	88	84	80	76	72	68	65	61	59	56	53	50	48	45	29
10	96	92	87	83	79	75	71	67	65	61	58	55	52	50	36
11	105	100	96	91	86	82	77	74	71	67	63	60	57	54	43
12	115	110	105	100	94	90	85	81	77	74	69	66	63	60	52
13	125	120	114	108	103	98	92	88	84	80	75	72	68	65	63
14	137	131	124	118	112	107	101	96	92	87	82	78	75	71	75
15	151	144	137	130	124	118	111	106	102	96	91	86	83	78	89
16	164	157	150	142	135	129	121	115	111	105	99	94	90	85	103
17	177	169	161	153	145	139	131	124	119	113	106	102	97	92	120
18	190	181	173	164	155	148	140	133	128	121	114	109	104	98	139

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	182	174	165	155	145	137	126	116	109	103	96	91	84	79	
3	198	188	180	169	159	149	137	126	119	112	104	99	93	86	
4	212	202	192	180	169	159	145	134	127	119	111	106	98	93	
5	222	212	202	190	177	167	154	141	134	126	117	111	103	98	
6	233	222	212	198	187	175	160	149	139	131	122	116	107	101	
7	246	235	223	210	197	185	170	157	147	139	129	122	114	107	79
8	258	246	235	220	207	195	179	164	155	145	136	129	119	112	89
10	271	258	246	231	217	205	187	172	162	152	142	136	126	119	99
11	284	271	258	243	227	213	197	180	170	160	149	142	132	124	109
12	298	284	271	255	238	225	207	190	179	169	157	149	139	131	121
13	312	299	284	268	250	236	217	198	188	177	165	157	145	137	134
14	331	316	301	283	265	250	228	210	198	187	175	165	154	144	149
15	352	337	321	301	283	266	243	225	212	198	187	177	164	154	167
16	374	355	339	319	298	281	258	238	223	210	197	187	174	162	187
17	393	375	357	336	314	296	271	250	236	222	207	197	182	172	202
18	413	393	375	352	331	311	286	263	248	233	218	207	192	180	218

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 6
TIER D

Bodily Injury	
25/50	92
50/100	99
100/300	110
250/500	119

Property Damage	
25000	106
50000	109
100000	114

Medical Payments	
1000	10
2000	16
5000	26
10000	33

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	38	36	34	32	31	29	28	26	25	24	23	22	21	19	
3	45	43	41	39	37	36	34	32	31	29	27	26	25	24	
4	52	49	47	44	42	40	38	36	35	33	31	29	28	27	
5	58	55	53	50	48	45	43	41	39	37	35	33	31	30	
6	64	62	58	55	53	50	48	45	43	41	39	37	35	33	
7	70	67	64	61	57	55	52	49	47	45	42	40	38	37	19
8	77	73	70	66	63	60	56	54	52	49	46	44	42	40	25
10	84	80	76	73	69	66	62	59	56	53	50	48	46	43	32
11	92	88	83	79	75	72	68	64	62	58	55	53	50	48	38
12	101	96	92	87	82	79	74	70	68	64	61	58	55	52	45
13	109	105	100	94	90	86	81	77	74	70	66	63	60	57	55
14	120	114	109	103	98	93	88	84	80	76	72	68	65	62	65
15	132	126	120	114	108	103	97	92	89	84	79	76	72	68	78
16	144	137	131	124	118	113	106	101	97	91	86	82	78	75	90
17	155	148	141	134	127	121	114	108	104	98	93	89	84	80	105
18	166	158	151	143	136	130	122	116	111	106	100	95	91	86	122

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	187	179	170	160	150	141	129	119	112	106	99	94	87	82	
3	204	194	186	174	164	153	141	129	123	116	107	102	95	89	
4	218	208	198	186	174	164	150	138	131	123	114	109	101	95	
5	228	218	208	196	182	172	158	145	138	129	121	114	106	101	
6	240	228	218	204	192	181	165	153	143	135	126	119	111	104	
7	254	242	230	216	203	191	175	162	152	143	133	126	118	111	82
8	266	254	242	227	213	201	184	169	160	150	140	133	123	116	92
10	279	266	254	238	223	211	192	177	167	157	146	140	129	123	102
11	293	279	266	250	233	220	203	186	175	165	153	146	136	128	112
12	307	293	279	262	245	232	213	196	184	174	162	153	143	135	124
13	322	308	293	276	257	244	223	204	194	182	170	162	150	141	138
14	341	325	310	291	273	257	235	216	204	192	181	170	158	148	153
15	363	347	330	310	291	274	250	232	218	204	192	182	169	158	172
16	385	366	349	329	307	290	266	245	230	216	203	192	179	167	192
17	405	387	368	346	324	305	279	257	244	228	213	203	187	177	208
18	426	405	387	363	341	320	295	271	256	240	225	213	198	186	225

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORIES 7, 8, 9, 10, 11, 12 & 13
TIER D

Bodily Injury	
25/50	75
50/100	80
100/300	90
250/500	96

Property Damage	
25000	86
50000	89
100000	93

Medical Payments	
1000	7
2000	12
5000	19
10000	24

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	70	67	63	60	57	55	51	49	47	44	42	40	38	36	
3	84	81	77	73	69	66	62	59	57	54	51	48	46	44	
4	96	91	87	82	78	75	70	67	64	61	57	55	52	49	
5	407	103	98	93	88	84	79	76	72	69	65	62	58	56	
6	119	114	109	103	98	93	88	84	81	76	72	69	65	62	
7	131	124	119	113	107	102	96	91	88	83	78	75	71	68	36
8	142	136	129	123	117	111	105	100	96	91	86	82	77	74	47
10	155	148	142	135	128	122	115	109	105	99	93	89	85	81	59
11	170	162	155	147	140	133	126	119	115	109	102	98	93	88	70
12	187	178	170	162	153	146	138	131	126	119	112	107	102	97	84
13	203	194	185	175	166	159	150	142	136	129	122	116	111	105	102
14	222	212	202	192	181	173	164	155	149	142	133	127	121	115	121
15	245	234	223	211	201	192	180	171	165	156	147	140	134	127	144
16	267	254	242	230	218	209	196	187	180	169	160	153	145	138	168
17	287	275	261	248	235	225	212	201	194	183	173	165	157	149	195
18	308	294	280	266	252	241	227	216	207	196	185	176	168	159	226

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	195	186	177	166	156	147	135	124	117	110	103	97	90	85	
3	212	202	193	181	170	159	147	135	127	120	112	106	99	92	
4	227	216	205	193	181	170	156	143	136	127	119	113	104	99	
5	237	227	216	204	189	179	165	150	143	135	126	119	110	104	
6	250	237	227	212	200	1883	172	159	149	140	131	124	115	108	
7	26	251	239	225	211	198	182	168	158	149	138	131	122	115	85
8	276	264	251	235	221	209	191	175	166	156	145	138	127	120	96
10	290	276	264	248	232	220	200	184	173	163	152	145	135	127	106
11	304	290	276	260	243	228	211	193	182	172	159	152	142	133	117
12	319	304	290	273	255	241	221	204	191	181	168	159	149	140	129
13	335	320	304	287	267	253	232	212	202	189	177	168	156	147	143
14	354	338	322	303	283	267	244	225	212	200	188	177	165	154	159
15	377	361	343	322	303	285	260	241	227	212	200	189	175	165	173
16	400	381	363	342	319	301	276	255	239	225	211	200	186	173	200
17	421	402	382	359	336	317	290	267	253	237	221	211	195	184	216
18	443	421	402	377	354	333	306	281	266	250	234	221	205	193	234

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY 14
TIER D

Bodily Injury	
25/50	83
50/100	88
100/300	99
250/500	106

Property Damage	
25000	95
50000	98
100000	102

Medical Payments	
1000	8
2000	13
5000	21
10000	26

UMBI Single Car		UMBI Multi-Car	
25/50	10	25/50	8
50/100	12	50/100	11
100/300	14	100/300	12
250/500	18	250/500	14

UMPD Single Car		UMPD Multi-Car	
25	11	25	9
50	12	50	10
100	13	100	11

UIMBI Single Car		UIMBI Multi-Car	
25/50	11	25/50	10
50/100	17	50/100	14
100/300	26	100/300	22
250/500	38	250/500	30

Deductibles		
	Comp	Coll
100	1.05	-
200	0.95	1.17
250	0.87	1.12
500	0.71	0.95
1000	0.56	0.69

Towing & Labor	
25	2
50	4
75	5

Rental Reimbursement	
30/900	5

PIP
10 per vevhicle

Comprehensive															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	70	67	63	60	57	55	51	49	47	44	42	40	38	36	
3	84	81	77	73	69	66	62	59	57	54	51	48	46	44	
4	96	91	87	82	78	75	70	67	64	61	57	55	52	49	
5	407	103	98	93	88	84	79	76	72	69	65	62	58	56	
6	119	114	109	103	98	93	88	84	81	76	72	69	65	62	
7	131	124	119	113	107	102	96	91	88	83	78	75	71	68	36
8	142	136	129	123	117	111	105	100	96	91	86	82	77	74	47
10	155	148	142	135	128	122	115	109	105	99	93	89	85	81	59
11	170	162	155	147	140	133	126	119	115	109	102	98	93	88	70
12	187	178	170	162	153	146	138	131	126	119	112	107	102	97	84
13	203	194	185	175	166	159	150	142	136	129	122	116	111	105	102
14	222	212	202	192	181	173	164	155	149	142	133	127	121	115	121
15	245	234	223	211	201	192	180	171	165	156	147	140	134	127	144
16	267	254	242	230	218	209	196	187	180	169	160	153	145	138	168
17	287	275	261	248	235	225	212	201	194	183	173	165	157	149	195
18	308	294	280	266	252	241	227	216	207	196	185	176	168	159	226

Collision															
Symbol	2010-07	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-90	1989+
2	195	186	177	166	156	147	135	124	117	110	103	97	90	85	
3	212	202	193	181	170	159	147	135	127	120	112	106	99	92	
4	227	216	205	193	181	170	156	143	136	127	119	113	104	99	
5	237	227	216	204	189	179	165	150	143	135	126	119	110	104	
6	250	237	227	212	200	1883	172	159	149	140	131	124	115	108	
7	26	251	239	225	211	198	182	168	158	149	138	131	122	115	85
8	276	264	251	235	221	209	191	175	166	156	145	138	127	120	96
10	290	276	264	248	232	220	200	184	173	163	152	145	135	127	106
11	304	290	276	260	243	228	211	193	182	172	159	152	142	133	117
12	319	304	290	273	255	241	221	204	191	181	168	159	149	140	129
13	335	320	304	287	267	253	232	212	202	189	177	168	156	147	143
14	354	338	322	303	283	267	244	225	212	200	188	177	165	154	159
15	377	361	343	322	303	285	260	241	227	212	200	189	175	165	173
16	400	381	363	342	319	301	276	255	239	225	211	200	186	173	200
17	421	402	382	359	336	317	290	267	253	237	221	211	195	184	216
18	443	421	402	377	354	333	306	281	266	250	234	221	205	193	234

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

TERRITORY DEFINITIONS

Zip	Name	County	United Home Territory
71601	Pine Bluff	Jefferson	7
71602	White Hall	Jefferson	5
71603	Pine Bluff	Jefferson	7
71611	Pine Bluff	Jefferson	7
71612	White Hall	Jefferson	5
71613	Pine Bluff	Jefferson	7
71630	Arkansas City	Desha	8
71631	Banks	Bradley	9
71635	Crossett	Ashley	10
71638	Dermott	Drew	9
71639	Dumas	Desha	8
71640	Eudora	Chicot	9
71642	Fountain Hill	Ashley	10
71643	Gould	Lincoln	8
71644	Grady	Lincoln	8
71646	Hamburg	Ashley	9
71647	Hermitage	Bradley	9
71651	Jersey	Bradley	10
71652	Kingsland	Cleveland	9
71653	Lake Village	Chicot	9
71654	MC Gehee	Desha	8
71655	Monticello	Drew	9
71656	Monticello	Drew	9
71657	Monticello	Drew	9
71658	Montrose	Ashley	9
71659	Moscow	Jefferson	8
71660	New Edinburg	Cleveland	9
71661	Parkdale	Ashley	9
71662	Pickens	Desha	8
71663	Portland	Ashley	9
71665	Rison	Cleveland	7
71666	MC Gehee	Desha	8
71667	Star City	Lincoln	7
71670	Tillar	Drew	8
71671	Warren	Bradley	9
71674	Watson	Desha	8
71675	Wilmar	Drew	9
71676	Wilmot	Ashley	9
71677	Winchester	Drew	8
71678	Yorktown	Lincoln	8
71701	Camden	Ouachita	9
71711	Camden	Ouachita	9
71720	Bearden	Ouachita	9
71721	Beirne	Clark	9
71722	Bluff City	Nevada	9
71724	Calion	Union	10
71725	Carthage	Dallas	9
71726	Chidester	Ouachita	9
71728	Curtis	Clark	9
71730	El Dorado	Union	9
71731	El Dorado	Union	9
71740	Emerson	Columbia	10
71742	Fordyce	Dallas	9
71743	Gurdon	Clark	9
71744	Hampton	Calhoun	9

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
71745	Harrell	Calhoun	9
71747	Huttig	Union	10
71748	Ivan	Dallas	9
71749	Junction City	Union	10
71750	Lawson	Union	10
71751	Louann	Ouachita	9
71752	MC Neil	Columbia	9
71753	Magnolia	Columbia	10
71754	Magnolia	Columbia	10
71758	Mount Holly	Union	9
71759	Norphlet	Union	10
71762	Smackover	Union	10
71763	Sparkman	Dallas	9
71764	Stephens	Ouachita	9
71765	Strong	Union	10
71766	Thornton	Calhoun	9
71768	Urbana	Union	10
71770	Waldo	Columbia	9
71772	Whelen Springs	Clark	9
71801	Hope	Hempstead	10
71802	Hope	Hempstead	10
71820	Alleene	Little River	10
71822	Ashdown	Little River	10
71823	Ben Lomond	Sevier	9
71825	Blevins	Hempstead	10
71826	Bradley	Lafayette	10
71827	Buckner	Lafayette	10
71828	Cale	Nevada	9
71831	Columbus	Hempstead	9
71832	De Queen	Sevier	9
71833	Dierks	Howard	9
71834	Doddridge	Miller	10
71835	Emmet	Nevada	9
71836	Foreman	Little River	10
71837	Fouke	Miller	10
71838	Fulton	Hempstead	10
71839	Garland City	Miller	10
71840	Genoa	Miller	10
71841	Gillham	Sevier	11
71842	Horatio	Sevier	9
71844	Laneburg	Nevada	9
71845	Lewisville	Lafayette	10
71846	Lockesburg	Sevier	9
71847	MC Caskill	Hempstead	9
71851	Mineral Springs	Howard	9
71852	Nashville	Howard	9
71853	Ogden	Little River	10
71854	Texarkana	Miller	10
71855	Ozan	Hempstead	10
71857	Prescott	Nevada	10
71858	Rosston	Nevada	9
71859	Saratoga	Howard	9
71860	Stamps	Lafayette	10
71861	Taylor	Columbia	10
71862	Washington	Hempstead	9
71864	Willisville	Nevada	9
71865	Wilton	Little River	10

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
71866	Winthrop	Little River	10
71901	Hot Springs National Park	Garland	5
71902	Hot Springs National Park	Garland	5
71903	Hot Springs National Park	Garland	5
71909	Hot Springs National Park	Garland	5
71913	Hot Springs National Park	Garland	5
71920	Alpine	Clark	11
71921	Amity	Clark	11
71922	Antoine	Pike	9
71923	Arkadelphia	Clark	9
71929	Bismarck	Hot Spring	11
71932	Board Camp	Polk	11
71933	Bonnerdale	Hot Spring	11
71935	Caddo Gap	Montgomery	11
71937	Cove	Polk	11
71940	Delight	Pike	9
71941	Donaldson	Hot Spring	9
71942	Friendship	Hot Spring	9
71943	Glenwood	Pike	11
71944	Grannis	Polk	11
71945	Hatfield	Polk	11
71949	Jessieville	Garland	11
71950	Kirby	Pike	11
71952	Langley	Pike	11
71953	Mena	Polk	11
71956	Mountain Pine	Garland	11
71957	Mount Ida	Montgomery	11
71958	Murfreesboro	Pike	9
71959	Newhope	Pike	11
71960	Norman	Montgomery	11
71961	Oden	Montgomery	11
71962	Okolona	Clark	9
71964	Pearcy	Garland	5
71965	Pencil Bluff	Montgomery	11
71968	Royal	Garland	5
71969	Sims	Montgomery	11
71970	Story	Montgomery	11
71971	Umpire	Howard	11
71972	Vandervoort	Polk	11
71973	Wickes	Polk	11
71998	Arkadelphia	Clark	9
71999	Arkadelphia	Clark	9
72001	Adona	Perry	5
72002	Alexander	Saline	5
72003	Almyra	Arkansas	8
72004	Altheimer	Jefferson	8
72005	Amagon	Jackson	12
72006	Augusta	Woodruff	8
72007	Austin	Lonoke	5
72010	Bald Knob	White	8
72011	Bauxite	Saline	5
72012	Beebe	White	8
72013	Bee Branch	Van Buren	5
72014	Beedeville	Jackson	8
72015	Benton	Saline	5
72016	Bigelow	Perry	5
72017	Biscoe	Prairie	8

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72018	Benton	Saline	5
72019	Benton	Saline	5
72020	Bradford	Jackson	8
72021	Brinkley	Monroe	8
72022	Bryant	Saline	5
72023	Cabot	Lonoke	5
72024	Carlisle	Lonoke	8
72025	Casa	Perry	11
72026	Casscoe	Arkansas	8
72027	Center Ridge	Conway	5
72028	Choctaw	Van Buren	5
72029	Clarendon	Monroe	8
72030	Cleveland	Conway	5
72031	Clinton	Van Buren	5
72032	Conway	Faulkner	5
72034	Conway	Faulkner	5
72034	Conway	Faulkner	5
72035	Conway	Faulkner	5
72036	Cotton Plant	Woodruff	8
72037	Coy	Lonoke	5
72038	Crocketts Bluff	Arkansas	8
72039	Damascus	Faulkner	5
72040	Des Arc	Prairie	8
72041	De Valls Bluff	Prairie	8
72042	De Witt	Arkansas	8
72043	Diaz	Jackson	8
72044	Edgemont	Cleburne	12
72045	El Paso	White	8
72046	England	Lonoke	5
72047	Enola	Faulkner	8
72048	Ethel	Arkansas	8
72051	Fox	Stone	11
72052	Garner	White	8
72053	College Station	Pulaski	5
72055	Gillett	Arkansas	8
72057	Grapevine	Grant	5
72058	Greenbrier	Faulkner	8
72059	Gregory	Woodruff	8
72060	Griffithville	White	8
72061	Guy	Faulkner	5
72063	Hattieville	Conway	5
72064	Hazen	Prairie	8
72065	Hensley	Saline	5
72066	Hickory Plains	Prairie	8
72067	Higden	Cleburne	8
72068	Higginson	White	8
72069	Holly Grove	Monroe	8
72070	Houston	Perry	5
72072	Humnoke	Lonoke	8
72073	Humphrey	Arkansas	8
72074	Hunter	Woodruff	8
72075	Jacksonport	Jackson	12
72076	Jacksonville	Pulaski	5
72078	Jacksonville	Pulaski	5
72079	Jefferson	Jefferson	5
72080	Jerusalem	Conway	8
72081	Judsonia	White	8

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72082	Kensett	White	8
72083	Keo	Lonoke	5
72084	Leola	Grant	9
72085	Letona	White	8
72086	Lonoke	Lonoke	5
72087	Lonsdale	Saline	5
72088	Fairfield Bay	Van Buren	12
72089	Bryant	Saline	5
72099	Little Rock Air Force Base	Pulaski	5
72101	MC Crory	Woodruff	8
72102	MC Rae	White	8
72103	Mabelvale	Saline	5
72104	Malvern	Hot Spring	9
72105	Jones Mill	Hot Spring	5
72106	Mayflower	Faulkner	5
72107	Menifee	Conway	8
72108	Monroe	Monroe	8
72110	Morrilton	Conway	5
72111	Mount Vernon	Faulkner	8
72112	Newport	Jackson	12
72113	Maumelle	Pulaski	4
72114	North Little Rock	Pulaski	5
72116	North Little Rock	Pulaski	4
72117	North Little Rock	Pulaski	5
72118	North Little Rock	Pulaski	4
72120	Sherwood	Pulaski	5
72121	Pangburn	White	8
72122	Paron	Saline	5
72123	Patterson	Woodruff	8
72125	Perry	Perry	5
72126	Perryville	Perry	5
72127	Plumerville	Conway	8
72128	Poyen	Grant	5
72129	Prattsville	Grant	5
72130	Prim	Cleburne	12
72131	Quitman	Cleburne	8
72132	Redfield	Jefferson	5
72133	Reydell	Jefferson	8
72134	Roe	Monroe	8
72135	Roland	Pulaski	5
72136	Romance	White	8
72137	Rose Bud	White	8
72139	Russell	White	8
72140	Saint Charles	Arkansas	8
72141	Scotland	Van Buren	11
72142	Scott	Lonoke	5
72143	Searcy	White	8
72145	Searcy	White	8
72149	Searcy	White	8
72150	Sheridan	Grant	5
72152	Sherrill	Jefferson	8
72153	Shirley	Van Buren	12
72156	Solgohachia	Conway	5
72157	Springfield	Conway	5
72160	Stuttgart	Arkansas	8
72164	Sweet Home	Arkansas	1
72165	Thida	Independence	8

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72166	Tichnor	Arkansas	8
72167	Traskwood	Saline	5
72168	Tucker	Jefferson	8
72169	Tupelo	Jackson	12
72170	Ulm	Prairie	8
72173	Vilonia	Faulkner	5
72175	Wabbaseka	Jefferson	8
72176	Ward	Lonoke	5
72178	West Point	White	5
72179	Wilburn	Cleburne	8
72190	North Little Rock	Pulaski	4
72198	North Little Rock	Pulaski	5
72199	North Little Rock	Pulaski	4
72201	Little Rock	Pulaski	2
72202	Little Rock	Pulaski	2
72203	Little Rock	Pulaski	2
72204	Little Rock	Pulaski	1
72205	Little Rock	Pulaski	2
72206	Little Rock	Pulaski	1
72207	Little Rock	Pulaski	4
72209	Little Rock	Pulaski	1
72210	Little Rock	Pulaski	5
72211	Little Rock	Pulaski	4
72212	Little Rock	Pulaski	4
72223	Little Rock	Pulaski	5
72225	Little Rock	Pulaski	2
72227	Little Rock	Pulaski	4
72231	Little Rock	Pulaski	5
72260	Little Rock	Pulaski	2
72295	Little Rock	Pulaski	2
72301	West Memphis	Crittenden	12
72303	West Memphis	Crittenden	12
72310	Armorel	Mississippi	13
72311	Aubrey	Lee	14
72312	Barton	Phillips	14
72313	Bassett	Mississippi	13
72315	Blytheville	Mississippi	13
72320	Brickeys	Lee	14
72321	Burdette	Mississippi	13
72322	Caldwell	St. Francis	8
72324	Cherry Valley	Cross	12
72326	Colt	St. Francis	8
72327	Crawfordsville	Crittenden	12
72328	Crumrod	Phillips	14
72329	Driver	Mississippi	13
72330	Dyess	Mississippi	13
72331	Earle	Crittenden	12
72332	Edmondson	Crittenden	12
72333	Elaine	Phillips	14
72335	Forrest City	St. Francis	8
72336	Forrest City	St. Francis	8
72338	Frenchmans Bayou	Mississippi	13
72339	Gilmore	Crittenden	12
72340	Goodwin	St. Francis	8
72341	Haynes	Lee	14
72342	Helena	Phillips	14
72346	Heth	St. Francis	12

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72347	Hickory Ridge	Cross	12
72348	Hughes	St. Francis	12
72350	Joiner	Mississippi	13
72351	Keiser	Mississippi	13
72352	La Grange	Lee	14
72353	Lambrook	Phillips	14
72354	Lepanto	Poinsett	13
72355	Lexa	Phillips	14
72358	Luxora	Mississippi	13
72360	Marianna	Lee	14
72364	Marion	Crittenden	12
72365	Marked Tree	Poinsett	13
72366	Marvell	Phillips	14
72367	Mellwood	Phillips	14
72368	Moro	Lee	14
72369	Oneida	Phillips	14
72370	Osceola	Mississippi	13
72372	Palestine	St. Francis	8
72373	Parkin	Cross	12
72374	Poplar Grove	Phillips	14
72376	Proctor	Crittenden	12
72379	Snow Lake	Desha	14
72383	Turner	Phillips	14
72384	Turrell	Crittenden	12
72386	Tyronza	Poinsett	12
72389	Wabash	Phillips	14
72390	West Helena	Phillips	14
72391	West Ridge	Mississippi	13
72392	Wheatley	St. Francis	8
72394	Widener	St. Francis	8
72395	Wilson	Mississippi	13
72396	Wynne	Cross	8
72401	Jonesboro	Craighead	13
72402	Jonesboro	Craighead	13
72403	Jonesboro	Craighead	13
72404	Jonesboro	Craighead	13
72410	Alicia	Lawrence	13
72411	Bay	Craighead	13
72412	Beech Grove	Greene	13
72413	Biggers	Randolph	13
72414	Black Oak	Craighead	13
72415	Black Rock	Lawrence	13
72416	Bono	Craighead	13
72417	Brookland	Craighead	13
72419	Caraway	Craighead	13
72421	Cash	Craighead	13
72422	Corning	Clay	13
72424	Datto	Clay	13
72425	Delaplaine	Greene	13
72426	Dell	Mississippi	13
72427	Egypt	Craighead	13
72428	Etowah	Mississippi	13
72429	Fisher	Poinsett	13
72430	Greenway	Clay	13
72431	Grubbs	Jackson	12
72432	Harrisburg	Poinsett	12
72433	Hoxie	Lawrence	13

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72434	Imboden	Randolph	13
72435	Knobel	Clay	13
72436	Lafe	Greene	13
72437	Lake City	Craighead	13
72438	Leachville	Mississippi	13
72439	Light	Greene	13
72440	Lynn	Lawrence	12
72441	MC Dougal	Clay	13
72442	Manila	Mississippi	13
72443	Marmaduke	Greene	13
72444	Maynard	Randolph	13
72445	Minturn	Lawrence	13
72447	Monette	Craighead	13
72449	O Kean	Randolph	13
72450	Paragould	Greene	13
72451	Paragould	Greene	13
72453	Peach Orchard	Clay	13
72454	Piggott	Clay	13
72455	Pocahontas	Randolph	13
72456	Pollard	Clay	13
72457	Portia	Lawrence	13
72458	Powhatan	Lawrence	13
72459	Ravenden	Lawrence	13
72460	Ravenden Springs	Randolph	13
72461	Rector	Clay	13
72462	Reyno	Randolph	13
72464	Saint Francis	Clay	13
72465	Sedgwick	Lawrence	13
72466	Smithville	Lawrence	12
72467	State University	Craighead	13
72469	Strawberry	Sharp	12
72470	Success	Clay	13
72471	Swifton	Jackson	13
72472	Trumann	Poinsett	13
72473	Tuckerman	Jackson	12
72474	Walcott	Greene	13
72475	Waldenburg	Poinsett	12
72476	Walnut Ridge	Lawrence	13
72478	Warm Springs	Randolph	13
72479	Weiner	Poinsett	12
72482	Williford	Sharp	12
72501	Batesville	Independence	8
72503	Batesville	Independence	8
72512	Horseshoe Bend	Izard	12
72513	Ash Flat	Sharp	12
72515	Bexar	Fulton	12
72517	Brockwell	Izard	12
72519	Calico Rock	Baxter	12
72520	Camp	Fulton	12
72521	Cave City	Sharp	8
72522	Charlotte	Independence	12
72523	Concord	Cleburne	8
72524	Cord	Independence	12
72525	Cherokee Village	Fulton	13
72526	Cord	Independence	12
72527	Desha	Independence	8
72528	Dolph	Izard	12

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72529	Cherokee Village	Fulton	13
72530	Drasco	Cleburne	12
72531	Elizabeth	Fulton	12
72532	Evening Shade	Sharp	12
72533	Fifty Six	Stone	11
72534	Floral	Independence	8
72536	Franklin	Izard	12
72537	Gamaliel	Baxter	12
72538	Gepp	Fulton	12
72539	Glencoe	Fulton	12
72540	Guion	Izard	12
72542	Hardy	Sharp	13
72543	Heber Springs	Cleburne	8
72544	Henderson	Baxter	11
72545	Heber Springs	Cleburne	8
72546	Ida	Cleburne	8
72550	Locust Grove	Independence	8
72553	Magness	Independence	8
72554	Mammoth Spring	Fulton	12
72555	Marcella	Stone	12
72556	Melbourne	Izard	12
72560	Mountain View	Stone	12
72561	Mount Pleasant	Izard	12
72562	Newark	Independence	12
72564	Oil Trough	Independence	8
72565	Oxford	Izard	12
72566	Pineville	Izard	12
72567	Pleasant Grove	Stone	12
72568	Pleasant Plains	Independence	8
72569	Poughkeepsie	Sharp	12
72571	Rosie	Independence	8
72572	Saffell	Lawrence	12
72573	Sage	Izard	12
72575	Salado	Independence	8
72576	Salem	Fulton	12
72577	Sidney	Sharp	12
72578	Sturkie	Fulton	12
72579	Sulphur Rock	Independence	8
72581	Tumbling Shoals	Cleburne	12
72583	Viola	Fulton	12
72584	Violet Hill	Izard	12
72585	Wideman	Izard	12
72587	Wiseman	Izard	12
72601	Harrison	Boone	11
72602	Harrison	Boone	11
72611	Alpena	Carroll	11
72613	Beaver	Carroll	11
72616	Berryville	Carroll	11
72617	Big Flat	Baxter	11
72619	Bull Shoals	Marion	11
72623	Clarkridge	Baxter	12
72624	Compton	Newton	11
72626	Cotter	Baxter	11
72628	Deer	Newton	11
72629	Dennard	Van Buren	11
72630	Diamond City	Boone	11
72631	Eureka Springs	Carroll	11

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72632	Eureka Springs	Carroll	11
72633	Everton	Boone	11
72634	Flippin	Marion	11
72635	Gassville	Baxter	11
72638	Gilbert	Searcy	11
72638	Green Forest	Carroll	11
72639	Harriet	Searcy	11
72640	Hasty	Newton	11
72641	Jasper	Newton	11
72642	Lakeview	Baxter	11
72644	Lead Hill	Boone	11
72645	Leslie	Searcy	11
72648	Marble Falls	Newton	11
72650	Marshall	Searcy	11
72651	Midway	Baxter	11
72653	Mountain Home	Baxter	11
72654	Mountain Home	Baxter	11
72655	Mount Judea	Newton	11
72657	Timbo	Stone	11
72658	Norfork	Baxter	11
72660	Oak Grove	Carroll	11
72661	Oakland	Marion	11
72662	Omaha	Boone	11
72663	Onia	Stone	11
72666	Parthenon	Newton	11
72668	Peel	Marion	11
72669	Pindall	Searcy	11
72670	Ponca	Newton	11
72672	Pyatt	Marion	11
72675	Saint Joe	Searcy	11
72677	Summit	Marion	11
72679	Tilly	Pope	11
72680	Timbo	Stone	11
72682	Valley Springs	Marion	11
72683	Vendor	Newton	11
72685	Western Grove	Newton	11
72686	Witts Springs	Searcy	11
72687	Yellville	Marion	11
72701	Fayetteville	Washington	3
72702	Fayetteville	Washington	3
72703	Fayetteville	Washington	3
72704	Fayetteville	Washington	3
72712	Bentonville	Benton	3
72714	Bella Vista	Benton	3
72715	Bella Vista	Benton	3
72716	Bentonville	Benton	3
72717	Canehill	Washington	11
72718	Cave Springs	Benton	3
72719	Centerton	Benton	3
72721	Combs	Madison	11
72722	Decatur	Benton	3
72727	Elkins	Washington	3
72728	Elm Springs	Benton	3
72729	Evansville	Washington	11
72730	Farmington	Washington	3
72732	Garfield	Benton	11
72733	Gateway	Benton	11

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72734	Gentry	Benton	3
72735	Goshen	Washington	3
72736	Gravette	Benton	3
72737	Greenland	Washington	3
72738	Hindsville	Madison	11
72739	Hiwasse	Benton	3
72740	Huntsville	Madison	11
72741	Johnson	Washington	3
72742	Kingston	Madison	11
72744	Lincoln	Washington	3
72745	Lowell	Benton	3
72747	Maysville	Benton	3
72749	Morrow	Washington	11
72751	Pea Ridge	Benton	3
72752	Pettigrew	Madison	11
72753	Prairie Grove	Washington	3
72756	Rogers	Benton	3
72757	Rogers	Benton	3
72758	Rogers	Benton	3
72760	Saint Paul	Madison	11
72761	Siloam Springs	Benton	3
72762	Springdale	Washington	3
72764	Springdale	Washington	3
72765	Springdale	Washington	3
72766	Springdale	Washington	3
72768	Sulphur Springs	Benton	3
72769	Summers	Washington	3
72770	Tontitown	Washington	3
72773	Wesley	Madison	11
72774	West Fork	Washington	3
72776	Witter	Madison	11
72801	Russellville	Pope	11
72802	Russellville	Pope	11
72811	Russellville	Pope	11
72820	Alix	Franklin	11
72821	Altus	Franklin	11
72823	Atkins	Pope	11
72824	Belleville	Yell	11
72826	Blue Mountain	Logan	11
72827	Bluffton	Yell	11
72828	Briggsville	Yell	11
72829	Centerville	Hempstead	11
72830	Clarksville	Johnson	11
72832	Coal Hill	Johnson	11
72833	Danville	Yell	11
72834	Dardanelle	Yell	11
72835	Delaware	Logan	11
72837	Dover	Pope	11
72838	Gravelly	Yell	11
72839	Hagarville	Johnson	11
72840	Hartman	Johnson	11
72841	Harvey	Scott	11
72842	Havana	Yell	11
72843	Hector	Pope	11
72845	Knoxville	Johnson	11
72846	Lamar	Johnson	11
72847	London	Pope	11

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Zip	Name	County	United Home Territory
72851	New Blaine	Logan	11
72852	Oark	Johnson	11
72853	Ola	Yell	11
72854	Ozone	Johnson	11
72855	Paris	Logan	11
72856	Pelsor	Pope	11
72857	Plainview	Yell	11
72858	Pottsville	Pope	11
72860	Rover	Yell	11
72863	Scranton	Logan	11
72865	Subiaco	Logan	11
72901	Fort Smith	Sebastian	6
72902	Fort Smith	Sebastian	6
72903	Fort Smith	Sebastian	6
72904	Fort Smith	Sebastian	6
72905	Fort Smith	Sebastian	6
72906	Fort Smith	Sebastian	6
72908	Fort Smith	Sebastian	6
72913	Fort Smith	Sebastian	6
72916	Fort Smith	Sebastian	6
72917	Fort Smith	Sebastian	6
72918	Fort Smith	Sebastian	6
72919	Fort Smith	Sebastian	6
72921	Alma	Crawford	6
72923	Barling	Sebastian	6
72924	Bates	Scott	6
72926	Boles	Scott	11
72927	Booneville	Logan	11
72928	Branch	Franklin	11
72930	Cecil	Franklin	11
72932	Cedarville	Crawford	11
72933	Charleston	Franklin	11
72934	Chester	Crawford	11
72935	Dyer	Crawford	6
72936	Greenwood	Sebastian	6
72937	Hackett	Sebastian	6
72938	Hartford	Sebastian	6
72940	Huntington	Sebastian	6
72941	Lavaca	Sebastian	6
72943	Magazine	Logan	11
72944	Mansfield	Scott	6
72945	Midland	Sebastian	6
72946	Mountainburg	Crawford	11
72947	Mulberry	Crawford	11
72948	Natural Dam	Crawford	11
72949	Ozark	Franklin	11
72950	Parks	Scott	11
72951	Ratcliff	Logan	11
72952	Rudy	Crawford	11
72955	Uniontown	Crawford	11
72956	Van Buren	Crawford	6
72957	Van Buren	Crawford	6
72958	Waldron	Scott	6
72959	Winslow	Washington	11

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)
RATES AND RELATIVITIES

Other Than Collision

Apply the following factors to the Symbol 2 base rate on the rate pages for 2011 & subsequent model year vehicles

Symbol	Model Year
36	4.77
37	4.77
38	4.77
39	5.18
40	5.18
41	5.18
42	5.65
43	5.65
44	5.65
45	5.65
46	6.25
47	6.25
48	6.25
49	6.25
50	6.88
51	6.88
52	6.88
53	6.88
54	7.82
55	7.82
56	7.82
57	7.82
58	9.15
59	9.15
60	10.55
61	10.55

Collision

Apply the following factors to the Symbol 2 base rate on the rate pages for 2011 & subsequent model year vehicles

Symbol	Model Year
36	2.39
37	2.39
38	2.39
39	2.5
40	2.5
41	2.5
42	2.61
43	2.61
44	2.61
45	2.61
46	2.75
47	2.75
48	2.75
49	2.75
50	2.91
51	2.91
52	2.91
53	2.91
54	3.14
55	3.14
56	3.14
57	3.14
58	3.5
59	3.5
60	3.85
61	3.85

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

1990+

Apply the following factors to the Symbol 2 base rate on the rate pages for 1990-2010 model year vehicles

Other Than Collision	
Symbol	Model Years Factor
1	0.78
10	4.77
20	5.18
21	5.65
22	6.25
23	6.88
24	7.82
25	9.15
26	10.55

1990+

Apply the following factors to the Symbol 2 base rate on the rate pages for 1990-2010 model year vehicles

Collision	
Symbol	Model Years Factor
1	0.88
10	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.14
25	3.50
26	3.85

1989 & Prior

Apply the following factors to the Symbol 7 base rate on the rate pages for 1989 and prior model year vehicles

Other Than Collision	
Symbol	Model Years Factor
1-4	0.42
5	0.52
6	0.78
15	3.98
16	4.63
17	5.38
18	6.25
19	7.25
20	8.45
21	10.55

1989 & Prior

Apply the following factors to the Symbol 7 base rate on the rate pages for 1989 and prior model year vehicles

Collision	
Symbol	Model Years Factor
1-4	0.60
5	0.74
6	0.88
15	2.10
16	2.35
17	2.55
18	2.75
19	3.00
20	3.30
21	3.85

EXCESS SOUND REPORDUCING EQUIPMENT, AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT, AND TAPES, RECORDS, DISCS, AND OTHER MEDIA

This coverage is only available for private passenger autos that are provided Other Than Collision coverage

Total Cost New		
Equipment and Accessories	Tier D	Tier B
0-500	26	35
501-1000	53	74
1001-1500	78	104
1501-2000	104	140
2001-2500	131	174
2501-3000	157	209
3001-3500	184	245
3501-4000	209	278
4001-4500	235	314
4501-5000	262	348
Each add'l 500	26	35

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

ANTIQUE AUTOS - PHYSICAL DAMAGE				
	Deductible		Rate per $100	
	Tier D	Tier B	Tier D	Tier B
Other Than Collision	100	100	0.6	0.67
Collision	200	200	0.79	0.91

CUSTOMIZED EQUIPMENT COVERAGE					
		Premiums OTC		Premiums Collision	
Excess of $1500 of Cost New Equipment and Accessories		Tier D	Tier B	Tier D	Tier B
*0-1500		0	0	0	0
1501-2000		5	7	11	15
2001-2500		8	11	17	23
2501-3000		10	14	22	30
3001-3500		13	18	28	38
3501-4000		15	21	33	45
4001-4500		18	25	39	53
4501-5000		20	28	44	60
Each add'l 1000		5	7	11	15

*Up to $1500 of Customized Equipment coverage is automatically included per vehicle when there is physical damage coverage provided. Rate shown above is the rate in excess of the automatically included coverage.

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS - PHYSICAL DAMAGE				
	Deductible		Rate per $100	
	Tier D	Tier B	Tier D	Tier B
Other Than Collision	100	100	0.56	0.76
Collision	200	200	0.44	0.61

Secondary Classifications

	Sub-Class				
	0	1	2	3	4
Single Car	0.00	0.40	0.90	1.50	2.20
Multi Car	-0.20	0.00	0.25	0.55	0.90

Applicable to no Youthful Operator and to Youthful Operator risks

Excess Autos	
Excess Auto 1	1.00
Excess Auto 2	0.80

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

No Youthful Operator

Age	Pleasure Use	Work < 15	Work > 15	Business Use	Farm Use
30-39	1.05	1.05	1.15	1.20	0.85
40-49	1.05	1.05	1.15	1.20	0.85
50-64	0.85	0.85	0.95	1.00	0.65
65-74	0.90	0.90	1.00	1.05	0.70
75-79	1.05	1.05	1.15	1.20	0.85
80-84	1.15	1.15	1.25	1.30	1.00
85+	1.20	1.20	1.30	1.35	1.05

All Other Operators 25-29

Age	Pleasure Use	Work < 15	Work > 15	Business Use	Farm Use
25-29	1.05	1.05	1.15	1.2	0.85

Youthful Operator - Unmarried Female

		Not Owner or Principal Operator		Owner or Principal Operator	
	Age	Pleasure or Farm Use	Drive to Work or Business Use	Pleasure or Farm Use	Drive to Work or Business Use
Without Driver Training	17 or less	1.90	2.05	2.63	2.78
	18	1.90	2.05	2.35	2.50
	19	1.90	2.05	2.35	2.50
	20	1.90	2.05	2.35	2.50
With Driver Training	17 or less	1.70	1.85	2.38	2.53
	18	1.70	1.85	2.10	2.25
	19	1.70	1.85	2.10	2.25
	20	1.70	1.85	2.10	2.25
With or Without Driver Training	21-24	1.10	1.25	1.35	1.50

Youthful Operator - Unmarried Male

		Not Owner or Principal Operator		Owner or Principal Operator	
	Age	Pleasure or Farm Use	Drive to Work or Business Use	Pleasure or Farm Use	Drive to Work or Business Use
Without Driver Training	17 or less	2.25	2.4	3.28	3.43
	18	2.25	2.4	3.00	3.15
	19	2.25	2.4	3.00	3.15
	20	2.25	2.4	3.00	3.15
With Driver Training	17 or less	2.00	2.15	2.93	3.08
	18	2.00	2.15	2.65	2.80
	19	2.00	2.15	2.65	2.80
	20	2.00	2.15	2.65	2.80
With or Without Driver Training	21-24	1.15	1.3	1.50	1.65

Youthful Operator - Married Male or Female

		Not Owner or Principal Operator		Owner or Principal Operator	
	Age	Pleasure or Farm Use	Drive to Work or Business Use	Pleasure or Farm Use	Drive to Work or Business Use
Without Driver Training	17 or less	1.68	1.83	1.15	1.30
	18	1.40	1.55	1.15	1.30
	19	1.40	1.55	1.15	1.30
	20	1.40	1.55	1.15	1.30
With Driver Training	17 or less	1.53	1.68	1.05	1.20
	18	1.25	1.40	1.05	1.20
	19	1.25	1.40	1.05	1.20
	20	1.25	1.40	1.05	1.20
With or Without Driver Training	21-24	1.05	1.20	1.00	1.15

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Discounts	
Homeowners	5-15%
College Grad	5%
Good Student	5%
Drivers Ed	5%
Passive Restraint(Driver-side,Both Front)	20-30%
ABS	5%
Accident Prev	5%
Anti-Theft	5-15%
Multi-Car	20%

Fees & Surcharges	
Student Away	10%

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Premium Determination
-Determine characteristics of vehicle - year, make, and model
-Determine symbol of vehicle
-Determine garaged territory
-Determine primary factor
-Determine secondary factor
-Add the primary and secondary factors to determine rate factor

Bodily Injury
-Determine limits
-Multiply base premium by rate factor
-Apply anti-lock brake credit if applicable
-Apply College Graduate Scholastic Achievement discount if applicable
-Apply Motor Vehicle Accident Prevention Course discount if applicable

Property Damage
-Determine Limits
-Multiply base premium by rate factor
-Apply anti-lock brake credit if applicable

Medical Payments
-Determine limits
-Multiply base premium by rate factor
-Apply passive restraint credit if applicable
-Apply College Graduate Scholastic Achievement discount if applicable
-Apply Motor Vehicle Accident Prevention Course discount if applicable

Personal Injury Protection (Death and Disability)
-Determine premium
-Apply passive restraint credit if applicable

Uninsured and Underinsured Motorist
-Determine limits and premium
-Distinguish between single car and multi-car risk

Collision and Other Than Collision
-Determine deductibles
-Multiply initial premium by deductive factor to arrive at base premium
-Multiply base premium by rate factor to arrive at final premium
-Apply anti-theft credit if applicable - Other than Collision **ONLY**
-Apply College Graduat Scholastic Achievement discount if applicable
-Apply Motor Vehicle Accident Prevention Course discount if applicable - **COLLISION ONLY**

Towing & Labor
-Determine limts and premium

Rental
-Determine limits and premium

Homeowners Credit
-Apply 5% homeowner, 15% United Homeowner Policy if applicable - **ALL COVERAGES**

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

	Tier	Score Range
150	A	150-782
783	B	783-824
825	C	825-858
859	D	859-887
888	E	888-950
N	N	NS

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
21	COL	2011	1	B	254
21	COL	2011	2	B	254
21	COL	2011	3	B	254
21	COL	2011	4	B	277
21	COL	2011	5	B	295
21	COL	2011	6	B	309
21	COL	2011	7	B	309
21	COL	2011	8	B	326
21	COL	2011	10	B	344
21	COL	2011	11	B	360
21	COL	2011	12	B	379
21	COL	2011	13	B	379
21	COL	2011	14	B	397
21	COL	2011	15	B	397
21	COL	2011	16	B	416
21	COL	2011	17	B	416
21	COL	2011	18	B	437
21	COL	2011	19	B	437
21	COL	2011	20	B	462
21	COL	2011	21	B	462
21	COL	2011	22	B	462
21	COL	2011	23	B	462
21	COL	2011	24	B	492
21	COL	2011	25	B	492
21	COL	2011	26	B	492
21	COL	2011	27	B	522
21	COL	2011	28	B	522
21	COL	2011	29	B	522
21	COL	2011	30	B	549
21	COL	2011	31	B	549
21	COL	2011	32	B	549
21	COL	2011	33	B	577
21	COL	2011	34	B	577
21	COL	2011	35	B	577
22	COL	2011	1	B	254
22	COL	2011	2	B	254
22	COL	2011	3	B	254
22	COL	2011	4	B	277
22	COL	2011	5	B	295
22	COL	2011	6	B	309
22	COL	2011	7	B	309
22	COL	2011	8	B	326
22	COL	2011	10	B	344
22	COL	2011	11	B	360
22	COL	2011	12	B	379
22	COL	2011	13	B	379
22	COL	2011	14	B	397
22	COL	2011	15	B	397
22	COL	2011	16	B	416
22	COL	2011	17	B	416
22	COL	2011	18	B	437
22	COL	2011	19	B	437
22	COL	2011	20	B	462
22	COL	2011	21	B	462
22	COL	2011	22	B	462
22	COL	2011	23	B	462
22	COL	2011	24	B	492
22	COL	2011	25	B	492

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
22	COL	2011	26	B	492
22	COL	2011	27	B	522
22	COL	2011	28	B	522
22	COL	2011	29	B	522
22	COL	2011	30	B	549
22	COL	2011	31	B	549
22	COL	2011	32	B	549
22	COL	2011	33	B	577
22	COL	2011	34	B	577
22	COL	2011	35	B	577
23	COL	2011	1	B	264
23	COL	2011	2	B	264
23	COL	2011	3	B	264
23	COL	2011	4	B	288
23	COL	2011	5	B	308
23	COL	2011	6	B	321
23	COL	2011	7	B	321
23	COL	2011	8	B	339
23	COL	2011	10	B	358
23	COL	2011	11	B	374
23	COL	2011	12	B	394
23	COL	2011	13	B	394
23	COL	2011	14	B	413
23	COL	2011	15	B	413
23	COL	2011	16	B	433
23	COL	2011	17	B	433
23	COL	2011	18	B	453
23	COL	2011	19	B	453
23	COL	2011	20	B	480
23	COL	2011	21	B	480
23	COL	2011	22	B	480
23	COL	2011	23	B	480
23	COL	2011	24	B	512
23	COL	2011	25	B	512
23	COL	2011	26	B	512
23	COL	2011	27	B	543
23	COL	2011	28	B	543
23	COL	2011	29	B	543
23	COL	2011	30	B	571
23	COL	2011	31	B	571
23	COL	2011	32	B	571
23	COL	2011	33	B	600
23	COL	2011	34	B	600
23	COL	2011	35	B	600
24	COL	2011	1	B	252
24	COL	2011	2	B	252
24	COL	2011	3	B	252
24	COL	2011	4	B	275
24	COL	2011	5	B	292
24	COL	2011	6	B	307
24	COL	2011	7	B	307
24	COL	2011	8	B	322
24	COL	2011	10	B	340
24	COL	2011	11	B	357
24	COL	2011	12	B	374
24	COL	2011	13	B	374
24	COL	2011	14	B	393
24	COL	2011	15	B	393

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
24	COL	2011	16	B	412
24	COL	2011	17	B	412
24	COL	2011	18	B	432
24	COL	2011	19	B	432
24	COL	2011	20	B	458
24	COL	2011	21	B	458
24	COL	2011	22	B	458
24	COL	2011	23	B	458
24	COL	2011	24	B	487
24	COL	2011	25	B	487
24	COL	2011	26	B	487
24	COL	2011	27	B	517
24	COL	2011	28	B	517
24	COL	2011	29	B	517
24	COL	2011	30	B	544
24	COL	2011	31	B	544
24	COL	2011	32	B	544
24	COL	2011	33	B	571
24	COL	2011	34	B	571
24	COL	2011	35	B	571
25	COL	2011	1	B	269
25	COL	2011	2	B	269
25	COL	2011	3	B	269
25	COL	2011	4	B	293
25	COL	2011	5	B	313
25	COL	2011	6	B	328
25	COL	2011	7	B	328
25	COL	2011	8	B	345
25	COL	2011	10	B	365
25	COL	2011	11	B	382
25	COL	2011	12	B	401
25	COL	2011	13	B	401
25	COL	2011	14	B	421
25	COL	2011	15	B	421
25	COL	2011	16	B	441
25	COL	2011	17	B	441
25	COL	2011	18	B	463
25	COL	2011	19	B	463
25	COL	2011	20	B	490
25	COL	2011	21	B	490
25	COL	2011	22	B	490
25	COL	2011	23	B	490
25	COL	2011	24	B	521
25	COL	2011	25	B	521
25	COL	2011	26	B	521
25	COL	2011	27	B	553
25	COL	2011	28	B	553
25	COL	2011	29	B	553
25	COL	2011	30	B	582
25	COL	2011	31	B	582
25	COL	2011	32	B	582
25	COL	2011	33	B	612
25	COL	2011	34	B	612
25	COL	2011	35	B	612
26	COL	2011	1	B	269
26	COL	2011	2	B	269
26	COL	2011	3	B	269
26	COL	2011	4	B	293

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
26	COL	2011	5	B	313
26	COL	2011	6	B	328
26	COL	2011	7	B	328
26	COL	2011	8	B	345
26	COL	2011	10	B	365
26	COL	2011	11	B	382
26	COL	2011	12	B	401
26	COL	2011	13	B	401
26	COL	2011	14	B	421
26	COL	2011	15	B	421
26	COL	2011	16	B	441
26	COL	2011	17	B	441
26	COL	2011	18	B	463
26	COL	2011	19	B	463
26	COL	2011	20	B	490
26	COL	2011	21	B	490
26	COL	2011	22	B	490
26	COL	2011	23	B	490
26	COL	2011	24	B	521
26	COL	2011	25	B	521
26	COL	2011	26	B	521
26	COL	2011	27	B	553
26	COL	2011	28	B	553
26	COL	2011	29	B	553
26	COL	2011	30	B	582
26	COL	2011	31	B	582
26	COL	2011	32	B	582
26	COL	2011	33	B	612
26	COL	2011	34	B	612
26	COL	2011	35	B	612
27	COL	2011	1	B	269
27	COL	2011	2	B	269
27	COL	2011	3	B	269
27	COL	2011	4	B	293
27	COL	2011	5	B	313
27	COL	2011	6	B	328
27	COL	2011	7	B	328
27	COL	2011	8	B	345
27	COL	2011	10	B	365
27	COL	2011	11	B	382
27	COL	2011	12	B	401
27	COL	2011	13	B	401
27	COL	2011	14	B	421
27	COL	2011	15	B	421
27	COL	2011	16	B	441
27	COL	2011	17	B	441
27	COL	2011	18	B	463
27	COL	2011	19	B	463
27	COL	2011	20	B	490
27	COL	2011	21	B	490
27	COL	2011	22	B	490
27	COL	2011	23	B	490
27	COL	2011	24	B	521
27	COL	2011	25	B	521
27	COL	2011	26	B	521
27	COL	2011	27	B	553
27	COL	2011	28	B	553
27	COL	2011	29	B	553

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
27	COL	2011	30	B	582
27	COL	2011	31	B	582
27	COL	2011	32	B	582
27	COL	2011	33	B	612
27	COL	2011	34	B	612
27	COL	2011	35	B	612
28	COL	2011	1	B	269
28	COL	2011	2	B	269
28	COL	2011	3	B	269
28	COL	2011	4	B	293
28	COL	2011	5	B	313
28	COL	2011	6	B	328
28	COL	2011	7	B	328
28	COL	2011	8	B	345
28	COL	2011	10	B	365
28	COL	2011	11	B	382
28	COL	2011	12	B	401
28	COL	2011	13	B	401
28	COL	2011	14	B	421
28	COL	2011	15	B	421
28	COL	2011	16	B	441
28	COL	2011	17	B	441
28	COL	2011	18	B	463
28	COL	2011	19	B	463
28	COL	2011	20	B	490
28	COL	2011	21	B	490
28	COL	2011	22	B	490
28	COL	2011	23	B	490
28	COL	2011	24	B	521
28	COL	2011	25	B	521
28	COL	2011	26	B	521
28	COL	2011	27	B	553
28	COL	2011	28	B	553
28	COL	2011	29	B	553
28	COL	2011	30	B	582
28	COL	2011	31	B	582
28	COL	2011	32	B	582
28	COL	2011	33	B	612
28	COL	2011	34	B	612
28	COL	2011	35	B	612
29	COL	2011	1	B	269
29	COL	2011	2	B	269
29	COL	2011	3	B	269
29	COL	2011	4	B	293
29	COL	2011	5	B	313
29	COL	2011	6	B	328
29	COL	2011	7	B	328
29	COL	2011	8	B	345
29	COL	2011	10	B	365
29	COL	2011	11	B	382
29	COL	2011	12	B	401
29	COL	2011	13	B	401
29	COL	2011	14	B	421
29	COL	2011	15	B	421
29	COL	2011	16	B	441
29	COL	2011	17	B	441
29	COL	2011	18	B	463
29	COL	2011	19	B	463

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
29	COL	2011	20	B	490
29	COL	2011	21	B	490
29	COL	2011	22	B	490
29	COL	2011	23	B	490
29	COL	2011	24	B	521
29	COL	2011	25	B	521
29	COL	2011	26	B	521
29	COL	2011	27	B	553
29	COL	2011	28	B	553
29	COL	2011	29	B	553
29	COL	2011	30	B	582
29	COL	2011	31	B	582
29	COL	2011	32	B	582
29	COL	2011	33	B	612
29	COL	2011	34	B	612
29	COL	2011	35	B	612
30	COL	2011	1	B	259
30	COL	2011	2	B	259
30	COL	2011	3	B	259
30	COL	2011	4	B	283
30	COL	2011	5	B	302
30	COL	2011	6	B	315
30	COL	2011	7	B	315
30	COL	2011	8	B	332
30	COL	2011	10	B	350
30	COL	2011	11	B	367
30	COL	2011	12	B	386
30	COL	2011	13	B	386
30	COL	2011	14	B	405
30	COL	2011	15	B	405
30	COL	2011	16	B	424
30	COL	2011	17	B	424
30	COL	2011	18	B	445
30	COL	2011	19	B	445
30	COL	2011	20	B	471
30	COL	2011	21	B	471
30	COL	2011	22	B	471
30	COL	2011	23	B	471
30	COL	2011	24	B	501
30	COL	2011	25	B	501
30	COL	2011	26	B	501
30	COL	2011	27	B	532
30	COL	2011	28	B	532
30	COL	2011	29	B	532
30	COL	2011	30	B	561
30	COL	2011	31	B	561
30	COL	2011	32	B	561
30	COL	2011	33	B	589
30	COL	2011	34	B	589
30	COL	2011	35	B	589
31	COL	2011	1	B	234
31	COL	2011	2	B	234
31	COL	2011	3	B	234
31	COL	2011	4	B	255
31	COL	2011	5	B	271
31	COL	2011	6	B	285
31	COL	2011	7	B	285
31	COL	2011	8	B	300

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
31	COL	2011	10	B	316
31	COL	2011	11	B	332
31	COL	2011	12	B	348
31	COL	2011	13	B	348
31	COL	2011	14	B	365
31	COL	2011	15	B	365
31	COL	2011	16	B	383
31	COL	2011	17	B	383
31	COL	2011	18	B	401
31	COL	2011	19	B	401
31	COL	2011	20	B	424
31	COL	2011	21	B	424
31	COL	2011	22	B	424
31	COL	2011	23	B	424
31	COL	2011	24	B	452
31	COL	2011	25	B	452
31	COL	2011	26	B	452
31	COL	2011	27	B	480
31	COL	2011	28	B	480
31	COL	2011	29	B	480
31	COL	2011	30	B	505
31	COL	2011	31	B	505
31	COL	2011	32	B	505
31	COL	2011	33	B	531
31	COL	2011	34	B	531
31	COL	2011	35	B	531
32	COL	2011	1	B	269
32	COL	2011	2	B	269
32	COL	2011	3	B	269
32	COL	2011	4	B	293
32	COL	2011	5	B	313
32	COL	2011	6	B	328
32	COL	2011	7	B	328
32	COL	2011	8	B	345
32	COL	2011	10	B	365
32	COL	2011	11	B	382
32	COL	2011	12	B	401
32	COL	2011	13	B	401
32	COL	2011	14	B	421
32	COL	2011	15	B	421
32	COL	2011	16	B	441
32	COL	2011	17	B	441
32	COL	2011	18	B	463
32	COL	2011	19	B	463
32	COL	2011	20	B	490
32	COL	2011	21	B	490
32	COL	2011	22	B	490
32	COL	2011	23	B	490
32	COL	2011	24	B	521
32	COL	2011	25	B	521
32	COL	2011	26	B	521
32	COL	2011	27	B	553
32	COL	2011	28	B	553
32	COL	2011	29	B	553
32	COL	2011	30	B	582
32	COL	2011	31	B	582
32	COL	2011	32	B	582
32	COL	2011	33	B	612

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
32	COL	2011	34	B	612
32	COL	2011	35	B	612
33	COL	2011	1	B	269
33	COL	2011	2	B	269
33	COL	2011	3	B	269
33	COL	2011	4	B	293
33	COL	2011	5	B	313
33	COL	2011	6	B	328
33	COL	2011	7	B	328
33	COL	2011	8	B	345
33	COL	2011	10	B	365
33	COL	2011	11	B	382
33	COL	2011	12	B	401
33	COL	2011	13	B	401
33	COL	2011	14	B	421
33	COL	2011	15	B	421
33	COL	2011	16	B	441
33	COL	2011	17	B	441
33	COL	2011	18	B	463
33	COL	2011	19	B	463
33	COL	2011	20	B	490
33	COL	2011	21	B	490
33	COL	2011	22	B	490
33	COL	2011	23	B	490
33	COL	2011	24	B	521
33	COL	2011	25	B	521
33	COL	2011	26	B	521
33	COL	2011	27	B	553
33	COL	2011	28	B	553
33	COL	2011	29	B	553
33	COL	2011	30	B	582
33	COL	2011	31	B	582
33	COL	2011	32	B	582
33	COL	2011	33	B	612
33	COL	2011	34	B	612
33	COL	2011	35	B	612
77	COL	2011	1	B	269
77	COL	2011	2	B	269
77	COL	2011	3	B	269
77	COL	2011	4	B	293
77	COL	2011	5	B	313
77	COL	2011	6	B	328
77	COL	2011	7	B	328
77	COL	2011	8	B	345
77	COL	2011	10	B	365
77	COL	2011	11	B	382
77	COL	2011	12	B	401
77	COL	2011	13	B	401
77	COL	2011	14	B	421
77	COL	2011	15	B	421
77	COL	2011	16	B	441
77	COL	2011	17	B	441
77	COL	2011	18	B	463
77	COL	2011	19	B	463
77	COL	2011	20	B	490
77	COL	2011	21	B	490
77	COL	2011	22	B	490
77	COL	2011	23	B	490

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
77	COL	2011	24	B	521
77	COL	2011	25	B	521
77	COL	2011	26	B	521
77	COL	2011	27	B	553
77	COL	2011	28	B	553
77	COL	2011	29	B	553
77	COL	2011	30	B	582
77	COL	2011	31	B	582
77	COL	2011	32	B	582
77	COL	2011	33	B	612
77	COL	2011	34	B	612
77	COL	2011	35	B	612
21	OTC	2011	1	B	59
21	OTC	2011	2	B	59
21	OTC	2011	3	B	59
21	OTC	2011	4	B	72
21	OTC	2011	5	B	82
21	OTC	2011	6	B	92
21	OTC	2011	7	B	92
21	OTC	2011	8	B	102
21	OTC	2011	10	B	111
21	OTC	2011	11	B	121
21	OTC	2011	12	B	132
21	OTC	2011	13	B	132
21	OTC	2011	14	B	145
21	OTC	2011	15	B	145
21	OTC	2011	16	B	159
21	OTC	2011	17	B	159
21	OTC	2011	18	B	173
21	OTC	2011	19	B	173
21	OTC	2011	20	B	189
21	OTC	2011	21	B	189
21	OTC	2011	22	B	189
21	OTC	2011	23	B	189
21	OTC	2011	24	B	209
21	OTC	2011	25	B	209
21	OTC	2011	26	B	209
21	OTC	2011	27	B	227
21	OTC	2011	28	B	227
21	OTC	2011	29	B	227
21	OTC	2011	30	B	245
21	OTC	2011	31	B	245
21	OTC	2011	32	B	245
21	OTC	2011	33	B	262
21	OTC	2011	34	B	262
21	OTC	2011	35	B	262
22	OTC	2011	1	B	59
22	OTC	2011	2	B	59
22	OTC	2011	3	B	59
22	OTC	2011	4	B	72
22	OTC	2011	5	B	82
22	OTC	2011	6	B	92
22	OTC	2011	7	B	92
22	OTC	2011	8	B	102
22	OTC	2011	10	B	111
22	OTC	2011	11	B	121
22	OTC	2011	12	B	132
22	OTC	2011	13	B	132

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
22	OTC	2011	14	B	145
22	OTC	2011	15	B	145
22	OTC	2011	16	B	159
22	OTC	2011	17	B	159
22	OTC	2011	18	B	173
22	OTC	2011	19	B	173
22	OTC	2011	20	B	189
22	OTC	2011	21	B	189
22	OTC	2011	22	B	189
22	OTC	2011	23	B	189
22	OTC	2011	24	B	209
22	OTC	2011	25	B	209
22	OTC	2011	26	B	209
22	OTC	2011	27	B	227
22	OTC	2011	28	B	227
22	OTC	2011	29	B	227
22	OTC	2011	30	B	245
22	OTC	2011	31	B	245
22	OTC	2011	32	B	245
22	OTC	2011	33	B	262
22	OTC	2011	34	B	262
22	OTC	2011	35	B	262
23	OTC	2011	1	B	71
23	OTC	2011	2	B	71
23	OTC	2011	3	B	71
23	OTC	2011	4	B	85
23	OTC	2011	5	B	97
23	OTC	2011	6	B	109
23	OTC	2011	7	B	109
23	OTC	2011	8	B	121
23	OTC	2011	10	B	132
23	OTC	2011	11	B	145
23	OTC	2011	12	B	158
23	OTC	2011	13	B	158
23	OTC	2011	14	B	173
23	OTC	2011	15	B	173
23	OTC	2011	16	B	190
23	OTC	2011	17	B	190
23	OTC	2011	18	B	206
23	OTC	2011	19	B	206
23	OTC	2011	20	B	226
23	OTC	2011	21	B	226
23	OTC	2011	22	B	226
23	OTC	2011	23	B	226
23	OTC	2011	24	B	249
23	OTC	2011	25	B	249
23	OTC	2011	26	B	249
23	OTC	2011	27	B	270
23	OTC	2011	28	B	270
23	OTC	2011	29	B	270
23	OTC	2011	30	B	291
23	OTC	2011	31	B	291
23	OTC	2011	32	B	291
23	OTC	2011	33	B	312
23	OTC	2011	34	B	312
23	OTC	2011	35	B	312
24	OTC	2011	1	B	61
24	OTC	2011	2	B	61

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
24	OTC	2011	3	B	61
24	OTC	2011	4	B	74
24	OTC	2011	5	B	84
24	OTC	2011	6	B	95
24	OTC	2011	7	B	95
24	OTC	2011	8	B	105
24	OTC	2011	10	B	114
24	OTC	2011	11	B	125
24	OTC	2011	12	B	136
24	OTC	2011	13	B	136
24	OTC	2011	14	B	150
24	OTC	2011	15	B	150
24	OTC	2011	16	B	164
24	OTC	2011	17	B	164
24	OTC	2011	18	B	178
24	OTC	2011	19	B	178
24	OTC	2011	20	B	194
24	OTC	2011	21	B	194
24	OTC	2011	22	B	194
24	OTC	2011	23	B	194
24	OTC	2011	24	B	215
24	OTC	2011	25	B	215
24	OTC	2011	26	B	215
24	OTC	2011	27	B	234
24	OTC	2011	28	B	234
24	OTC	2011	29	B	234
24	OTC	2011	30	B	253
24	OTC	2011	31	B	253
24	OTC	2011	32	B	253
24	OTC	2011	33	B	270
24	OTC	2011	34	B	270
24	OTC	2011	35	B	270
25	OTC	2011	1	B	100
25	OTC	2011	2	B	100
25	OTC	2011	3	B	100
25	OTC	2011	4	B	120
25	OTC	2011	5	B	136
25	OTC	2011	6	B	153
25	OTC	2011	7	B	153
25	OTC	2011	8	B	170
25	OTC	2011	10	B	186
25	OTC	2011	11	B	203
25	OTC	2011	12	B	222
25	OTC	2011	13	B	222
25	OTC	2011	14	B	242
25	OTC	2011	15	B	242
25	OTC	2011	16	B	266
25	OTC	2011	17	B	266
25	OTC	2011	18	B	289
25	OTC	2011	19	B	289
25	OTC	2011	20	B	316
25	OTC	2011	21	B	316
25	OTC	2011	22	B	316
25	OTC	2011	23	B	316
25	OTC	2011	24	B	348
25	OTC	2011	25	B	348
25	OTC	2011	26	B	348
25	OTC	2011	27	B	380

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
25	OTC	2011	28	B	380
25	OTC	2011	29	B	380
25	OTC	2011	30	B	409
25	OTC	2011	31	B	409
25	OTC	2011	32	B	409
25	OTC	2011	33	B	438
25	OTC	2011	34	B	438
25	OTC	2011	35	B	438
26	OTC	2011	1	B	100
26	OTC	2011	2	B	100
26	OTC	2011	3	B	100
26	OTC	2011	4	B	120
26	OTC	2011	5	B	136
26	OTC	2011	6	B	153
26	OTC	2011	7	B	153
26	OTC	2011	8	B	170
26	OTC	2011	10	B	186
26	OTC	2011	11	B	203
26	OTC	2011	12	B	222
26	OTC	2011	13	B	222
26	OTC	2011	14	B	242
26	OTC	2011	15	B	242
26	OTC	2011	16	B	266
26	OTC	2011	17	B	266
26	OTC	2011	18	B	289
26	OTC	2011	19	B	289
26	OTC	2011	20	B	316
26	OTC	2011	21	B	316
26	OTC	2011	22	B	316
26	OTC	2011	23	B	316
26	OTC	2011	24	B	348
26	OTC	2011	25	B	348
26	OTC	2011	26	B	348
26	OTC	2011	27	B	380
26	OTC	2011	28	B	380
26	OTC	2011	29	B	380
26	OTC	2011	30	B	409
26	OTC	2011	31	B	409
26	OTC	2011	32	B	409
26	OTC	2011	33	B	438
26	OTC	2011	34	B	438
26	OTC	2011	35	B	438
27	OTC	2011	1	B	100
27	OTC	2011	2	B	100
27	OTC	2011	3	B	100
27	OTC	2011	4	B	120
27	OTC	2011	5	B	136
27	OTC	2011	6	B	153
27	OTC	2011	7	B	153
27	OTC	2011	8	B	170
27	OTC	2011	10	B	186
27	OTC	2011	11	B	203
27	OTC	2011	12	B	222
27	OTC	2011	13	B	222
27	OTC	2011	14	B	242
27	OTC	2011	15	B	242
27	OTC	2011	16	B	266
27	OTC	2011	17	B	266

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
27	OTC	2011	18	B	289
27	OTC	2011	19	B	289
27	OTC	2011	20	B	316
27	OTC	2011	21	B	316
27	OTC	2011	22	B	316
27	OTC	2011	23	B	316
27	OTC	2011	24	B	348
27	OTC	2011	25	B	348
27	OTC	2011	26	B	348
27	OTC	2011	27	B	380
27	OTC	2011	28	B	380
27	OTC	2011	29	B	380
27	OTC	2011	30	B	409
27	OTC	2011	31	B	409
27	OTC	2011	32	B	409
27	OTC	2011	33	B	438
27	OTC	2011	34	B	438
27	OTC	2011	35	B	438
28	OTC	2011	1	B	100
28	OTC	2011	2	B	100
28	OTC	2011	3	B	100
28	OTC	2011	4	B	120
28	OTC	2011	5	B	136
28	OTC	2011	6	B	153
28	OTC	2011	7	B	153
28	OTC	2011	8	B	170
28	OTC	2011	10	B	186
28	OTC	2011	11	B	203
28	OTC	2011	12	B	222
28	OTC	2011	13	B	222
28	OTC	2011	14	B	242
28	OTC	2011	15	B	242
28	OTC	2011	16	B	266
28	OTC	2011	17	B	266
28	OTC	2011	18	B	289
28	OTC	2011	19	B	289
28	OTC	2011	20	B	316
28	OTC	2011	21	B	316
28	OTC	2011	22	B	316
28	OTC	2011	23	B	316
28	OTC	2011	24	B	348
28	OTC	2011	25	B	348
28	OTC	2011	26	B	348
28	OTC	2011	27	B	380
28	OTC	2011	28	B	380
28	OTC	2011	29	B	380
28	OTC	2011	30	B	409
28	OTC	2011	31	B	409
28	OTC	2011	32	B	409
28	OTC	2011	33	B	438
28	OTC	2011	34	B	438
28	OTC	2011	35	B	438
29	OTC	2011	1	B	100
29	OTC	2011	2	B	100
29	OTC	2011	3	B	100
29	OTC	2011	4	B	120
29	OTC	2011	5	B	136
29	OTC	2011	6	B	153

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
29	OTC	2011	7	B	153
29	OTC	2011	8	B	170
29	OTC	2011	10	B	186
29	OTC	2011	11	B	203
29	OTC	2011	12	B	222
29	OTC	2011	13	B	222
29	OTC	2011	14	B	242
29	OTC	2011	15	B	242
29	OTC	2011	16	B	266
29	OTC	2011	17	B	266
29	OTC	2011	18	B	289
29	OTC	2011	19	B	289
29	OTC	2011	20	B	316
29	OTC	2011	21	B	316
29	OTC	2011	22	B	316
29	OTC	2011	23	B	316
29	OTC	2011	24	B	348
29	OTC	2011	25	B	348
29	OTC	2011	26	B	348
29	OTC	2011	27	B	380
29	OTC	2011	28	B	380
29	OTC	2011	29	B	380
29	OTC	2011	30	B	409
29	OTC	2011	31	B	409
29	OTC	2011	32	B	409
29	OTC	2011	33	B	438
29	OTC	2011	34	B	438
29	OTC	2011	35	B	438
30	OTC	2011	1	B	53
30	OTC	2011	2	B	53
30	OTC	2011	3	B	53
30	OTC	2011	4	B	64
30	OTC	2011	5	B	74
30	OTC	2011	6	B	82
30	OTC	2011	7	B	82
30	OTC	2011	8	B	92
30	OTC	2011	10	B	100
30	OTC	2011	11	B	109
30	OTC	2011	12	B	120
30	OTC	2011	13	B	120
30	OTC	2011	14	B	130
30	OTC	2011	15	B	130
30	OTC	2011	16	B	144
30	OTC	2011	17	B	144
30	OTC	2011	18	B	156
30	OTC	2011	19	B	156
30	OTC	2011	20	B	171
30	OTC	2011	21	B	171
30	OTC	2011	22	B	171
30	OTC	2011	23	B	171
30	OTC	2011	24	B	188
30	OTC	2011	25	B	188
30	OTC	2011	26	B	188
30	OTC	2011	27	B	205
30	OTC	2011	28	B	205
30	OTC	2011	29	B	205
30	OTC	2011	30	B	220
30	OTC	2011	31	B	220

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
30	OTC	2011	32	B	220
30	OTC	2011	33	B	236
30	OTC	2011	34	B	236
30	OTC	2011	35	B	236
31	OTC	2011	1	B	61
31	OTC	2011	2	B	61
31	OTC	2011	3	B	61
31	OTC	2011	4	B	74
31	OTC	2011	5	B	84
31	OTC	2011	6	B	95
31	OTC	2011	7	B	95
31	OTC	2011	8	B	105
31	OTC	2011	10	B	114
31	OTC	2011	11	B	125
31	OTC	2011	12	B	136
31	OTC	2011	13	B	136
31	OTC	2011	14	B	150
31	OTC	2011	15	B	150
31	OTC	2011	16	B	164
31	OTC	2011	17	B	164
31	OTC	2011	18	B	178
31	OTC	2011	19	B	178
31	OTC	2011	20	B	194
31	OTC	2011	21	B	194
31	OTC	2011	22	B	194
31	OTC	2011	23	B	194
31	OTC	2011	24	B	215
31	OTC	2011	25	B	215
31	OTC	2011	26	B	215
31	OTC	2011	27	B	234
31	OTC	2011	28	B	234
31	OTC	2011	29	B	234
31	OTC	2011	30	B	253
31	OTC	2011	31	B	253
31	OTC	2011	32	B	253
31	OTC	2011	33	B	270
31	OTC	2011	34	B	270
31	OTC	2011	35	B	270
32	OTC	2011	1	B	100
32	OTC	2011	2	B	100
32	OTC	2011	3	B	100
32	OTC	2011	4	B	120
32	OTC	2011	5	B	136
32	OTC	2011	6	B	153
32	OTC	2011	7	B	153
32	OTC	2011	8	B	170
32	OTC	2011	10	B	186
32	OTC	2011	11	B	203
32	OTC	2011	12	B	222
32	OTC	2011	13	B	222
32	OTC	2011	14	B	242
32	OTC	2011	15	B	242
32	OTC	2011	16	B	266
32	OTC	2011	17	B	266
32	OTC	2011	18	B	289
32	OTC	2011	19	B	289
32	OTC	2011	20	B	316
32	OTC	2011	21	B	316

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
32	OTC	2011	22	B	316
32	OTC	2011	23	B	316
32	OTC	2011	24	B	348
32	OTC	2011	25	B	348
32	OTC	2011	26	B	348
32	OTC	2011	27	B	380
32	OTC	2011	28	B	380
32	OTC	2011	29	B	380
32	OTC	2011	30	B	409
32	OTC	2011	31	B	409
32	OTC	2011	32	B	409
32	OTC	2011	33	B	438
32	OTC	2011	34	B	438
32	OTC	2011	35	B	438
33	OTC	2011	1	B	100
33	OTC	2011	2	B	100
33	OTC	2011	3	B	100
33	OTC	2011	4	B	120
33	OTC	2011	5	B	136
33	OTC	2011	6	B	153
33	OTC	2011	7	B	153
33	OTC	2011	8	B	170
33	OTC	2011	10	B	186
33	OTC	2011	11	B	203
33	OTC	2011	12	B	222
33	OTC	2011	13	B	222
33	OTC	2011	14	B	242
33	OTC	2011	15	B	242
33	OTC	2011	16	B	266
33	OTC	2011	17	B	266
33	OTC	2011	18	B	289
33	OTC	2011	19	B	289
33	OTC	2011	20	B	316
33	OTC	2011	21	B	316
33	OTC	2011	22	B	316
33	OTC	2011	23	B	316
33	OTC	2011	24	B	348
33	OTC	2011	25	B	348
33	OTC	2011	26	B	348
33	OTC	2011	27	B	380
33	OTC	2011	28	B	380
33	OTC	2011	29	B	380
33	OTC	2011	30	B	409
33	OTC	2011	31	B	409
33	OTC	2011	32	B	409
33	OTC	2011	33	B	438
33	OTC	2011	34	B	438
33	OTC	2011	35	B	438
77	OTC	2011	1	B	100
77	OTC	2011	2	B	100
77	OTC	2011	3	B	100
77	OTC	2011	4	B	120
77	OTC	2011	5	B	136
77	OTC	2011	6	B	153
77	OTC	2011	7	B	153
77	OTC	2011	8	B	170
77	OTC	2011	10	B	186
77	OTC	2011	11	B	203

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
77	OTC	2011	12	B	222
77	OTC	2011	13	B	222
77	OTC	2011	14	B	242
77	OTC	2011	15	B	242
77	OTC	2011	16	B	266
77	OTC	2011	17	B	266
77	OTC	2011	18	B	289
77	OTC	2011	19	B	289
77	OTC	2011	20	B	316
77	OTC	2011	21	B	316
77	OTC	2011	22	B	316
77	OTC	2011	23	B	316
77	OTC	2011	24	B	348
77	OTC	2011	25	B	348
77	OTC	2011	26	B	348
77	OTC	2011	27	B	380
77	OTC	2011	28	B	380
77	OTC	2011	29	B	380
77	OTC	2011	30	B	409
77	OTC	2011	31	B	409
77	OTC	2011	32	B	409
77	OTC	2011	33	B	438
77	OTC	2011	34	B	438
77	OTC	2011	35	B	438
21	COL	2011	1	D	191
21	COL	2011	2	D	191
21	COL	2011	3	D	191
21	COL	2011	4	D	208
21	COL	2011	5	D	223
21	COL	2011	6	D	233
21	COL	2011	7	D	233
21	COL	2011	8	D	244
21	COL	2011	10	D	259
21	COL	2011	11	D	271
21	COL	2011	12	D	285
21	COL	2011	13	D	285
21	COL	2011	14	D	298
21	COL	2011	15	D	298
21	COL	2011	16	D	313
21	COL	2011	17	D	313
21	COL	2011	18	D	329
21	COL	2011	19	D	329
21	COL	2011	20	D	347
21	COL	2011	21	D	347
21	COL	2011	22	D	347
21	COL	2011	23	D	347
21	COL	2011	24	D	370
21	COL	2011	25	D	370
21	COL	2011	26	D	370
21	COL	2011	27	D	392
21	COL	2011	28	D	392
21	COL	2011	29	D	392
21	COL	2011	30	D	413
21	COL	2011	31	D	413
21	COL	2011	32	D	413
21	COL	2011	33	D	435
21	COL	2011	34	D	435
21	COL	2011	35	D	435

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
22	COL	2011	1	D	191
22	COL	2011	2	D	191
22	COL	2011	3	D	191
22	COL	2011	4	D	208
22	COL	2011	5	D	223
22	COL	2011	6	D	233
22	COL	2011	7	D	233
22	COL	2011	8	D	244
22	COL	2011	10	D	259
22	COL	2011	11	D	271
22	COL	2011	12	D	285
22	COL	2011	13	D	285
22	COL	2011	14	D	298
22	COL	2011	15	D	298
22	COL	2011	16	D	313
22	COL	2011	17	D	313
22	COL	2011	18	D	329
22	COL	2011	19	D	329
22	COL	2011	20	D	347
22	COL	2011	21	D	347
22	COL	2011	22	D	347
22	COL	2011	23	D	347
22	COL	2011	24	D	370
22	COL	2011	25	D	370
22	COL	2011	26	D	370
22	COL	2011	27	D	392
22	COL	2011	28	D	392
22	COL	2011	29	D	392
22	COL	2011	30	D	413
22	COL	2011	31	D	413
22	COL	2011	32	D	413
22	COL	2011	33	D	435
22	COL	2011	34	D	435
22	COL	2011	35	D	435
23	COL	2011	1	D	199
23	COL	2011	2	D	199
23	COL	2011	3	D	199
23	COL	2011	4	D	216
23	COL	2011	5	D	231
23	COL	2011	6	D	242
23	COL	2011	7	D	242
23	COL	2011	8	D	255
23	COL	2011	10	D	269
23	COL	2011	11	D	282
23	COL	2011	12	D	296
23	COL	2011	13	D	296
23	COL	2011	14	D	311
23	COL	2011	15	D	311
23	COL	2011	16	D	326
23	COL	2011	17	D	326
23	COL	2011	18	D	341
23	COL	2011	19	D	341
23	COL	2011	20	D	361
23	COL	2011	21	D	361
23	COL	2011	22	D	361
23	COL	2011	23	D	361
23	COL	2011	24	D	385
23	COL	2011	25	D	385

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
23	COL	2011	26	D	385
23	COL	2011	27	D	409
23	COL	2011	28	D	409
23	COL	2011	29	D	409
23	COL	2011	30	D	430
23	COL	2011	31	D	430
23	COL	2011	32	D	430
23	COL	2011	33	D	451
23	COL	2011	34	D	451
23	COL	2011	35	D	451
24	COL	2011	1	D	189
24	COL	2011	2	D	189
24	COL	2011	3	D	189
24	COL	2011	4	D	206
24	COL	2011	5	D	220
24	COL	2011	6	D	231
24	COL	2011	7	D	231
24	COL	2011	8	D	242
24	COL	2011	10	D	256
24	COL	2011	11	D	268
24	COL	2011	12	D	282
24	COL	2011	13	D	282
24	COL	2011	14	D	295
24	COL	2011	15	D	295
24	COL	2011	16	D	310
24	COL	2011	17	D	310
24	COL	2011	18	D	324
24	COL	2011	19	D	324
24	COL	2011	20	D	344
24	COL	2011	21	D	344
24	COL	2011	22	D	344
24	COL	2011	23	D	344
24	COL	2011	24	D	366
24	COL	2011	25	D	366
24	COL	2011	26	D	366
24	COL	2011	27	D	389
24	COL	2011	28	D	389
24	COL	2011	29	D	389
24	COL	2011	30	D	409
24	COL	2011	31	D	409
24	COL	2011	32	D	430
24	COL	2011	33	D	430
24	COL	2011	34	D	430
24	COL	2011	35	D	430
25	COL	2011	1	D	203
25	COL	2011	2	D	203
25	COL	2011	3	D	203
25	COL	2011	4	D	220
25	COL	2011	5	D	236
25	COL	2011	6	D	246
25	COL	2011	7	D	246
25	COL	2011	8	D	260
25	COL	2011	10	D	275
25	COL	2011	11	D	287
25	COL	2011	12	D	302
25	COL	2011	13	D	302
25	COL	2011	14	D	316
25	COL	2011	15	D	316

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
25	COL	2011	16	D	332
25	COL	2011	17	D	332
25	COL	2011	18	D	348
25	COL	2011	19	D	348
25	COL	2011	20	D	368
25	COL	2011	21	D	368
25	COL	2011	22	D	368
25	COL	2011	23	D	368
25	COL	2011	24	D	392
25	COL	2011	25	D	392
25	COL	2011	26	D	392
25	COL	2011	27	D	416
25	COL	2011	28	D	416
25	COL	2011	29	D	416
25	COL	2011	30	D	438
25	COL	2011	31	D	438
25	COL	2011	32	D	438
25	COL	2011	33	D	461
25	COL	2011	34	D	461
25	COL	2011	35	D	461
26	COL	2011	1	D	203
26	COL	2011	2	D	203
26	COL	2011	3	D	203
26	COL	2011	4	D	220
26	COL	2011	5	D	236
26	COL	2011	6	D	246
26	COL	2011	7	D	246
26	COL	2011	8	D	260
26	COL	2011	10	D	275
26	COL	2011	11	D	287
26	COL	2011	12	D	302
26	COL	2011	13	D	302
26	COL	2011	14	D	316
26	COL	2011	15	D	316
26	COL	2011	16	D	332
26	COL	2011	17	D	332
26	COL	2011	18	D	348
26	COL	2011	19	D	348
26	COL	2011	20	D	368
26	COL	2011	21	D	368
26	COL	2011	22	D	368
26	COL	2011	23	D	368
26	COL	2011	24	D	392
26	COL	2011	25	D	392
26	COL	2011	26	D	392
26	COL	2011	27	D	416
26	COL	2011	28	D	416
26	COL	2011	29	D	416
26	COL	2011	30	D	438
26	COL	2011	31	D	438
26	COL	2011	32	D	438
26	COL	2011	33	D	461
26	COL	2011	34	D	461
26	COL	2011	35	D	461
27	COL	2011	1	D	203
27	COL	2011	2	D	203
27	COL	2011	3	D	203
27	COL	2011	4	D	220

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
27	COL	2011	5	D	236
27	COL	2011	6	D	246
27	COL	2011	7	D	246
27	COL	2011	8	D	260
27	COL	2011	10	D	275
27	COL	2011	11	D	287
27	COL	2011	12	D	302
27	COL	2011	13	D	302
27	COL	2011	14	D	316
27	COL	2011	15	D	316
27	COL	2011	16	D	332
27	COL	2011	17	D	332
27	COL	2011	18	D	348
27	COL	2011	19	D	348
27	COL	2011	20	D	368
27	COL	2011	21	D	368
27	COL	2011	22	D	368
27	COL	2011	23	D	368
27	COL	2011	24	D	392
27	COL	2011	25	D	392
27	COL	2011	26	D	392
27	COL	2011	27	D	416
27	COL	2011	28	D	416
27	COL	2011	29	D	416
27	COL	2011	30	D	438
27	COL	2011	31	D	438
27	COL	2011	32	D	438
27	COL	2011	33	D	461
27	COL	2011	34	D	461
27	COL	2011	35	D	461
28	COL	2011	1	D	203
28	COL	2011	2	D	203
28	COL	2011	3	D	203
28	COL	2011	4	D	220
28	COL	2011	5	D	236
28	COL	2011	6	D	246
28	COL	2011	7	D	246
28	COL	2011	8	D	260
28	COL	2011	10	D	275
28	COL	2011	11	D	287
28	COL	2011	12	D	302
28	COL	2011	13	D	302
28	COL	2011	14	D	316
28	COL	2011	15	D	316
28	COL	2011	16	D	332
28	COL	2011	17	D	332
28	COL	2011	18	D	348
28	COL	2011	19	D	348
28	COL	2011	20	D	368
28	COL	2011	21	D	368
28	COL	2011	22	D	368
28	COL	2011	23	D	368
28	COL	2011	24	D	392
28	COL	2011	25	D	392
28	COL	2011	26	D	392
28	COL	2011	27	D	416
28	COL	2011	28	D	416
28	COL	2011	29	D	416

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
28	COL	2011	30	D	438
28	COL	2011	31	D	438
28	COL	2011	32	D	438
28	COL	2011	33	D	461
28	COL	2011	34	D	461
28	COL	2011	35	D	461
29	COL	2011	1	D	203
29	COL	2011	2	D	203
29	COL	2011	3	D	203
29	COL	2011	4	D	220
29	COL	2011	5	D	236
29	COL	2011	6	D	246
29	COL	2011	7	D	246
29	COL	2011	8	D	260
29	COL	2011	10	D	275
29	COL	2011	11	D	287
29	COL	2011	12	D	302
29	COL	2011	13	D	302
29	COL	2011	14	D	316
29	COL	2011	15	D	316
29	COL	2011	16	D	332
29	COL	2011	17	D	332
29	COL	2011	18	D	348
29	COL	2011	19	D	348
29	COL	2011	20	D	368
29	COL	2011	21	D	368
29	COL	2011	22	D	368
29	COL	2011	23	D	368
29	COL	2011	24	D	392
29	COL	2011	25	D	392
29	COL	2011	26	D	392
29	COL	2011	27	D	416
29	COL	2011	28	D	416
29	COL	2011	29	D	416
29	COL	2011	30	D	438
29	COL	2011	31	D	438
29	COL	2011	32	D	438
29	COL	2011	33	D	461
29	COL	2011	34	D	461
29	COL	2011	35	D	461
30	COL	2011	1	D	194
30	COL	2011	2	D	194
30	COL	2011	3	D	194
30	COL	2011	4	D	212
30	COL	2011	5	D	227
30	COL	2011	6	D	237
30	COL	2011	7	D	237
30	COL	2011	8	D	250
30	COL	2011	10	D	264
30	COL	2011	11	D	277
30	COL	2011	12	D	290
30	COL	2011	13	D	290
30	COL	2011	14	D	305
30	COL	2011	15	D	305
30	COL	2011	16	D	319
30	COL	2011	17	D	319
30	COL	2011	18	D	335
30	COL	2011	19	D	335

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
30	COL	2011	20	D	355
30	COL	2011	21	D	355
30	COL	2011	22	D	355
30	COL	2011	23	D	355
30	COL	2011	24	D	378
30	COL	2011	25	D	378
30	COL	2011	26	D	378
30	COL	2011	27	D	400
30	COL	2011	28	D	400
30	COL	2011	29	D	400
30	COL	2011	30	D	421
30	COL	2011	31	D	421
30	COL	2011	32	D	421
30	COL	2011	33	D	443
30	COL	2011	34	D	443
30	COL	2011	35	D	443
31	COL	2011	1	D	176
31	COL	2011	2	D	176
31	COL	2011	3	D	176
31	COL	2011	4	D	191
31	COL	2011	5	D	205
31	COL	2011	6	D	214
31	COL	2011	7	D	214
31	COL	2011	8	D	226
31	COL	2011	10	D	238
31	COL	2011	11	D	250
31	COL	2011	12	D	262
31	COL	2011	13	D	262
31	COL	2011	14	D	275
31	COL	2011	15	D	275
31	COL	2011	16	D	288
31	COL	2011	17	D	288
31	COL	2011	18	D	302
31	COL	2011	19	D	302
31	COL	2011	20	D	319
31	COL	2011	21	D	319
31	COL	2011	22	D	319
31	COL	2011	23	D	319
31	COL	2011	24	D	340
31	COL	2011	25	D	340
31	COL	2011	26	D	340
31	COL	2011	27	D	361
31	COL	2011	28	D	361
31	COL	2011	29	D	361
31	COL	2011	30	D	381
31	COL	2011	31	D	381
31	COL	2011	32	D	381
31	COL	2011	33	D	399
31	COL	2011	34	D	399
31	COL	2011	35	D	399
32	COL	2011	1	D	203
32	COL	2011	2	D	203
32	COL	2011	3	D	203
32	COL	2011	4	D	220
32	COL	2011	5	D	236
32	COL	2011	6	D	246
32	COL	2011	7	D	246
32	COL	2011	8	D	260

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
32	COL	2011	10	D	275
32	COL	2011	11	D	287
32	COL	2011	12	D	302
32	COL	2011	13	D	302
32	COL	2011	14	D	316
32	COL	2011	15	D	316
32	COL	2011	16	D	332
32	COL	2011	17	D	332
32	COL	2011	18	D	348
32	COL	2011	19	D	348
32	COL	2011	20	D	368
32	COL	2011	21	D	368
32	COL	2011	22	D	368
32	COL	2011	23	D	368
32	COL	2011	24	D	392
32	COL	2011	25	D	392
32	COL	2011	26	D	392
32	COL	2011	27	D	416
32	COL	2011	28	D	416
32	COL	2011	29	D	416
32	COL	2011	30	D	438
32	COL	2011	31	D	438
32	COL	2011	32	D	438
32	COL	2011	33	D	461
32	COL	2011	34	D	461
32	COL	2011	35	D	461
33	COL	2011	1	D	203
33	COL	2011	2	D	203
33	COL	2011	3	D	203
33	COL	2011	4	D	220
33	COL	2011	5	D	236
33	COL	2011	6	D	246
33	COL	2011	7	D	246
33	COL	2011	8	D	260
33	COL	2011	10	D	275
33	COL	2011	11	D	287
33	COL	2011	12	D	302
33	COL	2011	13	D	302
33	COL	2011	14	D	316
33	COL	2011	15	D	316
33	COL	2011	16	D	332
33	COL	2011	17	D	332
33	COL	2011	18	D	348
33	COL	2011	19	D	348
33	COL	2011	20	D	368
33	COL	2011	21	D	368
33	COL	2011	22	D	368
33	COL	2011	23	D	368
33	COL	2011	24	D	392
33	COL	2011	25	D	392
33	COL	2011	26	D	392
33	COL	2011	27	D	416
33	COL	2011	28	D	416
33	COL	2011	29	D	416
33	COL	2011	30	D	438
33	COL	2011	31	D	438
33	COL	2011	32	D	438
33	COL	2011	33	D	461

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
33	COL	2011	34	D	461
33	COL	2011	35	D	461
77	COL	2011	1	D	203
77	COL	2011	2	D	203
77	COL	2011	3	D	203
77	COL	2011	4	D	220
77	COL	2011	5	D	236
77	COL	2011	6	D	246
77	COL	2011	7	D	246
77	COL	2011	8	D	260
77	COL	2011	10	D	275
77	COL	2011	11	D	287
77	COL	2011	12	D	302
77	COL	2011	13	D	302
77	COL	2011	14	D	316
77	COL	2011	15	D	316
77	COL	2011	16	D	332
77	COL	2011	17	D	332
77	COL	2011	18	D	348
77	COL	2011	19	D	348
77	COL	2011	20	D	368
77	COL	2011	21	D	368
77	COL	2011	22	D	368
77	COL	2011	23	D	368
77	COL	2011	24	D	392
77	COL	2011	25	D	392
77	COL	2011	26	D	392
77	COL	2011	27	D	416
77	COL	2011	28	D	416
77	COL	2011	29	D	416
77	COL	2011	30	D	438
77	COL	2011	31	D	438
77	COL	2011	32	D	438
77	COL	2011	33	D	461
77	COL	2011	34	D	461
77	COL	2011	35	D	461
21	OTC	2011	1	D	44
21	OTC	2011	2	D	44
21	OTC	2011	3	D	44
21	OTC	2011	4	D	53
21	OTC	2011	5	D	59
21	OTC	2011	6	D	67
21	OTC	2011	7	D	67
21	OTC	2011	8	D	74
21	OTC	2011	10	D	81
21	OTC	2011	11	D	88
21	OTC	2011	12	D	97
21	OTC	2011	13	D	97
21	OTC	2011	14	D	106
21	OTC	2011	15	D	106
21	OTC	2011	16	D	116
21	OTC	2011	17	D	116
21	OTC	2011	18	D	127
21	OTC	2011	19	D	127
21	OTC	2011	20	D	138
21	OTC	2011	21	D	138
21	OTC	2011	22	D	138
21	OTC	2011	23	D	138

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
21	OTC	2011	24	D	153
21	OTC	2011	25	D	153
21	OTC	2011	26	D	153
21	OTC	2011	27	D	166
21	OTC	2011	28	D	166
21	OTC	2011	29	D	166
21	OTC	2011	30	D	179
21	OTC	2011	31	D	179
21	OTC	2011	32	D	179
21	OTC	2011	33	D	191
21	OTC	2011	34	D	191
21	OTC	2011	35	D	191
22	OTC	2011	1	D	44
22	OTC	2011	2	D	44
22	OTC	2011	3	D	44
22	OTC	2011	4	D	53
22	OTC	2011	5	D	59
22	OTC	2011	6	D	67
22	OTC	2011	7	D	67
22	OTC	2011	8	D	74
22	OTC	2011	10	D	81
22	OTC	2011	11	D	88
22	OTC	2011	12	D	97
22	OTC	2011	13	D	97
22	OTC	2011	14	D	106
22	OTC	2011	15	D	106
22	OTC	2011	16	D	116
22	OTC	2011	17	D	116
22	OTC	2011	18	D	127
22	OTC	2011	19	D	127
22	OTC	2011	20	D	138
22	OTC	2011	21	D	138
22	OTC	2011	22	D	138
22	OTC	2011	23	D	138
22	OTC	2011	24	D	153
22	OTC	2011	25	D	153
22	OTC	2011	26	D	153
22	OTC	2011	27	D	166
22	OTC	2011	28	D	166
22	OTC	2011	29	D	166
22	OTC	2011	30	D	179
22	OTC	2011	31	D	179
22	OTC	2011	32	D	179
22	OTC	2011	33	D	191
22	OTC	2011	34	D	191
22	OTC	2011	35	D	191
23	OTC	2011	1	D	52
23	OTC	2011	2	D	52
23	OTC	2011	3	D	52
23	OTC	2011	4	D	62
23	OTC	2011	5	D	71
23	OTC	2011	6	D	79
23	OTC	2011	7	D	79
23	OTC	2011	8	D	88
23	OTC	2011	10	D	97
23	OTC	2011	11	D	105
23	OTC	2011	12	D	115
23	OTC	2011	13	D	115

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
23	OTC	2011	14	D	126
23	OTC	2011	15	D	126
23	OTC	2011	16	D	138
23	OTC	2011	17	D	138
23	OTC	2011	18	D	151
23	OTC	2011	19	D	151
23	OTC	2011	20	D	164
23	OTC	2011	21	D	164
23	OTC	2011	22	D	164
23	OTC	2011	23	D	164
23	OTC	2011	24	D	182
23	OTC	2011	25	D	182
23	OTC	2011	26	D	182
23	OTC	2011	27	D	198
23	OTC	2011	28	D	198
23	OTC	2011	29	D	198
23	OTC	2011	30	D	213
23	OTC	2011	31	D	213
23	OTC	2011	32	D	213
23	OTC	2011	33	D	228
23	OTC	2011	34	D	228
23	OTC	2011	35	D	228
24	OTC	2011	1	D	45
24	OTC	2011	2	D	45
24	OTC	2011	3	D	45
24	OTC	2011	4	D	54
24	OTC	2011	5	D	61
24	OTC	2011	6	D	69
24	OTC	2011	7	D	69
24	OTC	2011	8	D	77
24	OTC	2011	10	D	84
24	OTC	2011	11	D	92
24	OTC	2011	12	D	100
24	OTC	2011	13	D	100
24	OTC	2011	14	D	109
24	OTC	2011	15	D	109
24	OTC	2011	16	D	120
24	OTC	2011	17	D	120
24	OTC	2011	18	D	130
24	OTC	2011	19	D	130
24	OTC	2011	20	D	142
24	OTC	2011	21	D	142
24	OTC	2011	22	D	142
24	OTC	2011	23	D	142
24	OTC	2011	24	D	157
24	OTC	2011	25	D	157
24	OTC	2011	26	D	157
24	OTC	2011	27	D	171
24	OTC	2011	28	D	171
24	OTC	2011	29	D	171
24	OTC	2011	30	D	184
24	OTC	2011	31	D	184
24	OTC	2011	32	D	184
24	OTC	2011	33	D	198
24	OTC	2011	34	D	198
24	OTC	2011	35	D	198
25	OTC	2011	1	D	73
25	OTC	2011	2	D	73

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
25	OTC	2011	3	D	73
25	OTC	2011	4	D	87
25	OTC	2011	5	D	100
25	OTC	2011	6	D	111
25	OTC	2011	7	D	111
25	OTC	2011	8	D	124
25	OTC	2011	10	D	136
25	OTC	2011	11	D	148
25	OTC	2011	12	D	161
25	OTC	2011	13	D	161
25	OTC	2011	14	D	177
25	OTC	2011	15	D	177
25	OTC	2011	16	D	194
25	OTC	2011	17	D	194
25	OTC	2011	18	D	211
25	OTC	2011	19	D	211
25	OTC	2011	20	D	231
25	OTC	2011	21	D	231
25	OTC	2011	22	D	231
25	OTC	2011	23	D	231
25	OTC	2011	24	D	255
25	OTC	2011	25	D	255
25	OTC	2011	26	D	255
25	OTC	2011	27	D	278
25	OTC	2011	28	D	278
25	OTC	2011	29	D	278
25	OTC	2011	30	D	298
25	OTC	2011	31	D	298
25	OTC	2011	32	D	298
25	OTC	2011	33	D	320
25	OTC	2011	34	D	320
25	OTC	2011	35	D	320
26	OTC	2011	1	D	73
26	OTC	2011	2	D	73
26	OTC	2011	3	D	73
26	OTC	2011	4	D	87
26	OTC	2011	5	D	100
26	OTC	2011	6	D	111
26	OTC	2011	7	D	111
26	OTC	2011	8	D	124
26	OTC	2011	10	D	136
26	OTC	2011	11	D	148
26	OTC	2011	12	D	161
26	OTC	2011	13	D	161
26	OTC	2011	14	D	177
26	OTC	2011	15	D	177
26	OTC	2011	16	D	194
26	OTC	2011	17	D	194
26	OTC	2011	18	D	211
26	OTC	2011	19	D	211
26	OTC	2011	20	D	231
26	OTC	2011	21	D	231
26	OTC	2011	22	D	231
26	OTC	2011	23	D	231
26	OTC	2011	24	D	255
26	OTC	2011	25	D	255
26	OTC	2011	26	D	255
26	OTC	2011	27	D	278

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
26	OTC	2011	28	D	278
26	OTC	2011	29	D	278
26	OTC	2011	30	D	298
26	OTC	2011	31	D	298
26	OTC	2011	32	D	298
26	OTC	2011	33	D	320
26	OTC	2011	34	D	320
26	OTC	2011	35	D	320
27	OTC	2011	1	D	73
27	OTC	2011	2	D	73
27	OTC	2011	3	D	73
27	OTC	2011	4	D	87
27	OTC	2011	5	D	100
27	OTC	2011	6	D	111
27	OTC	2011	7	D	111
27	OTC	2011	8	D	124
27	OTC	2011	10	D	136
27	OTC	2011	11	D	148
27	OTC	2011	12	D	161
27	OTC	2011	13	D	161
27	OTC	2011	14	D	177
27	OTC	2011	15	D	177
27	OTC	2011	16	D	194
27	OTC	2011	17	D	194
27	OTC	2011	18	D	211
27	OTC	2011	19	D	211
27	OTC	2011	20	D	231
27	OTC	2011	21	D	231
27	OTC	2011	22	D	231
27	OTC	2011	23	D	231
27	OTC	2011	24	D	255
27	OTC	2011	25	D	255
27	OTC	2011	26	D	255
27	OTC	2011	27	D	278
27	OTC	2011	28	D	278
27	OTC	2011	29	D	278
27	OTC	2011	30	D	298
27	OTC	2011	31	D	298
27	OTC	2011	32	D	298
27	OTC	2011	33	D	320
27	OTC	2011	34	D	320
27	OTC	2011	35	D	320
28	OTC	2011	1	D	73
28	OTC	2011	2	D	73
28	OTC	2011	3	D	73
28	OTC	2011	4	D	87
28	OTC	2011	5	D	100
28	OTC	2011	6	D	111
28	OTC	2011	7	D	111
28	OTC	2011	8	D	124
28	OTC	2011	10	D	136
28	OTC	2011	11	D	148
28	OTC	2011	12	D	161
28	OTC	2011	13	D	161
28	OTC	2011	14	D	177
28	OTC	2011	15	D	177
28	OTC	2011	16	D	194
28	OTC	2011	17	D	194

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
28	OTC	2011	18	D	211
28	OTC	2011	19	D	211
28	OTC	2011	20	D	231
28	OTC	2011	21	D	231
28	OTC	2011	22	D	231
28	OTC	2011	23	D	231
28	OTC	2011	24	D	255
28	OTC	2011	25	D	255
28	OTC	2011	26	D	255
28	OTC	2011	27	D	278
28	OTC	2011	28	D	278
28	OTC	2011	29	D	278
28	OTC	2011	30	D	298
28	OTC	2011	31	D	298
28	OTC	2011	32	D	298
28	OTC	2011	33	D	320
28	OTC	2011	34	D	320
28	OTC	2011	35	D	320
29	OTC	2011	1	D	73
29	OTC	2011	2	D	73
29	OTC	2011	3	D	73
29	OTC	2011	4	D	87
29	OTC	2011	5	D	100
29	OTC	2011	6	D	111
29	OTC	2011	7	D	111
29	OTC	2011	8	D	124
29	OTC	2011	10	D	136
29	OTC	2011	11	D	148
29	OTC	2011	12	D	161
29	OTC	2011	13	D	161
29	OTC	2011	14	D	177
29	OTC	2011	15	D	177
29	OTC	2011	16	D	194
29	OTC	2011	17	D	194
29	OTC	2011	18	D	211
29	OTC	2011	19	D	211
29	OTC	2011	20	D	231
29	OTC	2011	21	D	231
29	OTC	2011	22	D	231
29	OTC	2011	23	D	231
29	OTC	2011	24	D	255
29	OTC	2011	25	D	255
29	OTC	2011	26	D	255
29	OTC	2011	27	D	278
29	OTC	2011	28	D	278
29	OTC	2011	29	D	278
29	OTC	2011	30	D	298
29	OTC	2011	31	D	298
29	OTC	2011	32	D	298
29	OTC	2011	33	D	320
29	OTC	2011	34	D	320
29	OTC	2011	35	D	320
30	OTC	2011	1	D	40
30	OTC	2011	2	D	40
30	OTC	2011	3	D	40
30	OTC	2011	4	D	47
30	OTC	2011	5	D	54
30	OTC	2011	6	D	60

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
30	OTC	2011	7	D	60
30	OTC	2011	8	D	67
30	OTC	2011	10	D	73
30	OTC	2011	11	D	80
30	OTC	2011	12	D	87
30	OTC	2011	13	D	87
30	OTC	2011	14	D	96
30	OTC	2011	15	D	96
30	OTC	2011	16	D	105
30	OTC	2011	17	D	105
30	OTC	2011	18	D	113
30	OTC	2011	19	D	113
30	OTC	2011	20	D	125
30	OTC	2011	21	D	125
30	OTC	2011	22	D	125
30	OTC	2011	23	D	125
30	OTC	2011	24	D	137
30	OTC	2011	25	D	137
30	OTC	2011	26	D	137
30	OTC	2011	27	D	150
30	OTC	2011	28	D	150
30	OTC	2011	29	D	150
30	OTC	2011	30	D	161
30	OTC	2011	31	D	161
30	OTC	2011	32	D	161
30	OTC	2011	33	D	173
30	OTC	2011	34	D	173
30	OTC	2011	35	D	173
31	OTC	2011	1	D	45
31	OTC	2011	2	D	45
31	OTC	2011	3	D	45
31	OTC	2011	4	D	54
31	OTC	2011	5	D	61
31	OTC	2011	6	D	69
31	OTC	2011	7	D	69
31	OTC	2011	8	D	77
31	OTC	2011	10	D	84
31	OTC	2011	11	D	92
31	OTC	2011	12	D	100
31	OTC	2011	13	D	100
31	OTC	2011	14	D	109
31	OTC	2011	15	D	109
31	OTC	2011	16	D	120
31	OTC	2011	17	D	120
31	OTC	2011	18	D	130
31	OTC	2011	19	D	130
31	OTC	2011	20	D	142
31	OTC	2011	21	D	142
31	OTC	2011	22	D	142
31	OTC	2011	23	D	142
31	OTC	2011	24	D	157
31	OTC	2011	25	D	157
31	OTC	2011	26	D	157
31	OTC	2011	27	D	171
31	OTC	2011	28	D	171
31	OTC	2011	29	D	171
31	OTC	2011	30	D	184
31	OTC	2011	31	D	184

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
31	OTC	2011	32	D	184
31	OTC	2011	33	D	198
31	OTC	2011	34	D	198
31	OTC	2011	35	D	198
32	OTC	2011	1	D	73
32	OTC	2011	2	D	73
32	OTC	2011	3	D	73
32	OTC	2011	4	D	87
32	OTC	2011	5	D	100
32	OTC	2011	6	D	111
32	OTC	2011	7	D	111
32	OTC	2011	8	D	124
32	OTC	2011	10	D	136
32	OTC	2011	11	D	148
32	OTC	2011	12	D	161
32	OTC	2011	13	D	161
32	OTC	2011	14	D	177
32	OTC	2011	15	D	177
32	OTC	2011	16	D	194
32	OTC	2011	17	D	194
32	OTC	2011	18	D	211
32	OTC	2011	19	D	211
32	OTC	2011	20	D	231
32	OTC	2011	21	D	231
32	OTC	2011	22	D	231
32	OTC	2011	23	D	231
32	OTC	2011	24	D	255
32	OTC	2011	25	D	255
32	OTC	2011	26	D	255
32	OTC	2011	27	D	278
32	OTC	2011	28	D	278
32	OTC	2011	29	D	278
32	OTC	2011	30	D	298
32	OTC	2011	31	D	298
32	OTC	2011	32	D	298
32	OTC	2011	33	D	320
32	OTC	2011	34	D	320
32	OTC	2011	35	D	320
33	OTC	2011	1	D	73
33	OTC	2011	2	D	73
33	OTC	2011	3	D	73
33	OTC	2011	4	D	87
33	OTC	2011	5	D	100
33	OTC	2011	6	D	111
33	OTC	2011	7	D	111
33	OTC	2011	8	D	124
33	OTC	2011	10	D	136
33	OTC	2011	11	D	148
33	OTC	2011	12	D	161
33	OTC	2011	13	D	161
33	OTC	2011	14	D	177
33	OTC	2011	15	D	177
33	OTC	2011	16	D	194
33	OTC	2011	17	D	194
33	OTC	2011	18	D	211
33	OTC	2011	19	D	211
33	OTC	2011	20	D	231
33	OTC	2011	21	D	231

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
33	OTC	2011	22	D	231
33	OTC	2011	23	D	231
33	OTC	2011	24	D	255
33	OTC	2011	25	D	255
33	OTC	2011	26	D	255
33	OTC	2011	27	D	278
33	OTC	2011	28	D	278
33	OTC	2011	29	D	278
33	OTC	2011	30	D	298
33	OTC	2011	31	D	298
33	OTC	2011	32	D	298
33	OTC	2011	33	D	320
33	OTC	2011	34	D	320
33	OTC	2011	35	D	320
77	OTC	2011	1	D	73
77	OTC	2011	2	D	73
77	OTC	2011	3	D	73
77	OTC	2011	4	D	87
77	OTC	2011	5	D	100
77	OTC	2011	6	D	111
77	OTC	2011	7	D	111
77	OTC	2011	8	D	124
77	OTC	2011	10	D	136
77	OTC	2011	11	D	148
77	OTC	2011	12	D	161
77	OTC	2011	13	D	161
77	OTC	2011	14	D	177
77	OTC	2011	15	D	177
77	OTC	2011	16	D	194
77	OTC	2011	17	D	194
77	OTC	2011	18	D	211
77	OTC	2011	19	D	211
77	OTC	2011	20	D	231
77	OTC	2011	21	D	231
77	OTC	2011	22	D	231
77	OTC	2011	23	D	231
77	OTC	2011	24	D	255
77	OTC	2011	25	D	255
77	OTC	2011	26	D	255
77	OTC	2011	27	D	278
77	OTC	2011	28	D	278
77	OTC	2011	29	D	278
77	OTC	2011	30	D	298
77	OTC	2011	31	D	298
77	OTC	2011	32	D	298
77	OTC	2011	33	D	320
77	OTC	2011	34	D	320
77	OTC	2011	35	D	320
21	COL	2011	1	B	254
21	COL	2011	2	B	254
21	COL	2011	3	B	254
21	COL	2011	4	B	277
21	COL	2011	5	B	295
21	COL	2011	6	B	309
21	COL	2011	7	B	309
21	COL	2011	8	B	326
21	COL	2011	10	B	344
21	COL	2011	11	B	360

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
21	COL	2011	12	B	379
21	COL	2011	13	B	379
21	COL	2011	14	B	397
21	COL	2011	15	B	397
21	COL	2011	16	B	416
21	COL	2011	17	B	416
21	COL	2011	18	B	437
21	COL	2011	19	B	437
21	COL	2011	20	B	462
21	COL	2011	21	B	462
21	COL	2011	22	B	462
21	COL	2011	23	B	462
21	COL	2011	24	B	492
21	COL	2011	25	B	492
21	COL	2011	26	B	492
21	COL	2011	27	B	522
21	COL	2011	28	B	522
21	COL	2011	29	B	522
21	COL	2011	30	B	549
21	COL	2011	31	B	549
21	COL	2011	32	B	549
21	COL	2011	33	B	577
21	COL	2011	34	B	577
21	COL	2011	35	B	577
22	COL	2011	1	B	254
22	COL	2011	2	B	254
22	COL	2011	3	B	254
22	COL	2011	4	B	277
22	COL	2011	5	B	295
22	COL	2011	6	B	309
22	COL	2011	7	B	309
22	COL	2011	8	B	326
22	COL	2011	10	B	344
22	COL	2011	11	B	360
22	COL	2011	12	B	379
22	COL	2011	13	B	379
22	COL	2011	14	B	397
22	COL	2011	15	B	397
22	COL	2011	16	B	416
22	COL	2011	17	B	416
22	COL	2011	18	B	437
22	COL	2011	19	B	437
22	COL	2011	20	B	462
22	COL	2011	21	B	462
22	COL	2011	22	B	462
22	COL	2011	23	B	462
22	COL	2011	24	B	492
22	COL	2011	25	B	492
22	COL	2011	26	B	492
22	COL	2011	27	B	522
22	COL	2011	28	B	522
22	COL	2011	29	B	522
22	COL	2011	30	B	549
22	COL	2011	31	B	549
22	COL	2011	32	B	549
22	COL	2011	33	B	577
22	COL	2011	34	B	577
22	COL	2011	35	B	577

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
23	COL	2011	1	B	264
23	COL	2011	2	B	264
23	COL	2011	3	B	264
23	COL	2011	4	B	288
23	COL	2011	5	B	308
23	COL	2011	6	B	321
23	COL	2011	7	B	321
23	COL	2011	8	B	339
23	COL	2011	10	B	358
23	COL	2011	11	B	374
23	COL	2011	12	B	394
23	COL	2011	13	B	394
23	COL	2011	14	B	413
23	COL	2011	15	B	413
23	COL	2011	16	B	433
23	COL	2011	17	B	433
23	COL	2011	18	B	453
23	COL	2011	19	B	453
23	COL	2011	20	B	480
23	COL	2011	21	B	480
23	COL	2011	22	B	480
23	COL	2011	23	B	480
23	COL	2011	24	B	512
23	COL	2011	25	B	512
23	COL	2011	26	B	512
23	COL	2011	27	B	543
23	COL	2011	28	B	543
23	COL	2011	29	B	543
23	COL	2011	30	B	571
23	COL	2011	31	B	571
23	COL	2011	32	B	571
23	COL	2011	33	B	600
23	COL	2011	34	B	600
23	COL	2011	35	B	600
24	COL	2011	1	B	252
24	COL	2011	2	B	252
24	COL	2011	3	B	252
24	COL	2011	4	B	275
24	COL	2011	5	B	292
24	COL	2011	6	B	307
24	COL	2011	7	B	307
24	COL	2011	8	B	322
24	COL	2011	10	B	340
24	COL	2011	11	B	357
24	COL	2011	12	B	374
24	COL	2011	13	B	374
24	COL	2011	14	B	393
24	COL	2011	15	B	393
24	COL	2011	16	B	412
24	COL	2011	17	B	412
24	COL	2011	18	B	432
24	COL	2011	19	B	432
24	COL	2011	20	B	458
24	COL	2011	21	B	458
24	COL	2011	22	B	458
24	COL	2011	23	B	458
24	COL	2011	24	B	487
24	COL	2011	25	B	487

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
24	COL	2011	26	B	487
24	COL	2011	27	B	517
24	COL	2011	28	B	517
24	COL	2011	29	B	517
24	COL	2011	30	B	544
24	COL	2011	31	B	544
24	COL	2011	32	B	544
24	COL	2011	33	B	571
24	COL	2011	34	B	571
24	COL	2011	35	B	571
25	COL	2011	1	B	269
25	COL	2011	2	B	269
25	COL	2011	3	B	269
25	COL	2011	4	B	293
25	COL	2011	5	B	313
25	COL	2011	6	B	328
25	COL	2011	7	B	328
25	COL	2011	8	B	345
25	COL	2011	10	B	365
25	COL	2011	11	B	382
25	COL	2011	12	B	401
25	COL	2011	13	B	401
25	COL	2011	14	B	421
25	COL	2011	15	B	421
25	COL	2011	16	B	441
25	COL	2011	17	B	441
25	COL	2011	18	B	463
25	COL	2011	19	B	463
25	COL	2011	20	B	490
25	COL	2011	21	B	490
25	COL	2011	22	B	490
25	COL	2011	23	B	490
25	COL	2011	24	B	521
25	COL	2011	25	B	521
25	COL	2011	26	B	521
25	COL	2011	27	B	553
25	COL	2011	28	B	553
25	COL	2011	29	B	553
25	COL	2011	30	B	582
25	COL	2011	31	B	582
25	COL	2011	32	B	582
25	COL	2011	33	B	612
25	COL	2011	34	B	612
25	COL	2011	35	B	612
26	COL	2011	1	B	269
26	COL	2011	2	B	269
26	COL	2011	3	B	269
26	COL	2011	4	B	293
26	COL	2011	5	B	313
26	COL	2011	6	B	328
26	COL	2011	7	B	328
26	COL	2011	8	B	345
26	COL	2011	10	B	365
26	COL	2011	11	B	382
26	COL	2011	12	B	401
26	COL	2011	13	B	401
26	COL	2011	14	B	421
26	COL	2011	15	B	421

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
26	COL	2011	16	B	441
26	COL	2011	17	B	441
26	COL	2011	18	B	463
26	COL	2011	19	B	463
26	COL	2011	20	B	490
26	COL	2011	21	B	490
26	COL	2011	22	B	490
26	COL	2011	23	B	490
26	COL	2011	24	B	521
26	COL	2011	25	B	521
26	COL	2011	26	B	521
26	COL	2011	27	B	553
26	COL	2011	28	B	553
26	COL	2011	29	B	553
26	COL	2011	30	B	582
26	COL	2011	31	B	582
26	COL	2011	32	B	582
26	COL	2011	33	B	612
26	COL	2011	34	B	612
26	COL	2011	35	B	612
27	COL	2011	1	B	269
27	COL	2011	2	B	269
27	COL	2011	3	B	269
27	COL	2011	4	B	293
27	COL	2011	5	B	313
27	COL	2011	6	B	328
27	COL	2011	7	B	328
27	COL	2011	8	B	345
27	COL	2011	10	B	365
27	COL	2011	11	B	382
27	COL	2011	12	B	401
27	COL	2011	13	B	401
27	COL	2011	14	B	421
27	COL	2011	15	B	421
27	COL	2011	16	B	441
27	COL	2011	17	B	441
27	COL	2011	18	B	463
27	COL	2011	19	B	463
27	COL	2011	20	B	490
27	COL	2011	21	B	490
27	COL	2011	22	B	490
27	COL	2011	23	B	490
27	COL	2011	24	B	521
27	COL	2011	25	B	521
27	COL	2011	26	B	521
27	COL	2011	27	B	553
27	COL	2011	28	B	553
27	COL	2011	29	B	553
27	COL	2011	30	B	582
27	COL	2011	31	B	582
27	COL	2011	32	B	582
27	COL	2011	33	B	612
27	COL	2011	34	B	612
27	COL	2011	35	B	612
28	COL	2011	1	B	269
28	COL	2011	2	B	269
28	COL	2011	3	B	269
28	COL	2011	4	B	293

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
28	COL	2011	5	B	313
28	COL	2011	6	B	328
28	COL	2011	7	B	328
28	COL	2011	8	B	345
28	COL	2011	10	B	365
28	COL	2011	11	B	382
28	COL	2011	12	B	401
28	COL	2011	13	B	401
28	COL	2011	14	B	421
28	COL	2011	15	B	421
28	COL	2011	16	B	441
28	COL	2011	17	B	441
28	COL	2011	18	B	463
28	COL	2011	19	B	463
28	COL	2011	20	B	490
28	COL	2011	21	B	490
28	COL	2011	22	B	490
28	COL	2011	23	B	490
28	COL	2011	24	B	521
28	COL	2011	25	B	521
28	COL	2011	26	B	521
28	COL	2011	27	B	553
28	COL	2011	28	B	553
28	COL	2011	29	B	553
28	COL	2011	30	B	582
28	COL	2011	31	B	582
28	COL	2011	32	B	582
28	COL	2011	33	B	612
28	COL	2011	34	B	612
28	COL	2011	35	B	612
29	COL	2011	1	B	269
29	COL	2011	2	B	269
29	COL	2011	3	B	269
29	COL	2011	4	B	293
29	COL	2011	5	B	313
29	COL	2011	6	B	328
29	COL	2011	7	B	328
29	COL	2011	8	B	345
29	COL	2011	10	B	365
29	COL	2011	11	B	382
29	COL	2011	12	B	401
29	COL	2011	13	B	401
29	COL	2011	14	B	421
29	COL	2011	15	B	421
29	COL	2011	16	B	441
29	COL	2011	17	B	441
29	COL	2011	18	B	463
29	COL	2011	19	B	463
29	COL	2011	20	B	490
29	COL	2011	21	B	490
29	COL	2011	22	B	490
29	COL	2011	23	B	490
29	COL	2011	24	B	521
29	COL	2011	25	B	521
29	COL	2011	26	B	521
29	COL	2011	27	B	553
29	COL	2011	28	B	553
29	COL	2011	29	B	553

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
29	COL	2011	30	B	582
29	COL	2011	31	B	582
29	COL	2011	32	B	582
29	COL	2011	33	B	612
29	COL	2011	34	B	612
29	COL	2011	35	B	612
30	COL	2011	1	B	259
30	COL	2011	2	B	259
30	COL	2011	3	B	259
30	COL	2011	4	B	283
30	COL	2011	5	B	302
30	COL	2011	6	B	315
30	COL	2011	7	B	315
30	COL	2011	8	B	332
30	COL	2011	10	B	350
30	COL	2011	11	B	367
30	COL	2011	12	B	386
30	COL	2011	13	B	386
30	COL	2011	14	B	405
30	COL	2011	15	B	405
30	COL	2011	16	B	424
30	COL	2011	17	B	424
30	COL	2011	18	B	445
30	COL	2011	19	B	445
30	COL	2011	20	B	471
30	COL	2011	21	B	471
30	COL	2011	22	B	471
30	COL	2011	23	B	471
30	COL	2011	24	B	501
30	COL	2011	25	B	501
30	COL	2011	26	B	501
30	COL	2011	27	B	532
30	COL	2011	28	B	532
30	COL	2011	29	B	532
30	COL	2011	30	B	561
30	COL	2011	31	B	561
30	COL	2011	32	B	561
30	COL	2011	33	B	589
30	COL	2011	34	B	589
30	COL	2011	35	B	589
31	COL	2011	1	B	234
31	COL	2011	2	B	234
31	COL	2011	3	B	234
31	COL	2011	4	B	255
31	COL	2011	5	B	271
31	COL	2011	6	B	285
31	COL	2011	7	B	285
31	COL	2011	8	B	300
31	COL	2011	10	B	316
31	COL	2011	11	B	332
31	COL	2011	12	B	348
31	COL	2011	13	B	348
31	COL	2011	14	B	365
31	COL	2011	15	B	365
31	COL	2011	16	B	383
31	COL	2011	17	B	383
31	COL	2011	18	B	401
31	COL	2011	19	B	401

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
31	COL	2011	20	B	424
31	COL	2011	21	B	424
31	COL	2011	22	B	424
31	COL	2011	23	B	424
31	COL	2011	24	B	452
31	COL	2011	25	B	452
31	COL	2011	26	B	452
31	COL	2011	27	B	480
31	COL	2011	28	B	480
31	COL	2011	29	B	480
31	COL	2011	30	B	505
31	COL	2011	31	B	505
31	COL	2011	32	B	505
31	COL	2011	33	B	531
31	COL	2011	34	B	531
31	COL	2011	35	B	531
32	COL	2011	1	B	269
32	COL	2011	2	B	269
32	COL	2011	3	B	269
32	COL	2011	4	B	293
32	COL	2011	5	B	313
32	COL	2011	6	B	328
32	COL	2011	7	B	328
32	COL	2011	8	B	345
32	COL	2011	10	B	365
32	COL	2011	11	B	382
32	COL	2011	12	B	401
32	COL	2011	13	B	401
32	COL	2011	14	B	421
32	COL	2011	15	B	421
32	COL	2011	16	B	441
32	COL	2011	17	B	441
32	COL	2011	18	B	463
32	COL	2011	19	B	463
32	COL	2011	20	B	490
32	COL	2011	21	B	490
32	COL	2011	22	B	490
32	COL	2011	23	B	490
32	COL	2011	24	B	521
32	COL	2011	25	B	521
32	COL	2011	26	B	521
32	COL	2011	27	B	553
32	COL	2011	28	B	553
32	COL	2011	29	B	553
32	COL	2011	30	B	582
32	COL	2011	31	B	582
32	COL	2011	32	B	582
32	COL	2011	33	B	612
32	COL	2011	34	B	612
32	COL	2011	35	B	612
33	COL	2011	1	B	269
33	COL	2011	2	B	269
33	COL	2011	3	B	269
33	COL	2011	4	B	293
33	COL	2011	5	B	313
33	COL	2011	6	B	328
33	COL	2011	7	B	328
33	COL	2011	8	B	345

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
33	COL	2011	10	B	365
33	COL	2011	11	B	382
33	COL	2011	12	B	401
33	COL	2011	13	B	401
33	COL	2011	14	B	421
33	COL	2011	15	B	421
33	COL	2011	16	B	441
33	COL	2011	17	B	441
33	COL	2011	18	B	463
33	COL	2011	19	B	463
33	COL	2011	20	B	490
33	COL	2011	21	B	490
33	COL	2011	22	B	490
33	COL	2011	23	B	490
33	COL	2011	24	B	521
33	COL	2011	25	B	521
33	COL	2011	26	B	521
33	COL	2011	27	B	553
33	COL	2011	28	B	553
33	COL	2011	29	B	553
33	COL	2011	30	B	582
33	COL	2011	31	B	582
33	COL	2011	32	B	582
33	COL	2011	33	B	612
33	COL	2011	34	B	612
33	COL	2011	35	B	612
77	COL	2011	1	B	269
77	COL	2011	2	B	269
77	COL	2011	3	B	269
77	COL	2011	4	B	293
77	COL	2011	5	B	313
77	COL	2011	6	B	328
77	COL	2011	7	B	328
77	COL	2011	8	B	345
77	COL	2011	10	B	365
77	COL	2011	11	B	382
77	COL	2011	12	B	401
77	COL	2011	13	B	401
77	COL	2011	14	B	421
77	COL	2011	15	B	421
77	COL	2011	16	B	441
77	COL	2011	17	B	441
77	COL	2011	18	B	463
77	COL	2011	19	B	463
77	COL	2011	20	B	490
77	COL	2011	21	B	490
77	COL	2011	22	B	490
77	COL	2011	23	B	490
77	COL	2011	24	B	521
77	COL	2011	25	B	521
77	COL	2011	26	B	521
77	COL	2011	27	B	553
77	COL	2011	28	B	553
77	COL	2011	29	B	553
77	COL	2011	30	B	582
77	COL	2011	31	B	582
77	COL	2011	32	B	582
77	COL	2011	33	B	612

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
77	COL	2011	34	B	612
77	COL	2011	35	B	612
21	OTC	2011	1	B	59
21	OTC	2011	2	B	59
21	OTC	2011	3	B	59
21	OTC	2011	4	B	72
21	OTC	2011	5	B	82
21	OTC	2011	6	B	92
21	OTC	2011	7	B	92
21	OTC	2011	8	B	102
21	OTC	2011	10	B	111
21	OTC	2011	11	B	121
21	OTC	2011	12	B	132
21	OTC	2011	13	B	132
21	OTC	2011	14	B	145
21	OTC	2011	15	B	145
21	OTC	2011	16	B	159
21	OTC	2011	17	B	159
21	OTC	2011	18	B	173
21	OTC	2011	19	B	173
21	OTC	2011	20	B	189
21	OTC	2011	21	B	189
21	OTC	2011	22	B	189
21	OTC	2011	23	B	189
21	OTC	2011	24	B	209
21	OTC	2011	25	B	209
21	OTC	2011	26	B	209
21	OTC	2011	27	B	227
21	OTC	2011	28	B	227
21	OTC	2011	29	B	227
21	OTC	2011	30	B	245
21	OTC	2011	31	B	245
21	OTC	2011	32	B	245
21	OTC	2011	33	B	262
21	OTC	2011	34	B	262
21	OTC	2011	35	B	262
22	OTC	2011	1	B	59
22	OTC	2011	2	B	59
22	OTC	2011	3	B	59
22	OTC	2011	4	B	72
22	OTC	2011	5	B	82
22	OTC	2011	6	B	92
22	OTC	2011	7	B	92
22	OTC	2011	8	B	102
22	OTC	2011	10	B	111
22	OTC	2011	11	B	121
22	OTC	2011	12	B	132
22	OTC	2011	13	B	132
22	OTC	2011	14	B	145
22	OTC	2011	15	B	145
22	OTC	2011	16	B	159
22	OTC	2011	17	B	159
22	OTC	2011	18	B	173
22	OTC	2011	19	B	173
22	OTC	2011	20	B	189
22	OTC	2011	21	B	189
22	OTC	2011	22	B	189
22	OTC	2011	23	B	189

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
22	OTC	2011	24	B	209
22	OTC	2011	25	B	209
22	OTC	2011	26	B	209
22	OTC	2011	27	B	227
22	OTC	2011	28	B	227
22	OTC	2011	29	B	227
22	OTC	2011	30	B	245
22	OTC	2011	31	B	245
22	OTC	2011	32	B	245
22	OTC	2011	33	B	262
22	OTC	2011	34	B	262
22	OTC	2011	35	B	262
23	OTC	2011	1	B	71
23	OTC	2011	2	B	71
23	OTC	2011	3	B	71
23	OTC	2011	4	B	85
23	OTC	2011	5	B	97
23	OTC	2011	6	B	109
23	OTC	2011	7	B	109
23	OTC	2011	8	B	121
23	OTC	2011	10	B	132
23	OTC	2011	11	B	145
23	OTC	2011	12	B	158
23	OTC	2011	13	B	158
23	OTC	2011	14	B	173
23	OTC	2011	15	B	173
23	OTC	2011	16	B	190
23	OTC	2011	17	B	190
23	OTC	2011	18	B	206
23	OTC	2011	19	B	206
23	OTC	2011	20	B	226
23	OTC	2011	21	B	226
23	OTC	2011	22	B	226
23	OTC	2011	23	B	226
23	OTC	2011	24	B	249
23	OTC	2011	25	B	249
23	OTC	2011	26	B	249
23	OTC	2011	27	B	270
23	OTC	2011	28	B	270
23	OTC	2011	29	B	270
23	OTC	2011	30	B	291
23	OTC	2011	31	B	291
23	OTC	2011	32	B	291
23	OTC	2011	33	B	312
23	OTC	2011	34	B	312
23	OTC	2011	35	B	312
24	OTC	2011	1	B	61
24	OTC	2011	2	B	61
24	OTC	2011	3	B	61
24	OTC	2011	4	B	74
24	OTC	2011	5	B	84
24	OTC	2011	6	B	95
24	OTC	2011	7	B	95
24	OTC	2011	8	B	105
24	OTC	2011	10	B	114
24	OTC	2011	11	B	125
24	OTC	2011	12	B	136
24	OTC	2011	13	B	136

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
24	OTC	2011	14	B	150
24	OTC	2011	15	B	150
24	OTC	2011	16	B	164
24	OTC	2011	17	B	164
24	OTC	2011	18	B	178
24	OTC	2011	19	B	178
24	OTC	2011	20	B	194
24	OTC	2011	21	B	194
24	OTC	2011	22	B	194
24	OTC	2011	23	B	194
24	OTC	2011	24	B	215
24	OTC	2011	25	B	215
24	OTC	2011	26	B	215
24	OTC	2011	27	B	234
24	OTC	2011	28	B	234
24	OTC	2011	29	B	234
24	OTC	2011	30	B	253
24	OTC	2011	31	B	253
24	OTC	2011	32	B	253
24	OTC	2011	33	B	270
24	OTC	2011	34	B	270
24	OTC	2011	35	B	270
25	OTC	2011	1	B	100
25	OTC	2011	2	B	100
25	OTC	2011	3	B	100
25	OTC	2011	4	B	120
25	OTC	2011	5	B	136
25	OTC	2011	6	B	153
25	OTC	2011	7	B	153
25	OTC	2011	8	B	170
25	OTC	2011	10	B	186
25	OTC	2011	11	B	203
25	OTC	2011	12	B	222
25	OTC	2011	13	B	222
25	OTC	2011	14	B	242
25	OTC	2011	15	B	242
25	OTC	2011	16	B	266
25	OTC	2011	17	B	266
25	OTC	2011	18	B	289
25	OTC	2011	19	B	289
25	OTC	2011	20	B	316
25	OTC	2011	21	B	316
25	OTC	2011	22	B	316
25	OTC	2011	23	B	316
25	OTC	2011	24	B	348
25	OTC	2011	25	B	348
25	OTC	2011	26	B	348
25	OTC	2011	27	B	380
25	OTC	2011	28	B	380
25	OTC	2011	29	B	380
25	OTC	2011	30	B	409
25	OTC	2011	31	B	409
25	OTC	2011	32	B	409
25	OTC	2011	33	B	438
25	OTC	2011	34	B	438
25	OTC	2011	35	B	438
26	OTC	2011	1	B	100
26	OTC	2011	2	B	100

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
26	OTC	2011	3	B	100
26	OTC	2011	4	B	120
26	OTC	2011	5	B	136
26	OTC	2011	6	B	153
26	OTC	2011	7	B	153
26	OTC	2011	8	B	170
26	OTC	2011	10	B	186
26	OTC	2011	11	B	203
26	OTC	2011	12	B	222
26	OTC	2011	13	B	222
26	OTC	2011	14	B	242
26	OTC	2011	15	B	242
26	OTC	2011	16	B	266
26	OTC	2011	17	B	266
26	OTC	2011	18	B	289
26	OTC	2011	19	B	289
26	OTC	2011	20	B	316
26	OTC	2011	21	B	316
26	OTC	2011	22	B	316
26	OTC	2011	23	B	316
26	OTC	2011	24	B	348
26	OTC	2011	25	B	348
26	OTC	2011	26	B	348
26	OTC	2011	27	B	380
26	OTC	2011	28	B	380
26	OTC	2011	29	B	380
26	OTC	2011	30	B	409
26	OTC	2011	31	B	409
26	OTC	2011	32	B	409
26	OTC	2011	33	B	438
26	OTC	2011	34	B	438
26	OTC	2011	35	B	438
27	OTC	2011	1	B	100
27	OTC	2011	2	B	100
27	OTC	2011	3	B	100
27	OTC	2011	4	B	120
27	OTC	2011	5	B	136
27	OTC	2011	6	B	153
27	OTC	2011	7	B	153
27	OTC	2011	8	B	170
27	OTC	2011	10	B	186
27	OTC	2011	11	B	203
27	OTC	2011	12	B	222
27	OTC	2011	13	B	222
27	OTC	2011	14	B	242
27	OTC	2011	15	B	242
27	OTC	2011	16	B	266
27	OTC	2011	17	B	266
27	OTC	2011	18	B	289
27	OTC	2011	19	B	289
27	OTC	2011	20	B	316
27	OTC	2011	21	B	316
27	OTC	2011	22	B	316
27	OTC	2011	23	B	316
27	OTC	2011	24	B	348
27	OTC	2011	25	B	348
27	OTC	2011	26	B	348
27	OTC	2011	27	B	380

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
27	OTC	2011	28	B	380
27	OTC	2011	29	B	380
27	OTC	2011	30	B	409
27	OTC	2011	31	B	409
27	OTC	2011	32	B	409
27	OTC	2011	33	B	438
27	OTC	2011	34	B	438
27	OTC	2011	35	B	438
28	OTC	2011	1	B	100
28	OTC	2011	2	B	100
28	OTC	2011	3	B	100
28	OTC	2011	4	B	120
28	OTC	2011	5	B	136
28	OTC	2011	6	B	153
28	OTC	2011	7	B	153
28	OTC	2011	8	B	170
28	OTC	2011	10	B	186
28	OTC	2011	11	B	203
28	OTC	2011	12	B	222
28	OTC	2011	13	B	222
28	OTC	2011	14	B	242
28	OTC	2011	15	B	242
28	OTC	2011	16	B	266
28	OTC	2011	17	B	266
28	OTC	2011	18	B	289
28	OTC	2011	19	B	289
28	OTC	2011	20	B	316
28	OTC	2011	21	B	316
28	OTC	2011	22	B	316
28	OTC	2011	23	B	316
28	OTC	2011	24	B	348
28	OTC	2011	25	B	348
28	OTC	2011	26	B	348
28	OTC	2011	27	B	380
28	OTC	2011	28	B	380
28	OTC	2011	29	B	380
28	OTC	2011	30	B	409
28	OTC	2011	31	B	409
28	OTC	2011	32	B	409
28	OTC	2011	33	B	438
28	OTC	2011	34	B	438
28	OTC	2011	35	B	438
29	OTC	2011	1	B	100
29	OTC	2011	2	B	100
29	OTC	2011	3	B	100
29	OTC	2011	4	B	120
29	OTC	2011	5	B	136
29	OTC	2011	6	B	153
29	OTC	2011	7	B	153
29	OTC	2011	8	B	170
29	OTC	2011	10	B	186
29	OTC	2011	11	B	203
29	OTC	2011	12	B	222
29	OTC	2011	13	B	222
29	OTC	2011	14	B	242
29	OTC	2011	15	B	242
29	OTC	2011	16	B	266
29	OTC	2011	17	B	266

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
29	OTC	2011	18	B	289
29	OTC	2011	19	B	289
29	OTC	2011	20	B	316
29	OTC	2011	21	B	316
29	OTC	2011	22	B	316
29	OTC	2011	23	B	316
29	OTC	2011	24	B	348
29	OTC	2011	25	B	348
29	OTC	2011	26	B	348
29	OTC	2011	27	B	380
29	OTC	2011	28	B	380
29	OTC	2011	29	B	380
29	OTC	2011	30	B	409
29	OTC	2011	31	B	409
29	OTC	2011	32	B	409
29	OTC	2011	33	B	438
29	OTC	2011	34	B	438
29	OTC	2011	35	B	438
30	OTC	2011	1	B	53
30	OTC	2011	2	B	53
30	OTC	2011	3	B	53
30	OTC	2011	4	B	64
30	OTC	2011	5	B	74
30	OTC	2011	6	B	82
30	OTC	2011	7	B	82
30	OTC	2011	8	B	92
30	OTC	2011	10	B	100
30	OTC	2011	11	B	109
30	OTC	2011	12	B	120
30	OTC	2011	13	B	120
30	OTC	2011	14	B	130
30	OTC	2011	15	B	130
30	OTC	2011	16	B	144
30	OTC	2011	17	B	144
30	OTC	2011	18	B	156
30	OTC	2011	19	B	156
30	OTC	2011	20	B	171
30	OTC	2011	21	B	171
30	OTC	2011	22	B	171
30	OTC	2011	23	B	171
30	OTC	2011	24	B	188
30	OTC	2011	25	B	188
30	OTC	2011	26	B	188
30	OTC	2011	27	B	205
30	OTC	2011	28	B	205
30	OTC	2011	29	B	205
30	OTC	2011	30	B	220
30	OTC	2011	31	B	220
30	OTC	2011	32	B	220
30	OTC	2011	33	B	236
30	OTC	2011	34	B	236
30	OTC	2011	35	B	236
31	OTC	2011	1	B	61
31	OTC	2011	2	B	61
31	OTC	2011	3	B	61
31	OTC	2011	4	B	74
31	OTC	2011	5	B	84
31	OTC	2011	6	B	95

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
31	OTC	2011	7	B	95
31	OTC	2011	8	B	105
31	OTC	2011	10	B	114
31	OTC	2011	11	B	125
31	OTC	2011	12	B	136
31	OTC	2011	13	B	136
31	OTC	2011	14	B	150
31	OTC	2011	15	B	150
31	OTC	2011	16	B	164
31	OTC	2011	17	B	164
31	OTC	2011	18	B	178
31	OTC	2011	19	B	178
31	OTC	2011	20	B	194
31	OTC	2011	21	B	194
31	OTC	2011	22	B	194
31	OTC	2011	23	B	194
31	OTC	2011	24	B	215
31	OTC	2011	25	B	215
31	OTC	2011	26	B	215
31	OTC	2011	27	B	234
31	OTC	2011	28	B	234
31	OTC	2011	29	B	234
31	OTC	2011	30	B	253
31	OTC	2011	31	B	253
31	OTC	2011	32	B	253
31	OTC	2011	33	B	270
31	OTC	2011	34	B	270
31	OTC	2011	35	B	270
32	OTC	2011	1	B	100
32	OTC	2011	2	B	100
32	OTC	2011	3	B	100
32	OTC	2011	4	B	120
32	OTC	2011	5	B	136
32	OTC	2011	6	B	153
32	OTC	2011	7	B	153
32	OTC	2011	8	B	170
32	OTC	2011	10	B	186
32	OTC	2011	11	B	203
32	OTC	2011	12	B	222
32	OTC	2011	13	B	222
32	OTC	2011	14	B	242
32	OTC	2011	15	B	242
32	OTC	2011	16	B	266
32	OTC	2011	17	B	266
32	OTC	2011	18	B	289
32	OTC	2011	19	B	289
32	OTC	2011	20	B	316
32	OTC	2011	21	B	316
32	OTC	2011	22	B	316
32	OTC	2011	23	B	316
32	OTC	2011	24	B	348
32	OTC	2011	25	B	348
32	OTC	2011	26	B	348
32	OTC	2011	27	B	380
32	OTC	2011	28	B	380
32	OTC	2011	29	B	380
32	OTC	2011	30	B	409
32	OTC	2011	31	B	409

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
32	OTC	2011	32	B	409
32	OTC	2011	33	B	438
32	OTC	2011	34	B	438
32	OTC	2011	35	B	438
33	OTC	2011	1	B	100
33	OTC	2011	2	B	100
33	OTC	2011	3	B	100
33	OTC	2011	4	B	120
33	OTC	2011	5	B	136
33	OTC	2011	6	B	153
33	OTC	2011	7	B	153
33	OTC	2011	8	B	170
33	OTC	2011	10	B	186
33	OTC	2011	11	B	203
33	OTC	2011	12	B	222
33	OTC	2011	13	B	222
33	OTC	2011	14	B	242
33	OTC	2011	15	B	242
33	OTC	2011	16	B	266
33	OTC	2011	17	B	266
33	OTC	2011	18	B	289
33	OTC	2011	19	B	289
33	OTC	2011	20	B	316
33	OTC	2011	21	B	316
33	OTC	2011	22	B	316
33	OTC	2011	23	B	316
33	OTC	2011	24	B	348
33	OTC	2011	25	B	348
33	OTC	2011	26	B	348
33	OTC	2011	27	B	380
33	OTC	2011	28	B	380
33	OTC	2011	29	B	380
33	OTC	2011	30	B	409
33	OTC	2011	31	B	409
33	OTC	2011	32	B	409
33	OTC	2011	33	B	438
33	OTC	2011	34	B	438
33	OTC	2011	35	B	438
77	OTC	2011	1	B	100
77	OTC	2011	2	B	100
77	OTC	2011	3	B	100
77	OTC	2011	4	B	120
77	OTC	2011	5	B	136
77	OTC	2011	6	B	153
77	OTC	2011	7	B	153
77	OTC	2011	8	B	170
77	OTC	2011	10	B	186
77	OTC	2011	11	B	203
77	OTC	2011	12	B	222
77	OTC	2011	13	B	222
77	OTC	2011	14	B	242
77	OTC	2011	15	B	242
77	OTC	2011	16	B	266
77	OTC	2011	17	B	266
77	OTC	2011	18	B	289
77	OTC	2011	19	B	289
77	OTC	2011	20	B	316
77	OTC	2011	21	B	316

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

2011 Physical Damage Rates

Terr	Cov	Year	Symbol	Tier	Factor
77	OTC	2011	22	B	316
77	OTC	2011	23	B	316
77	OTC	2011	24	B	348
77	OTC	2011	25	B	348
77	OTC	2011	26	B	348
77	OTC	2011	27	B	380
77	OTC	2011	28	B	380
77	OTC	2011	29	B	380
77	OTC	2011	30	B	409
77	OTC	2011	31	B	409
77	OTC	2011	32	B	409
77	OTC	2011	33	B	438
77	OTC	2011	34	B	438
77	OTC	2011	35	B	438

United Home Insurance Company

Underwriting Guidelines

Private Passenger Automobile Program

General Rules

Binding Authority

Agents have binding authority as long as the risk meets the rules in effect. Coverage may not be bound on an unacceptable person or vehicle. Applications submitted will be returned as unacceptable.

Binding authority will be revoked or the agency will be terminated if an agent knowingly submits risks that do not meet the rules.

All bound mailed applications must be postmarked within two working days of the inception date or all faxed or e-mailed applications must be sent within two working days of the inception date. Backdating is not allowed. Binding authority will be removed if applications are submitted late.

On new submissions, A+ reports, motor vehicle reports, and credit reports must be run and submitted with the application. A down payment must accompany the application. A copy of the mutual declarations page or pending application, if applicable, and any state specific rejection or selection forms, UHIC 61 AR, must be attached to all new submissions.

Binding authority for physical damage coverage is suspended during a tornado, hurricane, flood, hail, or winter storm watch or warning. During the watch or warning, an agent may not bind any new risk for physical damage, lower the deductible, or add physical damage to any existing liability policy. For 48 hours after the watch or warning is lifted, the agent must personally inspect every proposed risk to ensure that no loss has taken place. The agent should note on the application that the inspection was made.

Applications

A United Home application will be used on all new personal auto business. The application must be completed and signed by the applicant and producer. The applicant must answer all questions. An unsigned or incomplete application will be returned to the agent.

New personal auto applications can be mailed, faxed, or e-mailed to United Home. The submission is to include a completed and signed Personal Auto application and all supporting information required to include MVR's, A+ reports, credit reports, UHIC or homeowners policy, and any other support material including a completed Sweep Account form. If the application is e-mailed, the signatures should be scanned or faxed to the company.

Uploading to United Home via a comparative rater is submitted in HTML format. If you have obtained the credit score, MVR's and A+ reports through a comparative rater; you can send these along with the application upload to United Home. A down payment is required with the uploaded application. The **Agency Pay** option for the initial down payment is required. This also includes submissions with the six-payment EFT option.

To reduce handling and faxing in of support material, please note in the application remarks section the following:

- Agency Pay information – amount of down payment to be withdrawn from your agency account.
- Name of producing agent or agency contact for inquiries.
- Paperwork in the agency file – the original signed application, required rejection forms, mutual declaration page with name and policy number, support applications, and any other material.

Once you upload an application, your agency is required to have the information in your agency file and the down payment must have been collected. Audits will be conducted on a periodic basis to insure proper procedure is being followed.

All household members must be listed on the application including those with their own coverage or away at school. The driver's full names, dates of birth, driver's license numbers, and social security numbers are required. A multi car discount may apply to separate plans for resident relatives.

The named insured must be the **titleholder** of all vehicles on the policy. If another household member has a vehicle titled jointly in their named and our insured's name, the vehicle may be insured on our named insured's policy. The other household member must be listed as an additional insured for the jointly titled vehicles. Household members with vehicles titled in their name only must have a separate policy.

Underwriting the Person

Unacceptable Persons include:

- Individuals cancelled, non-renewed, or rejected in the last three years if a full description is not provided.
- Drivers license from state other than Arkansas.
- Convicted of any major violation in last five years.
- Driver's license revoked or suspended in last five years except for suspension due to failure to pay fine.
- Unemployed except homemaker, retired, or verification of regular income.
- Unstable payment history.

Underwriting the Vehicle

- Vehicles listed on the prohibited vehicle list.
- Vehicles over 25 years old, unless antique.
- Vehicles that are modified beyond manufacturer's performance standards, engine or chassis modification, or non-metallic body.
- Vehicles not garaged in Arkansas.

- Vehicles used for racing, including stock cars and hot rods.
- Vehicles with unrepaired damage, unsafe tires, bad muffler, or in poor condition.
- Vehicles over 10,000 lbs. GVW unless pickup.
- Vehicles not licensed, titled, or registered in Arkansas.

Vehicles

Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed. The agent, on a periodic basis to insure proper coverage, should monitor older vehicles with Physical Damage.

Other than Collision coverage may be provided without Collision. Collision must be written with Other Than Collision coverage. Other Than Collision and Collision will not be provided on vehicles with previous unrepaired damage. For requests to add other than Collision and/or Collision coverage on any vehicle that previously did not carry those coverages, photographs are required.

Households

All drivers and vehicles in a household should be written by United Home regardless of legal relationships. Policies should be written based on the titling of the vehicle, but in all cases, both spouses should be listed as named insured. If we have unrelated individuals in a long-term relationship (living together over 12 months) United Home will consider this a household and apply multi-vehicle and/or mutual discount if applicable.

If multi vehicles are all co-titled, one policy should be written. If they are individually titled, separate policies should be written. If they are individually and co-titled, separate policies should be written based on the vehicle titles. If a vehicle is co-titled with youthful operator under age 18, the vehicle should be listed under the parent's policy and the youthful operator should be named as an additional insured. If a vehicle in the household is titled under a relation over age 17 (other than spouse) a separate policy should be written.

Underwriter's Judgement

The underwriting guidelines do not preclude the acceptance of a risk that does not technically fall within these guidelines if, in the underwriter's judgement, it is a good risk when taken as a whole. A risk within the guidelines may be rejected if a combination of risks meets these qualifications. Agents will be given a full explanation of the underwriter's reasoning when these rare instances occur.

Policy Fees

- Installment fee, for three-pay option only, $5.00
- Insufficient fund fee $25.00
- Late fee $20.00

Accidents and Violations

Surchargeable accidents do not include those listed under the **Exception** section of the Safe Driver Insurance Plan. An accident and a violation occurring at the same time and place are treated as one incident. All accidents must be described on the application. Accidents or violations for the last five years must be listed.

Supporting United Home Homeowners Policy

If there is a qualifying supporting UHIC policy, a 15% credit applies to all coverages for policyholders. A copy of the qualifying UHIC declaration page must accompany the submission. This is not required if the application is uploaded via a comparative rater. The credit is applied to each coverage separately. The policy number must be listed on page two in the remarks section of the personal auto application. UHIC reviews a list of policyholders on a quarterly basis to verify coverage. If the policy is not maintained with UHIC, the credit is removed.

Any type of policy written with UHIC is acceptable. The UHIC policy written is not limited to coverage on a primary residence. A policy can be written unsupported (without farm mutual support); however, the 15% UHIC credit will not apply.

Policy Processing

New application, changes, losses, and premium payments are submitted to our office. If you do not receive a policy within 3 weeks of the submission date, please contact your underwriter.

Vehicle Fee

A $10 fee will be charged for each vehicle listed on the policy. This per-vehicle charge is for the cost of verifying insurance coverage to the state of Arkansas. This will be billed on the first installment due after the car is shown on the declaration page and at each renewal period thereafter. The fee is fully earned when charged.

Program E

Driving History

No driver in the household may have any violations or accidents in the past 3 years. **What is allowed:** one failure to fasten seat belt per person in household. Glass and towing claims are not included for tiering. If there are two or more glass replacement claims in the past 3 years, the minimum Other Than Collision deductible is $500.

Credit Report

Must have an insurance score of 888 or higher. If no credit or report is unable to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for one year.

Rule Description: Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Principal operators under this plan must have five years of driving experience.

Exceptions: youthfuls rated on parent's policy and youthful rated on their own policies if we have supporting adult coverage in the household.

If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional and principal youthfuls will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Rating

The Premier Plus rate has a 10% discount off of the premier base rates and the discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision only.

Program D

Driving History

The household may have no more than one minor moving violation or Other Than Collision in the past three years. No at-fault accidents are allowed. **What is allowed**: one minor moving violation. Glass and towing claims are not included for tiering.

Credit Report

Must have an insurance score of 859 or higher. If no credit or report is unable to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for one year.

Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Operators under this plan must have five years of driving experience.

Exceptions: youthful rated on parent's policy and youthful rated on their own policies if they have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional youthful will be rated on the vehicle they operate most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Program C

Driving History

The household may have no more than two accidents or violations in the past three years. Only one at-fault accident is allowed. A driver with less than five years of driving experience may not have an at-fault accident.

What is allowed:

- Option 1 – one at-fault accident plus one minor moving violation or Other Than Collision loss per household.
- Option 2 –two minor violations or two Other Than Collision losses per household.

Credit Report

Must have an insurance score of 825 or higher. If no credit or report is able to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for the past six months.

Exception: if the risk is clear and no claims or violations in the household, the risk is eligible. Contact your underwriter if there is no prior insurance for approval.

Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Drivers must have five years of driving experience unless United Home has supporting coverage (adult resident relative age 30+).

Exceptions: youthful rated on parent's policy and youthful rated on their own policies if we have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult driver, a youthful operator may not be considered occasional. Occasional and principal youthful will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Limits Available

Maximum limits are up to company limits.

Rating

The Optimal Plus rate is 15% discount off the Optimal base rate. The 15% discount applies only to Bodily Injury, Physical Damage, Medical Payments, Other Than Collision, and Collision.

Program B

Driving History

The household may have no more than three accidents or violations in the past three years. Only two-at-fault accidents are allowed. A driver may have no more than one at-fault accident and may have no more than one violation in the last three years. If there are two or more glass replacement claims in the past three years, the minimum Other Than Collision deductible is $500. **What is allowed:**

- Option 1 – two at-fault accidents. One Other Than Collision loss per household.
- Option 2 – one at-fault accident plus two minor moving violations or two Other Than Collision losses per household.
- Option 3 –three minor moving violations or three Other Than Collision losses per household.

Credit Report

Must have an insurance score of 783 or higher. If no credit or report is able to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for the past six months.

Exception: if the risk is clear, no claims or violations in the household, the risk is eligible. Contact your underwriter if there is no prior insurance for approval.

Drivers

All drivers in the household must qualify for this plan. Driver may not be excluded.

Exceptions: youthfuls rated on parent's policy and youthfuls rated on their own policies if we have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional and principal youthful will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Program A

The plan requirements are the same as the Optimal Plan.

Exceptions: a household can have a major violation if older than three years and no filing is required, and there are no prior insurance requirements in this tier.

The rate has a 10% surcharge off the Optimal base rates and the surcharge applies to Bodily Injury, Property Damage, Medical Payments, Other Than Collision, and Collision only.

Definitions

Private Passenger Auto

A private passenger auto is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, not used as a public or livery conveyance for passengers, and not rented to others.

A motor vehicle that is a pickup, panel truck, or van shall be considered a private passenger auto if owned by an individual or by a husband and wife who are residents of the same household and not customarily used in the occupation, profession, or business of the insured other than farming or ranching. A motor vehicle owned by a farm family, copartnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if it is principally garaged on a farm or rand and it otherwise meets the definitions above.

A motor vehicle that is a pickup, panel truck, or van used in the business of the United States Government, or by an employee of the government, may be considered a private passenger auto if it is owned by an individual or by a husband and wife who are residents of the same household if it is not customarily used in any other occupation, profession, or business of the insured other than farming or ranching and liability coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement. The vehicle will be rated as Business Use unless liability only coverage on vehicle.

Auto

As used in this manual, refers to a private passenger auto or a vehicle considered as a private passenger auto.

Liability

As used in this manual, refers only to Bodily Injury and Property Damage coverages.

Single Limit Liability

As used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

Other than Collision

As used in this manual, refers to Other Than Collision damage to a motor vehicle with the exclusion of weather or catastrophe damage to a motor vehicle.

Owned

As used in this manual, includes an auto leased under contract for a continuous period of at least six months. If an auto leased contract requires the lessee to provide primary insurance for the lessor, attach the additional insured lessor endorsement.

Personal Auto Policy Eligibility

A personal auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos if they are written on a specified auto basis and they are owned by an individual or by a husband and wife who are residents in the same household.

A personal auto policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more relatives other than husband and wife or resident individuals if they are written on a specified auto basis and coverage is limited in accordance with the miscellaneous type vehicle endorsement.

Exception:

Exposures above may be written under a commercial auto policy when combined with a commercial auto risk.

Classifications

This rule does not apply to risks rated in accordance with the miscellaneous types rule unless otherwise specified. Autos owned by an individual, owned jointly by two or more relatives or resident individuals, are classified as follows:

- **Primary Classifications** – classify the auto according to the age, sex, and marital status of the operators, the use of the auto, and the eligibility of youthful operators for the driving training class and determine the applicable factor form the primary rating factor tables
- **Secondary Classifications –** determine if the auto is a single car or part of a multi car risk. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the plan. Refer to the secondary rating factor table to determine the appropriate factor to be added to, or subtracted from the primary rating factor.
- **Classification Changes –** compute premium adjustments on a pro-rata basis when changes in primary and secondary rating classifications are made. This includes the addition or deletion of an operator during the policy term.
- **Exceptions –** a policy shall not be changed mid-term because of the attained age of an operator of the auto, to effect a change in the driving record sub-classification, or solely due to a change in symbol assignment based on a review of loss experience.

Private passenger autos owned by corporations, copartnerships, or unincorporated associations, and covered by a personal auto policy:

- Owning fewer than five motor vehicles – an owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by the individual provided that auto is not used for business purposes. This rule does not apply to autos that are eligible for rating as van pools in the Commercial Lines Manual – Division 1 – Automobiles.
- Farm family copartnerships or family corporations – an owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with the definition of a private passenger auto, provided that vehicle is not experience rated, not used in an occupation other than farming or ranching or used only in driving to or from work.

Definitions

Business Use – that the use of the auto is required by, or customarily involved in the duties of the applicant or any 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. Business use is not allowed on vehicles titled in a name other than the person to whom this policy is issued.

Farm Use – the auto is principally garaged on a farm or ranch and it is not customarily used in business use, the named insured has a farm liability policy, and it is not customarily used by a college student away from home.

Pleasure Use – no business use, personal use including driving to or from work or school less than three road miles one way, or three or more, but less than 15, road miles one way for not more than two days per week, or not more than two weeks in any five week period.

Work 15 or More Miles - no business use, personal use including driving to or from work or school, three or more, but less than 15 road miles one way, if such usage is more than two days per week, or more than two weeks per five week period, or 15 or more road miles one way, for not more than two days per week, or not more than two weeks in any five week period. Personal use, including driving to or from work or school 15 or more road miles one way more than two days per week or more, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Work 15 or More Miles – no business use or personal use, including driving to or from work or school, 15 or more road miles one way, more than two days per week, or more than two weeks in any five 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.

Age, Sex, and Marital Status classifications:

Youthful operator – an applicant or any other operator resident in the same household as the applicant who customarily operates the auto and is either a youthful unmarried female operator under 25 years of age, a youthful married male operator under 25 years of age, or a youthful unmarried male operator less than 25 years of age.

Age – the age attained on the last birthday

Married – a married person living with his or her spouse and includes a person widowed, divorced, or legally separated only if such person has custody of one or more resident children.

Resident – anyone residing in the same household.

Exceptions:

- A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless the person customarily operates the auto.
- If a youthful unmarried female operator or a youthful unmarried male operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging and does not have a vehicle with them, the auto is rated as if the student is married.

  Note: if the rating factors for a married youthful operator are greater than the factor for an unmarried youthful operator, use the lower factor and corresponding statistical code.

Driver Training:

The applicable driver training classification applies to each youthful operator under 21 years of age where "satisfactory evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- The course included a minimum of 30 clock hours of classroom instruction, plus a minimum of six hours of actual driving experience per student. These requirements may be met by either (1) a minimum of six clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice – driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency; or (2) a minimum of three clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved practice – driving trainer. In this case, only time spent in excess of 12 clock

hours may be counted as part of the required 30 clock hours of classroom instruction. Use of the driver trainer must be authorized by the State Department of Education or other responsible educational agency.

- The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- The course was conducted by a recognized secondary school, college, or university and had the approval of the State Department of Education or other responsible educational agency, or
- The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that, by statute or regulation, such school meets the same requirements as schools having official sanction from the responsible state educational agency.

Satisfactory Evidence is a certificate signed by a school official certifying to the fulfillment of the above requirements.

Youthful Operators:

Single car risks – the youthful operator with the highest primary rating factor shall apply.

Multi car risks – assign any youthful principal operators to the auto they most frequently operate.

Exception: if youthful operator owns more than one vehicle (must have policy in his/her name) he/she will be assigned to the highest rated vehicle. Remaining vehicle will be rated as “all other”.

Assign other youthful operators to remaining autos by determining the primary pleasure rating factors of all youthful operators. The remaining youthful operators are assigned to remaining autos as occasional operator.

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 “no youthful operator” classification.

Operators age 30 and over – the principal operator age 30-39 class shall apply if the principal operator of the auto is age 30-39, the principal operator age 40-49 class shall apply if the principal operator of the auto is age 40-49, the principal operator age 50-64 class shall apply if the principal operator of the auto is 50-64, the principal operator age 65-74 class

shall apply if the principal operator of the auto is age 65-74, the principal operator age 75-79 class shall apply if the principal operator of the auto is age 75-79, the principal operator age 80-84 class shall apply if the principal operator of the auto is age 80-84, the principal operator age 85 or older class shall apply if the principal operator of the auto is age 85 or older. If all operators in the household are age 30 or over, the above classes shall apply in accordance with the youthful operator rules.

Excess **Autos** - autos with no principally assigned operator shall be rated using:

- Excess **Autos 1** - shall apply to any vehicle where there is no assigned operator, and
- Excess **Autos 2** - shall apply to any vehicle where there are no assigned operators and all operators in the household are age 40-74.

Multi Car Discount - the applicable multi car rating factor applies if more than one private passenger auto is owned by an individual, corporation, or relative residents and two or more autos are insured in the same company for a minimum of liability coverages.

Total Base Premium - the sum of the base premium for Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverages that apply to the auto.

Pickups and Vans:

Liability and Physical Damage - rate as private passenger. For non-symbol pickups, determine a symbol based on original cost new from the price symbol chart. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, it is rated as a motor home.

Vehicles Equipped with Anti-Theft Devices:

These discounts apply to Other Than Collision coverage only. If a vehicle is equipped with more than one qualifying device, the only single highest discount shall apply. Refer to United Home for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount:

- **Alarm Only (cov. code 1) and Active Disabling Devices (cov. code** 2) - a 5% discount on Other Than Collision coverage shall be afforded on vehicles equipped with alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.
- **Passive Disabling Devices (cov. code 3)** - a 15% discount on Other Than Collision coverage shall be afforded on vehicles equipped with passive disabling devices, which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.

Safety Equipment Discounts:

Passive Restraint Discount - the following discounts apply to Medical Payments. To qualify, the private passenger auto must be equipped with a factor installed automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of 20% discount when the restraint is

installed in the driver-side-only position. A 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

Anti-Lock Braking System Discount - a 5% discount for Bodily Injury and Property Damage liability coverages shall be afforded for those private passenger autos equipped with a factory installed four-wheel anti-lock braking system (ABS).

Motor Vehicle Accident Prevention Course Discount:

The discount applies to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, and Collision coverages.

Exception: does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

Private Passenger Auto principally operated by an adult operator (including autos classified under Youthful Non-Principal Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course discount of 10% provided the adult principal operator of the auto is age 55 or over and has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention course.

The 10% Motor Vehicle Accident Prevention course discount shall be applied in accordance only to the auto principally operated by the operator with the course completion certificate and only once to each such auto regardless of the number of operators with course completion certificates.

An approved Motor Vehicle Accident Prevention course shall be approved by the Arkansas Department of Motor Vehicles, be taught by an approved instructor, include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and shall not be self-instructed.

College Graduate Scholastic Achievement Discount:

An insured is NOT eligible for this discount if he/she is a married operator who has been used to classify a vehicle on the policy. This discount shall be provided to each eligible insured on the policy that qualifies for the discount.

A 5% discount on Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverage premiums shall be afforded to those insured who meet the College Graduate Scholastic Achievement discount eligibility criteria set forth below.

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

An insured is eligible for this discount if he/she is under 25 years old and has graduated from a college or university, and his/her cumulative scholastic record shows that he/she attained a grade average of "B" or higher if letter grades are used, or at least a three point average on a four point scale or

equivalent.

College Student Out of State:

If a youthful operator is going to college out of state and taking a vehicle with them, we will only insure this vehicle for the following Border States: Texas, Louisiana, Mississippi, Tennessee, Oklahoma, and Missouri. Any vehicle garaged in a border state will be charged 10%. If a vehicle is garaged in a non-border state, we are unable to insure that vehicle.

Safe Driver Insurance Plan (SDIP)

ELIGIBILITY

Safe Driver Insurance Plan is applied to all eligible autos

An auto is eligible for rating under this plan if it is owned by an individual or owned jointly by two or more relatives or resident individuals; furnished to an individual by a corporation, partnership, or unincorporated association owning less than five motor vehicles and not used for business purposes; and owned by a family partnership or family corporation provided the vehicle is garaged on a farm or ranch, not rated as a part of a fleet, and not used in any occupation other than farming or ranching.

Exceptions:

- The SDIP does not apply to an auto that is used in the business of driver training.
- The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.
- For a private passenger auto not eligible for the plan, add 0.20 to the rating factor otherwise applicable. Refer to statistical plan for codes.

DEFINITIONS

Accidents - points shall be assigned for each accident that occurs during the experience period involving the applicant or any current resident operator while operating an auto. One point is assigned for each at-fault auto accident that results in Bodily Injury or death or total damage to all property including his or her own in excess of $5,000. One point is assigned if, during the experience period, there are two or more accidents each of which results in damage to the property but have not been assigned a point under the reference above.

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions to this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

Exceptions:
No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy, and no points are assigned for accidents occurring under the following instances:

- 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, or

- The applicant, owner, or other resident operator is reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person, or
- 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 this accident, or
- 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, or
- 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, or
- Accidents involving damage by contact with animals or fowl, or
- Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects, or
- Accidents occurring when using auto in response to an emergency if the operator of the time of 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, or
- Accidents occurring prior to being insured with United Home.

DRIVING RECORD SUB-CLASSIFICATION

The driving record sub-classification shall be determined from the number of driving record points accumulated during the experience period as follows:

0 points = sub class 0
1 point = sub class 1
2 points = sub class 2
3 points = sub class 3
4 or more = sub class 4

MULTI CAR RISK

Two car risks - the driving record sub-classification shall apply to the vehicle with the highest total base premium. Total base premium is the sum of the base premium for Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverages that apply to the auto.

ADMINISTRATION OF SDIP

New Business - initial information necessary to assign the proper driving record sub-class shall be obtained from an application signed personally by the applicant. The signature of the applicant on all applications received from an agent, broker, or solicitor shall be certified by such agent, broker, or solicitor.

Renewal Business - information necessary to assign proper renewal driving record sub-class shall be determined from anyone or combination of the company's own records, motor vehicle records, or an application signed by the applicant and producer.

Secondary Classifications – The rating factors applicable to the vehicle type, single or multi car risks, and risk with one or more points assigned under the Safe Driver Insurance Plan, shall be determined by the addition or subtraction of the appropriate factor from the table applicable to 1971 and later model autos below to the primary rating factor. The two digit codes are to be appended to the four digit code corresponding to the primary rating factor to which the factor in this table is added or subtracted.

Model Year/Age Groups Other Than Collision and Collision Coverages

Where model year is used in rating, the model year of the auto is the year assigned by the auto manufacturer. Rebuilt or structurally altered autos - the model year of the chassis determines the model year of the auto. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

Where age is used in rating - rebuilt or structurally altered autos, the age of the chassis determines the age of the auto. Coding for model year - code the last two digits of the model year. For example: code 1991 vehicles as 91.

Policy Period

Premium charged for policy terms not exceeding 12 months is for six-month policies. The rate pages reflect a six-month premium. Policies issued with an effective date on the 29th, 30th, or 31st of any month, the first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy. Premium for this extended coverage of one to three days may be waived. Other short term policies written for other than six months shall be written on a pro-rata basis in accordance with the Pro Rata table in the cancellation rule.

Exceptions:

The premium is computed pro-rata:

- When coverage is written to secure a common policy date with other coverages or lines of insurance.

- When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.

- When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

Changes

The United Home Change Request, or the Personal Policy Change Request form, must be completed for additions, changes, and deletions or the company can be contacted directly by fax or e-mail. All changes requiring premium adjustments shall be computed pro-rata.

If an auto or form of coverage that was canceled from a policy at the request of the insured is reinstated with 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

A minimal premium refund ($5.00) will not be returned if the insured requests cancellation of coverage, reduction of limits of liability, or an increase in deductible except that actual return premium shall be returned at the request of the insured. Minimal premium is $5.00. If the limits of liability are increased because of a change in limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

Cancellation

The UHIC Cancellation Request Policy Release form must be completed and signed by the insured when requesting cancellation. Flat cancellation will be allowed on policies not accepted by the insured if the policy is returned to United Home within ten days of the issued date. We must have verification of replacement coverage on the effective date.

If the company or the insured cancels a policy, vehicle, or form of coverage, the return premium will be pro-rated. United Home may cancel any policy with at least ten days notice due to a substantial change in the risk we assume. We consider the following situations to be a substantial change in risk:

- any license suspension due to the driving record of an individual in the household
- any household member currently having a revoked, suspended, canceled, or expired driver's license.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar separately for each coverage provided by the policy. A premium involving $.50 or more shall be rounded to the next higher whole dollar. This procedure shall apply to all interim premium adjustments including endorsement or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure", as used herein, shall mean each premium developed after the application of all applicable adjustments for each auto if written on a per car basis and for all other auto business.

Suspension

Under any policy providing just Physical Damage coverage, only Collision may be suspended. Insurance covering a private passenger auto, which is withdrawn from service for a period of at least 30 consecutive days because of a strike, may be suspended. Pro-rata return premium on such vehicles shall be granted 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 a description of each auto, the dates between which it was laid up because of the strike, and 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.

Uninsured Motorists Coverage

Provides coverage for Bodily Injury to an insured under his or her own policy for which an insured motorist is legally liable. This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach the applicable endorsement.

Exceptions:

- The named insured has the right to reject such coverage in writing.
- After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage .
- The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchased liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorist coverage must be offered in amounts up to the liability limits on the policy.

Note: for new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing. For new policies written on or after January I, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals, on or after July 30, 1999, notice that increased limits are available.
If such renewal policy has Uninsured Motorists coverage at limits less than the liability limits provided on the policy, increased limits shall be afforded unless a named insured requests such coverage in writing.

Property Damage

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

Exceptions:

- Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- The named insured has the right to reject Property Damage Uninsured Motorists coverage in writing.
- After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for single and multi car risks. Rates for multi car risks are on a per car basis. Apply these rates to each car including the first car classification factors.

Underinsured Motorist Coverage

Provides coverage for the difference between the liable drivers bodily injury limits and the bodily injury damages incurred by the person insured.
This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility Law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance, or use of any motor vehicle in Arkansas.

Exception:
If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing. This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage. After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
If Underinsured Motorists coverage is provided, the coverage shall apply to all vehicles insured under the policy. Uninsured Motorists coverage and Underinsured Motorists coverage must be provided at the same limits.
Rates for increased limits coverage are displayed on the rate pages. Underinsured Motorists coverage rates are provided for single and multi car risks. Rates for multi car risks are on a per car basis. Apply these rates to each car including the first car. Classification factors do not apply to the rates for this coverage.

Deductible Insurance

Deductible liability insurance is not available. Other Than Collision deductibles, for which no premium is shown, charge the following percentage of the $100 deductible Other Than Collision premium:

$100 deductible (010) = 105%
$200 deductible (015) = 95%
$250 deductible (055) = 87%
$500 deductible (726) = 71%
$1000 deductible (727) =56%

Collision deductibles for which no premium is shown, charge the following percentage for the $200 deductible Collision premium:

$200 deductible (075) = 117%
$250 deductible (076) = 112%
$500 deductible (077) = 95%
$1000 deductible (078)= 69%

Increased Limits/Transportation Expenses

This coverage may be written only when Other Than Collision coverage is afforded. Not available for motor homes. Limits available are $20.00 per day, $600.00 maximum, and $30.00 per day, $900.00 maximum. Attach Increased Limits Transportation endorsement. Refer to rate pages.

Towing and Labor Costs

This coverage may be written only for private passenger autos that are provided Other Than Collision coverage. Not available for motor homes. Limits available are $25, $50, and $75. Attach the Towing and Labor Costs coverage endorsement. Refer to rate pages.

Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs, and other Media

Extra coverage may be purchased for the following if Other Than Collision coverage is attached to the vehicle. Attach coverage form for Excess Sound Reproducing Equipment, Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs, and other Media endorsement.

Sound Reproducing Tapes (cov. code 064)

Coverage is available for tapes, wires, discs, and other accessories used with sound reproduction equipment permanently installed in the auto. Refer to the miscellaneous rates pages. Attach coverage for tapes, records, or other devices endorsement.

Sound Receiving and Transmitting Equipment (cov. code 014)

Coverage for loss of, or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio, or telephone including its accessories, equipment, and antenna, is available if the equipment is not permanently installed in the owned auto. Refer to the miscellaneous rate pages. Attach coverage for sound receiving and transmitting equipment endorsement. This rule does not apply to equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

Audio, Visual and Data Electronic Equipment (cov. code 014)

Coverage for loss of or damage to any Audio, Visual and Data Electronic Equipment permanently installed in the owned auto. This rule does not apply to the equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

Customizing Equipment Coverage

Other Than Collision and Collision coverage for customizing equipment may be purchased on a stated amount basis for any panel truck, pickup, or van insured for physical damage coverage. Refer to the customizing equipment coverage (stated amount insurance) endorsement for the extent of coverage.

The cost of customized equipment should not be considered when determining the symbol of the vehicle. The customizing charge determined in this rule is the only charge for customized equipment on a vehicle. The charge for customizing is made only when the customizing equipment coverage (stated amount insurance) endorsement is attached.

If Collision or Other Than Collision coverage for customizing is purchased, the vehicle must have the corresponding Collision or Other Than Collision coverage. The customizing deductibles shall be the same as the vehicle deductibles.

Furnishings or equipment not factory installed, but attached to or made part of your covered auto.

United Home automatically provides up to $1,500 customized equipment per vehicle at no additional cost. Additional amounts rated for are in excess of this extension of coverage.

Examples include:
- special carpeting and insulation
- cooking or sleeping facilities
- custom murals
- paintings
- oversized windows
- truck covers or toppers
- masks or bras
- bicycle carriers
- luggage racks

- bars
- furniture
- height extending roofs
- customized paint
- other decals or graphics
- tool boxes
- running boards
- car covers
- pickup bed mats or liners
- ski carriers

If "Other than Collision or "Collision" coverage applies to a covered auto, if the insured repairs glass damage to a covered vehicle window then the applicable coverage deductible is waived.

Rule Description: Arkansas Medical Payments Insurance, Work Loss Coverage, and Accidental Death Benefit

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, motorcycle, motor scooter, motor bike, or similar motor vehicle registered or principally garaged in Arkansas. If one or more of these coverages are afforded, attach the applicable endorsement to the policy.

Exceptions: The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

COVERAGE AND RATES

Medical Payments Limits

Statutory limit per person is $5000. Lower or higher limits are permitted only when the named insured has rejected the statutory limit. A maximum limit of $5000 applies to pedestrians who are other than the named insured or a relative. Basic and Increased Limits of Personal Auto Medical Payments coverage may be purchased only when the named insured has rejected Arkansas Medical Payments coverage. Refer to the Exceptions to Eligibility for rejection procedures.
Use the base rates. Classification factors do not apply. When adding Work Loss coverage and/or Accidental Death Benefit to outstanding policies, charge 10% of the annual rates for each month, or part of the month, insured up to a maximum for the rate per car, per year, shown on the rate pages.

Work Loss Coverage Limits

Maximum per person for an income earner is $140 per week for 52 weeks, or for a non-income

earner, $70 per week for 52 weeks.

Accidental Death Benefit Limits

Maximum per person is $5000. Rates are displayed on the rate pages. The classification factors do NOT apply.

Miscellaneous Types

ANTIQUE AUTOS

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old, and is maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. They may be insured on a stated amount basis only. Two photographs of the vehicle, and a professional appraisal, must accompany the application. The vehicle may not be used for any purposes other than pleasure use. Liability coverage may be written without Physical Damage.

For Liability, charge 40% of the private passenger base rate. For Medical Payments, Uninsured and Underinsured Motorists, charge the private passenger base rate. For Physical Damage, refer to the miscellaneous rate pages. Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

CLASSIC AUTOS

A classic auto is a motor vehicle of the private passenger type that is ten or more years old, 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 year. They may be insured on a stated amount basis only. Two photographs and a professional appraisal of the vehicle must accompany the application. Liability, Medical Payments, Uninsured and Underinsured Motorists are classified and rated as a private passenger vehicle.

For Physical Damage, attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement. Determine the stated amount of coverage applicable to the vehicle. Assign a symbol based on the stated amount from the table for 1990 and subsequent model years in the price symbol charge. Classify and rate as a private passenger auto using the base rate for the current model year. See price and symbol chart.

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER

AUTOS

A trailer will be put in the plan it qualifies for unless it is the only vehicle in that plan. In those cases, it will be put in the plan with the vehicles. Two pictures of the trailer are required.

Liability

A personal auto policy affording Liability coverage covers trailers designed for use with a private passenger auto, pickup, or van without additional premium charge and without specific description of the trailer as long as the trailer is being pulled by the auto. Coverage is not provided for a trailer used for business purposes with other than private passenger auto, owned pickup or van, or when no auto is owned by the insured.

Medical Payments

A personal auto policy affording Medical Payments coverage provides coverage for trailers without additional premium charge and without specific description of the trailer if designed for use with a private passenger auto, pickup, or van. Coverage is not provided for a trailer used for business purposes with other than a private passenger auto, owned pickup or van, when no auto is owned by the insured or located for use 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.

Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) endorsement.

Recreational Trailer

Non self-propelled recreational units equipped with living quarters including cooking, dining, plumbing, or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer.

All Other Trailers

Refer to miscellaneous pages

ADDITIONAL INSURED

A lessor may be named as an additional insured - see form PP 03 1908 86. There is no charge for this coverage.

MOTOR HOMES

A motor home is a motor vehicle equipped with a living area that is an integral part of the vehicle chassis, or a pickup truck with a permanently attached camper body with a living area. The living area must have facilities for cooking and sleeping. The vehicle must be designed and manufactured as a motor home. Coverage may be provided for motor homes that are used strictly for pleasure use. No business use, rental, or lease. Towing and Rental Reimbursement are not available. Provide two photos, both sides. Supporting coverage is required.

CUSTOM FURNISHINGS, AWNINGS, AND CABANAS

Coverage for damage to your auto excludes loss to awnings, cabanas, and equipment designed to create additional living facilities, custom furnishings, or equipment in or upon any pickup or van. Pictures, and a request for coverage, must be submitted prior to acceptance. The cost new of these additions will be added to the cost new of the vehicle to determine a symbol.

COVERED PROPERTY

Coverage is provided for loss to TV antennas, awning or cabanas, or equipment designed to create additional living facilities in a motor home all when attached to the motor home. Please provide company with description and value of such property.

TRIP INTERRUPTION COVERAGE

Trip Interruption Coverage is available only for vehicles to which both Collision and Other Than Collision coverage are afforded.

Trip Interruption Coverage endorsement CPP 13 02) provides up to $600 of transportation expenses incurred in the event of a physical damage, mechanical, or electrical breakdown of a specific vehicle. The loss must occur over 100 miles from the insured primary residence and is withdrawn from use for 24 hours. Expenses incurred are for lodging and meals in the event of a covered loss are also provided.

Rating Territories

The rate pages display rates by territory. A rating territory is a geographical area defined in terms of the US Postal Service (USPS) zip codes as shown on the territory definitions pages.

Determine the applicable rating territory based on the zip code of the location of principal garaging of the vehicle. If the zip code of the mailing address differs from the zip code of the location of principal garaging, use the zip code of the garaging location to assign the rating territory.

As the USPS changes zip code boundaries, a new zip code may be created. If this new zip code is not yet listed in the territory definitions, use the zip code that formerly applied to the risk before the zip code boundaries were changed in order to determine the rating territory for a risk located in the new zip code.

Future USPS zip code changes will be reflected in United Home's territory definitions in accordance with the United Home zip code territory maintenance procedures on file with the insurance department. Manual pages will be updated on a regular basis to reflect future zip code changes.

Motor Homes and Recreational Vehicles – Physical Damage Coverage Only

For liability, charge 50% of the applicable premium form the rate pages. Primary and secondary factors do not apply.

For Physical Damage, determine the stated amount value including the value of any custom built additions. Assign a symbol based on the stated amount using the model year of the motor home. Charge 50% of the rates. Primary and secondary factors do not apply.

Personal Injury Protection

Refer to territory rate pages Death Benefits.

Customized Equipment Coverage

Multiply applicable base rate by the deductible factor and applicable classification factor. $500 of customized coverage is included at no charge. Rates are based on $100 Other Than Collision and $200 Collision deductibles.

Trip Interruption Coverage
$600 coverage

Tier B = $9 per vehicle

Tier D = $7 per vehicle

Unacceptable Vehicles

The following vehicles may not be written by United Home.

- Alfa Romeo Aston Martin Avanti
- Dae Woo
- De Lorean De Tomaso
- Electric or Battery Cars (Hybrids are acceptable)
- Excalibur
- Ferrari
- Fiat
- 15 passenger vans
- Grey Market
- Kit Cars
- Lamborghini
- Lancia
- Maserati
- Opel
- Pantera
- Rolls Royce
- Sterling
- Triumph
- Yugo

The following vehicles may be written as new business with United Home with prior underwriting

approval and all operators in household have nine years of driving experience with acceptable driving records.

- Chevy Corvette
- Ford Mustang
- GEO Storm
- All Jaguar
- Mitsubishi 3000
- Nissan - any Z or ZX
- Plymouth Prowler
- Suzuki Samurai, Sidekick, Vitara
- Toyota Supra, MR2

Pictures are required on any vehicle that has a modified suspension, motor or drive train. If physical damage is requested on any modified vehicle, an appraisal or customized equipment schedule is included.

No prior underwriter approval is required on vehicles listed on the restricted vehicles list when all operators/drivers in household are over the age of 35 and have acceptable driving records.

Major Violations

Major violations are considered for 5 years. Including, but not limited to, those listed below:

ACI	Failure to Report Accident
Cl1	(DC) DWI .04 Alcohol CMV
Cl2	(DC) DWI.10 Alcohol CMV
C13	(DC) CMV Refuse Intoxication
C14	(DC) CMV DUI Controlled Substance
CIS	CMV Leaving Scene
C16	CMV Felony Use
C17	(DC) CMV Felony/Controlled Substance
C18	F Excess Speed CMV - 15 mph/over C20 REckless Driving CMV
DDI	(DC) DWI 1
DD2	(DC) DWI 2
DD3	(DC) DWI 3
DD4	(DC) DWI 4
DDS	(DC) DWI 5
DD6	(DC) DWI 6
D13	(DC) Refuse Intoxication Test D 16 Impaired
D17	(DC) Refuse Test - Minor
DUI	(DC) DUI 1.02/more
DU2	(DC) DUI 2.02/more
DU3	(DC) DUI 3.02/more

FEI	Felony with Vehicle
HR3	Leaving Scene of Accident HR 4 Evading Arrest
HR6	Fleeing with Vehicle
PA4	Passing Stopped School Bus RKl Reckless Driving
RW5	Failure to Yield to School Bus
SP1	Racing on Highway
SPS	Speed 21-30 mph
SP9	Speed 31 mph or more
VRI	Driving While Revoked VR2 Driving While Suspended
VR7	Driving While License Canceled

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	03/31/2011

Comments:

Attachment:

A-1 ed 1-06 (2).pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	03/31/2011

Comments:

Attachment:

PPA Survey FORM APCS (NEW EFFECTIVE DATE).xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	03/31/2011

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract (3).pdf

		Item Status:	Status Date:
Satisfied - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/31/2011

Comments:

See above

		Item Status:	Status Date:
	TU Insurance Scoring Model	Filed	

Satisfied - Item: 03/31/2011

Comments:

This Item should be Marked Confidential to the public. It is the Approved Insurance Rating Model from Transunion. The Statewide and Nationwide results were used in the establishment of our tiers.

Attachments:

TUIRS dist. AR 032007.pdf

TUIRS Scoring.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 United Home Insurance Company

NAIC # (including group #) 17467

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

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

3. Do require collateral business to support a youthful driver? [ ] Yes [x] No

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

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

a.	Driver over 55	0%
b.	Good Student Discount	5%
c.	Multi-car Discount	20%
d.	Accident Free Discount*	5%
	Please Specify Qualification for Discount:	
e.	Anti-Theft Discount	15%
f.	Other (specify)Passive Restraint – Medical Payments	20%
	Homeowner Discount	5-15%
	Youthful Operator with Driver Training	11%
	College Graduate	5%

6. Do you have an installment payment plan for automobile insurance? [x] Yes [ ] No
   If so, what is the fee for installment payments?
   Paper invoice $5 for each installment.

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

Program	Percentage Difference	Volume
Tier E	-10% from Premier	
Tier D	-10% from Optimal Plus	
Tier C	-15% from Optimal	
Tier B	Base	
Tier A	+10% from Optimal	

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

Signature

Matthew Miller
Printed Name

Product Manager
Title

870-236-2208
Telephone Number

mmiller@unitedhomeins.com
Email address

Attachment "PPA Survey FORM APCS (NEW EFFECTIVE DATE).xls" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**UHIC-AR-PPA-01-2011**

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

		Company Name		Company NAIC Number
3.	**A.**	**United Home Insurance Company**	**B.**	**17647**

		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**

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)	(H) Co. Current Loss Cost Multiplier
n/a (initial filing)	**0**	**0**	**0**	**0**	**0**	**0**	**0**
TOTAL OVERALL EFFECT	**0%**						

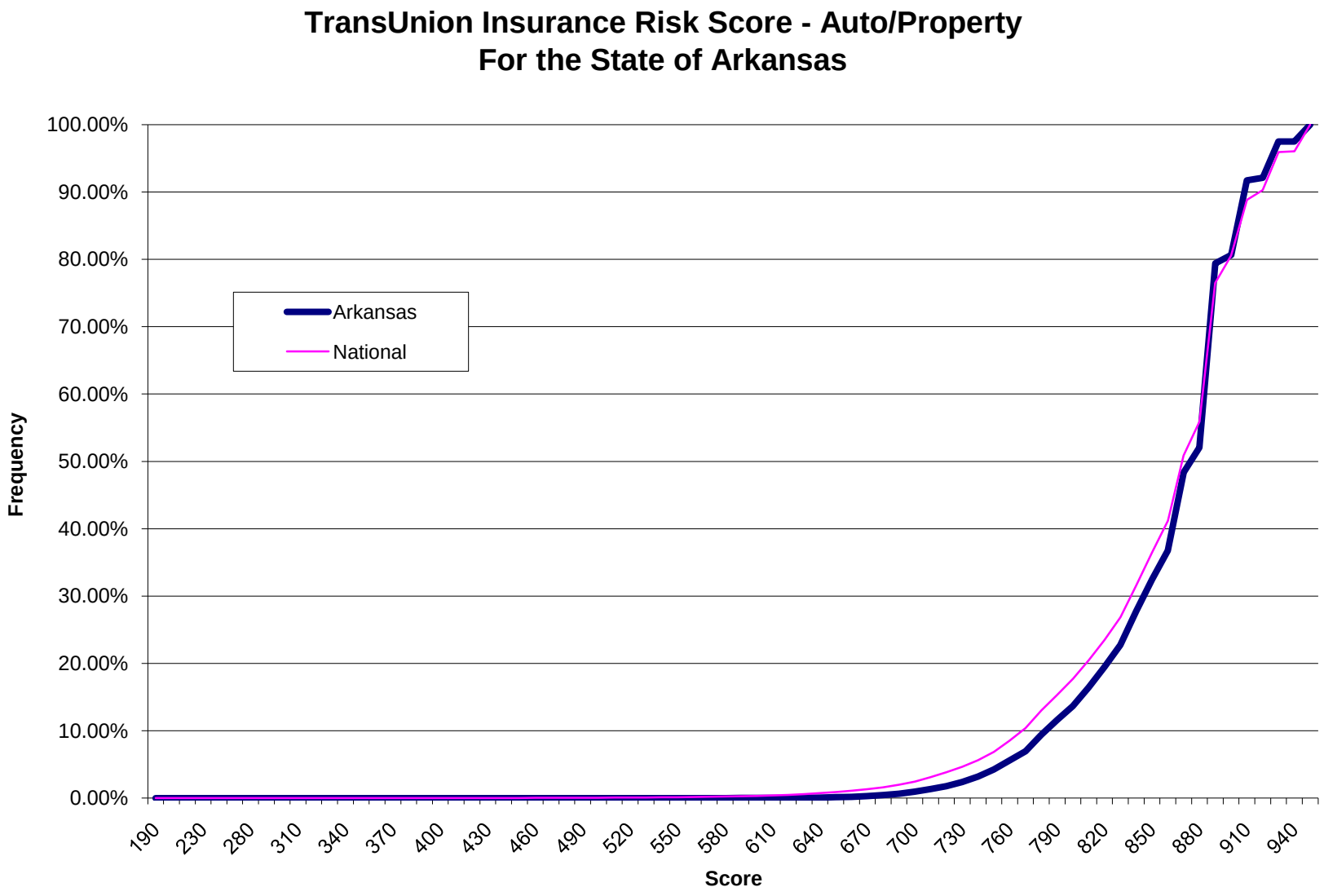
6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	**0**	**0**		**0**	**0**	**0**	**0**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

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

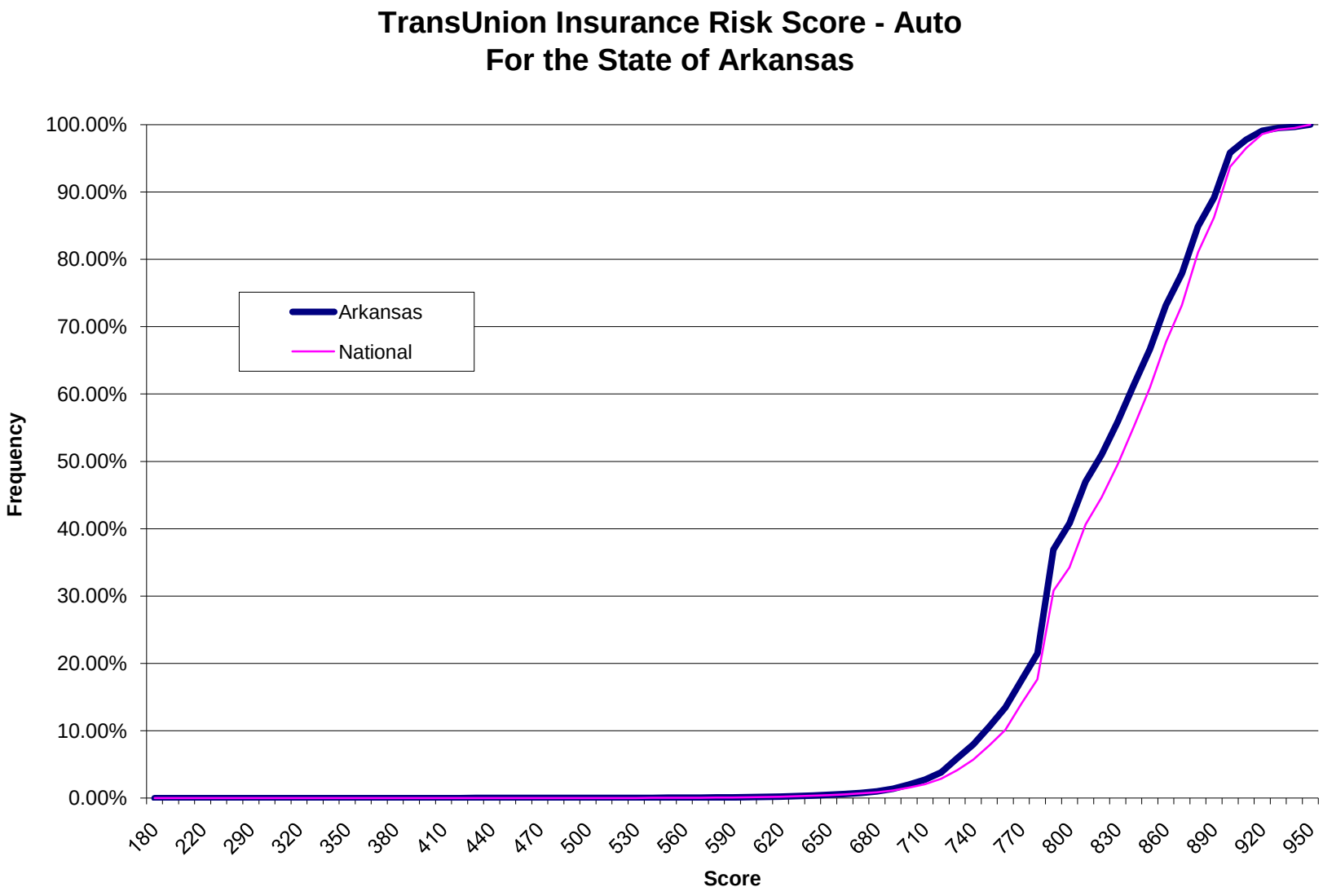

TransUnion Insurance Risk Score - Auto/Property
For the State of Arkansas
Frequency
100.00%
90.00%
80.00%
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
Arkansas
National
190
230
280
310
340
370
400
430
460
490
520
550
580
610
640
670
700
730
760
790
820
850
880
910
940
Score

Score	National	State
180	0.00%	0.00%
200	0.00%	0.00%
210	0.00%	0.00%
220	0.00%	0.00%
230	0.00%	0.00%
240	0.00%	0.00%
290	0.00%	0.00%
300	0.00%	0.00%
310	0.00%	0.00%
320	0.00%	0.00%
330	0.00%	0.00%
340	0.00%	0.00%
350	0.00%	0.00%
360	0.00%	0.00%
370	0.00%	0.00%
380	0.00%	0.00%
390	0.00%	0.00%
400	0.00%	0.00%
410	0.00%	0.00%
420	0.00%	0.00%
430	0.00%	0.01%
440	0.00%	0.01%
450	0.00%	0.01%
460	0.00%	0.01%
470	0.01%	0.01%
480	0.01%	0.01%
490	0.01%	0.01%
500	0.01%	0.02%
510	0.01%	0.02%
520	0.02%	0.03%
530	0.02%	0.04%
540	0.03%	0.04%
550	0.04%	0.05%
560	0.04%	0.06%
570	0.06%	0.08%
580	0.07%	0.10%
590	0.09%	0.12%
600	0.12%	0.14%
610	0.16%	0.18%
620	0.20%	0.23%
630	0.27%	0.29%
640	0.35%	0.37%
650	0.44%	0.48%
660	0.54%	0.61%
670	0.69%	0.77%
680	0.86%	1.01%
690	1.12%	1.39%
700	1.54%	2.02%
710	2.05%	2.72%
720	2.87%	3.84%
730	4.17%	5.93%

Input this information to identify the data

State=	**Arkansas**
Score=	**Auto**

Score	National	State
740	5.70%	7.96%
750	7.84%	10.60%
760	10.11%	13.48%
770	14.03%	17.46%
780	17.65%	21.50%
790	30.81%	36.91%
800	34.24%	40.83%
810	40.65%	46.98%
820	44.64%	51.01%
830	49.56%	55.85%
840	55.19%	61.34%
850	60.92%	66.64%
860	67.71%	73.16%
870	73.17%	77.93%
880	81.06%	84.86%
890	86.22%	89.17%
900	93.74%	95.81%
910	96.50%	97.77%
920	98.58%	99.10%
930	99.25%	99.52%
940	99.48%	99.66%
950	100.00%	100.00%

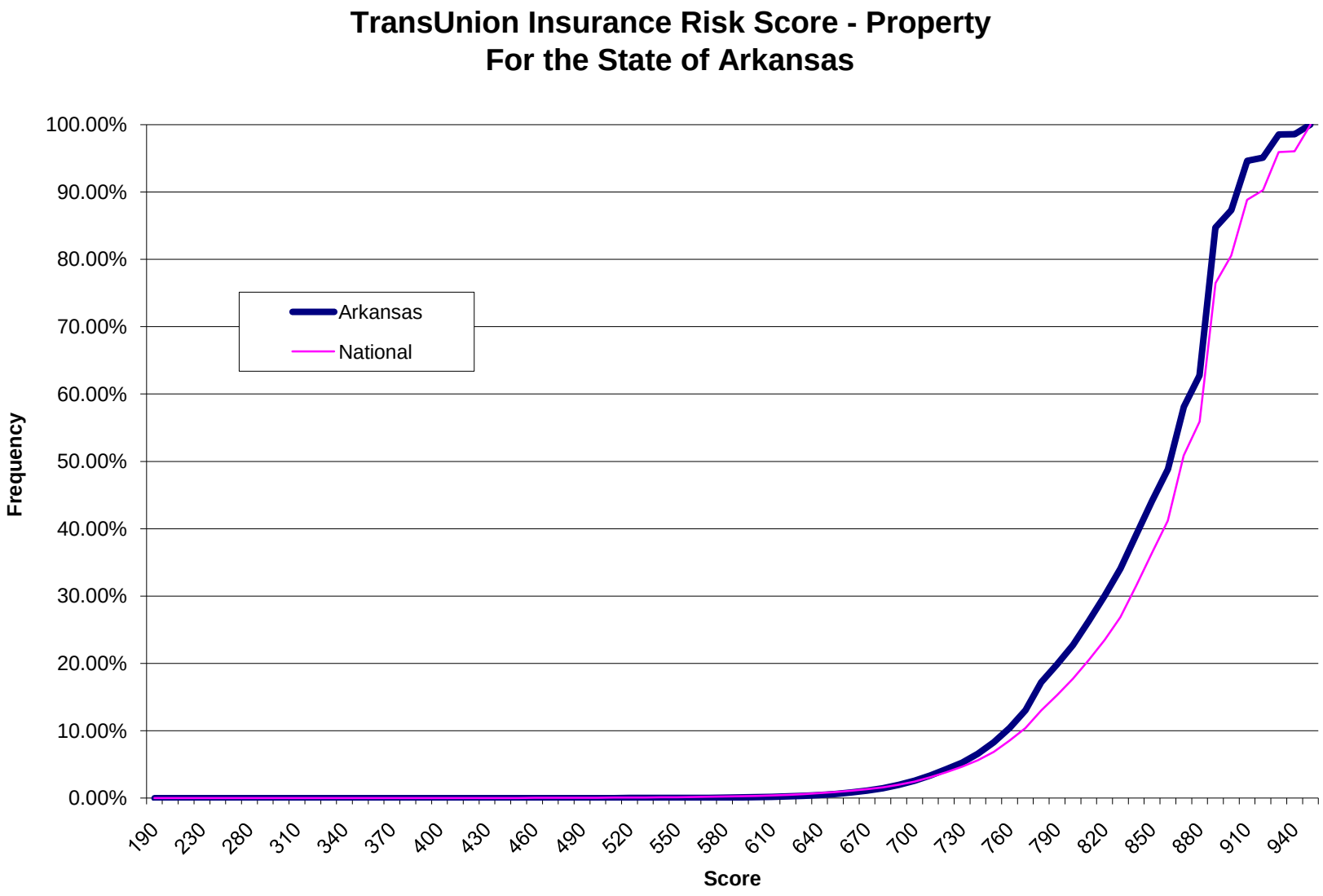

TransUnion Insurance Risk Score - Auto
For the State of Arkansas
Arkansas
National
Frequency
100.00%
90.00%
80.00%
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
180
220
290
320
350
380
410
440
470
500
530
560
590
620
650
680
710
740
770
800
830
860
890
920
950
Score

Score	National	State
190	0.00%	0.00%
200	0.00%	0.00%
220	0.00%	0.00%
230	0.00%	0.00%
250	0.00%	0.00%
260	0.00%	0.00%
280	0.00%	0.00%
290	0.00%	0.00%
300	0.00%	0.00%
310	0.00%	0.00%
320	0.00%	0.00%
330	0.00%	0.00%
340	0.00%	0.00%
350	0.00%	0.00%
360	0.00%	0.00%
370	0.00%	0.00%
380	0.00%	0.00%
390	0.01%	0.00%
400	0.01%	0.00%
410	0.01%	0.00%
420	0.01%	0.00%
430	0.01%	0.00%
440	0.02%	0.00%
450	0.02%	0.00%
460	0.03%	0.00%
470	0.03%	0.00%
480	0.04%	0.00%
490	0.05%	0.00%
500	0.05%	0.00%
510	0.07%	0.00%
520	0.08%	0.01%
530	0.10%	0.01%
540	0.12%	0.01%
550	0.14%	0.02%
560	0.16%	0.03%
570	0.20%	0.04%
580	0.23%	0.07%
590	0.28%	0.09%
600	0.33%	0.13%
610	0.40%	0.19%
620	0.49%	0.26%
630	0.58%	0.35%
640	0.73%	0.46%
650	0.88%	0.59%
660	1.08%	0.83%
670	1.33%	1.13%
680	1.60%	1.46%
690	1.99%	1.95%
700	2.45%	2.60%
710	3.12%	3.34%
720	3.86%	4.28%

Input this information to identify the data

State=	**Arkansas**
Score=	**Property**

Score	National	State
730	4.65%	5.26%
740	5.61%	6.58%
750	6.88%	8.29%
760	8.53%	10.42%
770	10.39%	13.03%
780	13.01%	17.18%
790	15.31%	19.86%
800	17.70%	22.72%
810	20.49%	26.27%
820	23.49%	30.00%
830	26.85%	34.08%
840	31.53%	39.17%
850	36.46%	44.12%
860	41.20%	48.85%
870	50.89%	58.08%
880	55.92%	62.75%
890	76.49%	84.70%
900	80.53%	87.29%
910	88.84%	94.63%
920	90.28%	95.11%
930	95.94%	98.55%
940	96.03%	98.56%
950	100.00%	100.00%


TransUnion Insurance Risk Score - Property
For the State of Arkansas
Arkansas
National
Frequency
100.00%
90.00%
80.00%
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
190
230
280
310
340
370
400
430
460
490
520
550
580
610
640
670
700
730
760
790
820
850
880
910
940
Score

Score	National	State
190	0.00%	0.00%
200	0.00%	0.00%
220	0.00%	0.00%
230	0.00%	0.00%
250	0.00%	0.00%
260	0.00%	0.00%
280	0.00%	0.00%
290	0.00%	0.00%
300	0.00%	0.00%
310	0.00%	0.00%
320	0.00%	0.00%
330	0.00%	0.00%
340	0.00%	0.00%
350	0.00%	0.00%
360	0.00%	0.00%
370	0.00%	0.00%
380	0.00%	0.00%
390	0.01%	0.00%
400	0.01%	0.00%
410	0.01%	0.00%
420	0.01%	0.00%
430	0.01%	0.00%
440	0.02%	0.00%
450	0.02%	0.00%
460	0.03%	0.00%
470	0.03%	0.00%
480	0.04%	0.00%
490	0.05%	0.00%
500	0.05%	0.00%
510	0.07%	0.00%
520	0.08%	0.00%
530	0.10%	0.00%
540	0.12%	0.00%
550	0.14%	0.00%
560	0.16%	0.00%
570	0.20%	0.00%
580	0.23%	0.00%
590	0.28%	0.01%
600	0.33%	0.01%
610	0.40%	0.02%
620	0.49%	0.04%
630	0.58%	0.05%
640	0.73%	0.08%
650	0.88%	0.13%
660	1.08%	0.20%
670	1.33%	0.30%
680	1.60%	0.45%
690	1.99%	0.63%
700	2.45%	0.95%
710	3.12%	1.36%
720	3.86%	1.77%

Input this information to identify the data

State=	**Arkansas**
Score=	**Auto/Property**

Score	National	State
730	4.65%	2.39%
740	5.61%	3.22%
750	6.88%	4.25%
760	8.53%	5.60%
770	10.39%	6.95%
780	13.01%	9.41%
790	15.31%	11.61%
800	17.70%	13.66%
810	20.49%	16.47%
820	23.49%	19.51%
830	26.85%	22.72%
840	31.53%	27.76%
850	36.46%	32.49%
860	41.20%	36.74%
870	50.89%	48.36%
880	55.92%	52.04%
890	76.49%	79.40%
900	80.53%	80.64%
910	88.84%	91.74%
920	90.28%	92.12%
930	95.94%	97.50%
940	96.03%	97.51%
950	100.00%	100.00%

Score	National	State

Score	National	State

Score	National	State

Score	National	State

Score	National	State

Score	National	State

Score	National	State

Score	National	State

Score	National	State

390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440

441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491

492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542

543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593

594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644

645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695

696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746

747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797

798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848

849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899

900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950

Overview

TransUnion Analytic Decision Services (ADS) has completed the development of the TransUnion Insurance Risk Score – Auto Model. This model is available in batch or online for permissible purpose use in insurance underwriting. The model predicts the potential loss ratio for a given consumer seeking an auto insurance policy. The TransUnion Insurance Risk Score – Auto Model was developed in December 2003 from a sample of regional and national carriers insurance performance data with policy effective dates in the years 1999, 2000, and 2001. Credit data was pulled from twelve quarterly archives corresponding to the appropriate policy effective date.

The TransUnion Insurance Risk Score – Auto Model excludes the following information from the score calculation:
-Credit inquiries not initiated by the consumer or inquiries requested by the consumer for his or her own credit information.
-Inquiries relating to insurance coverage, if so identified on the consumers credit report.
-Collection accounts with a medical industry code, if so identified on the consumer's credit report.
-Multiple lender inquiries coded on the consumer's credit report as being from the home mortgage industry and made within 30 days of one another are counted as one inquiry.
-Multiple lender inquiries coded on the consumer's credit report as being from the automobile lending industry and made within 30 days of one another are counted as one inquiry.

Model Characteristics

The following table provides a list of all variables used in the TransUnion Insurance Risk Score - Auto Model. The table includes a brief description of each variable, variable length, decimal level, and use in the model. The TransUnion database is the source of the data for the model variables.

Variable Name (Label)	Length	Decimal	Variable Use
Number of Trades (VARIABLE 1)	3	0	• Score exclusion criteria • Creation of hybrid variables
Number of Trades Opened in Last 18 Months (VARIABLE 2)	3	0	• Creation of hybrid variables
Months Since Oldest Trades Opened (VARIABLE 3)	3	0	• Dummy variables in Auto Model
Percent of Trades Opened in Last 18 Months (VARIABLE 4)	3	0	• Dummy variables in Auto Model
Number of Bank Installment Trades (VARIABLE 5)	3	0	• Recoding of variables in Auto Model
Ratio of Total HC/CL to Balances for all Bank Installment Trades (VARIABLE 6)	5	0	• Dummy variables in Auto Model
Number of Trades 30 Days or More Past Due in Last 24 Months (VARIABLE 7)	3	0	• Dummy variables in Auto Model
Number of Derogatory Public Records (VARIABLE 8)	3	0	• Exclusion Criteria

Number of Mortgage Trades (VARIABLE 9)	3	0	• Creation of hybrid variables
Percent of Mortgage Trades to All Trades (VARIABLE 10)	3	0	• Dummy variables in Auto Model
Number of Personal Finance Trades (VARIABLE 11)	3	0	• Dummy variables in Auto Model • Recoding of variables in Auto/Property Model
Number of Satisfactory Trades (VARIABLE 12)	2	0	• Dummy variable in Auto Model
Number of Open Bankcard Trades (VARIABLE 13)	2	0	• Recoding of variables in Auto Model
Number of Open Bankcard Trades Verified in Last 12 Months (VARIABLE 14)	2	0	• Dummy variables in Auto Model
Number of Bankcard Trades (VARIABLE 15)	2	0	• Recoding of variables in Auto Model
Total Number of Inquiries on File (VARIABLE 16)	2	0	• Recoding of variables in Auto Model
Months Since Most Recent Inquiry (VARIABLE 17)	3	0	• Dummy variables in Auto Model
Number of Finance Inquiries (VARIABLE 18)	2	0	• Dummy variables in Auto Model
Number of Bankcard Inquiries in Last 12 Months (VARIABLE 19)	2	0	• Dummy variables in Auto Model
Number of Retail Trades (VARIABLE 20)	3	0	• Creation of hybrid variables
Total HC/CL all Retail Trades (VARIABLE 21)	7	0	• Creation of hybrid variables
Average Credit Limit all Retail Trades (VARIABLE 21-01)	8	0	• Dummy variables in Auto Model
Months Since Most Recent Retail Delinquency (VARIABLE 22)	3	0	• Dummy variables in Auto Model
Number of Collection Trades (VARIABLE 23)	3	0	• Exclusion Criteria
Number of Trades 60 or More Days Past Due Opened in Last 24 Months (VARIABLE 24)	3	0	• Dummy variables in Auto Model
Number of Trades 60 or More Days Past Due Opened in Last 12 Months with Utilization > 75% (VARIABLE 25)	3	0	• Dummy variables in Auto Model

Score Exclusions

The Auto Model is designed to give an approximate loss ratio for an individual consumer seeking insurance. Due to this intent, not all files will receive a valid score. The exclusions for this score are defined as follows:

1. Deceased
2. VARIABLE 1 = 0 and VARIABLE 8 = 0 and VARIABLE 23 = 0

For records meeting exclusion criteria, no score will be output. Instead, the score field will be left blank.

UNITED HOME INSURANCE CO.

Variable Re-coding

The following information pertains to re-coding of the variables used in calculating the Auto Model. These re-codes will apply to all phases of the model and must be performed prior to starting the scorecard algorithm. Note: All rounding will result in integer values with zero decimal places.

```
IF VARIABLE 3 = . THEN VARIABLE 3 = -2;

IF VARIABLE 5 = 0 THEN VARIABLE 6 = -1;
VARIABLE 6 = ROUND(VARIABLE 6,1);

IF VARIABLE 15 = 0 THEN VARIABLE 14 = -1;
ELSE IF VARIABLE 13 = 0 THEN VARIABLE 14 = -6;

IF VARIABLE 16 = 0 THEN VARIABLE 18 = -1;
IF VARIABLE 16 = 0 THEN VARIABLE 19 = -1;

IF VARIABLE 19 >= 20 THEN VARIABLE 19X = 20;
ELSE VARIABLE 19X = VARIABLE 19;

IF VARIABLE 20 = 0 THEN VARIABLE 22 = -1;
ELSE IF VARIABLE 22 = . THEN VARIABLE 22 = 999;
```

Hybrid Variable Creation

The following information pertains to creating hybrid variables for use in calculating the Auto Model. These variables must be created prior to starting the scorecard algorithm. Note: All rounding will result in integer values with zero decimal places.

```
IF VARIABLE 1>0 THEN VARIABLE 4 = ROUND(VARIABLE 2/VARIABLE 1*100,1);
ELSE VARIABLE 4 = -1;

IF VARIABLE 1>0 AND VARIABLE 9>=0 THEN VARIABLE 10=ROUND((VARIABLE 9/VARIABLE
1)*100,1);
ELSE VARIABLE 10=-1;

IF VARIABLE 20 = 0 THEN VARIABLE 21-01 = -1;
ELSE IF VARIABLE 20 > 0 THEN VARIABLE 2101 = ROUND(VARIABLE 21/VARIABLE 20,1);
ELSE VARIABLE 21-01 = -2;
```

Auto Model

The auto model scorecard uses 17 dummy variables and 1 continuous variable to estimate the loss ratio score. The following table outlines the variables used in estimating the score. The table contains the variable name, pseudo-code for defining each dummy variable's interval, and the weight of each variable.

UNITED HOME INSURANCE CO.

Dummy Variables in Scorecard

Dummy Variable	Pseudo-coding for defining variable intervals on which dummy variable is based	Weight
VARIABLE 3-01	IF 0 <= VARIABLE 3 <= 72 THEN VARIABLE 3-01 = 1; ELSE VARIABLE 3-01 = 0;	18.61148
VARIABLE 4-01	IF 0 <= VARIABLE 4 <= 14 THEN VARIABLE 4-01 = 1; ELSE VARIABLE 4-01 = 0;	-8.29847
VARIABLE 6-01	IF VARIABLE 6 >= 85 THEN VARIABLE 6-01 = 1; ELSE VARIABLE 6-01 = 0;	14.84681
VARIABLE 7-01	IF 1 <= VARIABLE 7 <= 3 THEN VARIABLE 7-01 = 1; ELSE VARIABLE 7-01 = 0;	2.99699
VARIABLE 7-02	IF VARIABLE 7 >= 4 THEN VARIABLE 7-02 = 1; ELSE VARIABLE 7-02 = 0;	14.98597
PCTVARIABLE 9	IF 6 <= VARIABLE 10 <= 20 THEN PCTVARIABLE 9 = 1; ELSE PCTVARIABLE 9 = 0;	-8.68555
VARIABLE 10-02	IF VARIABLE 10 >= 21 THEN VARIABLE 10-02 = 1; ELSE VARIABLE 10-02 = 0;	-17.83766
VARIABLE 11-01	IF VARIABLE 11 = 0 THEN VARIABLE 11-01 = 1; ELSE VARIABLE 11-01 = 0;	-6.23738
VARIABLE 12-01	IF VARIABLE 12 = 0 THEN VARIABLE 12-01 = 1; ELSE VARIABLE 12-01 = 0;	18.65563
VARIABLE 14-01	IF VARIABLE 14 = -1 THEN VARIABLE 14-01 = 1; ELSE VARIABLE 14-01 = 0;	19.63793
VARIABLE 14-02	IF VARIABLE 14 = 0 OR VARIABLE 14 = -6 THEN VARIABLE 14-02 = 1; ELSE VARIABLE 14-02 = 0;	9.68345
VARIABLE 17-01	IF VARIABLE 17 >= 11 THEN VARIABLE 17-01 = 1; ELSE VARIABLE 17-01 = 0;	-5.50692
VARIABLE 18-01	IF VARIABLE 18 >= 2 THEN VARIABLE 18-01 = 1; ELSE VARIABLE 18-01 = 0;	22.89404
VARIABLE 19X	MULTIPLY VALUE BY WEIGHT ASSIGNED	4.15702
VARIABLE 21-0101	IF 0 <= VARIABLE 21-0101 <= 299 THEN VARIABLE 21-0101 = 1; ELSE VARIABLE 21-0101 = 0;	10.97293
VARIABLE 22-01	IF 0 <= VARIABLE 22 <= 1 THEN VARIABLE 22-01 = 1; ELSE VARIABLE 22-01 = 0;	26.41964
VARIABLE 24-01	IF VARIABLE 24 >= 5 THEN VARIABLE 24-01= 1; ELSE VARIABLE 24-01 = 0;	42.05339

UNITED HOME INSURANCE CO.

VARIABLE 25-01	IF VARIABLE 25 >= 4 THEN VARIABLE 25-01 = 1; ELSE VARIABLE 25-01 = 0;	21.19543

Auto Model - Algorithm

Raw Score	=	90.12407		+
	(18.61148)	*	VARIABLE 3-01	+
	(-8.29847)	*	VARIABLE 4-01	+
	(14.84681)	*	VARIABLE 6-01	+
	(2.99699)	*	VARIABLE 7-01	+
	(14.98597)	*	VARIABLE 7-02	+
	(-8.68555)	*	PCTVARIABLE 9	+
	(-17.83766)	*	VARIABLE 10-02	+
	(-6.23738)	*	VARIABLE 11-01	+
	(18.65563)	*	VARIABLE 12-01	+
	(19.63793)	*	VARIABLE 14-01	+
	(9.68345)	*	VARIABLE 14-02	+
	(-5.50692)	*	VARIABLE 17-01	+
	(22.89404)	*	VARIABLE 18-01	+
	(4.15702)	*	VARIABLE 19X	+
	(10.97293)	*	VARIABLE 21-0101	+
	(26.41964)	*	VARIABLE 22-01	+
	(42.05339)	*	VARIABLE 24-01	+
	(21.19543)	*	VARIABLE 25-01.	

Auto Model - Final Score

For all accounts passing the exclusion criteria, the auto insurance model will lie between 150 and 950 based on the following:

- Scorex = ROUND{[(2.384848*Raw Score) + 35.320704],1};
- Final Score = 1100 – Scorex;
- IF FINAL SCORE >= 950 THEN FINAL SCORE = 950;
- ELSE IF FINAL SCORE <= 150 THEN FINAL SCORE = 150;
- ELSE FINAL SCORE = FINAL SCORE;

UNITED HOME INSURANCE CO.

Auto Model – Adverse Action Specifications

The adverse action reason codes for individuals who have been scored on the **Auto Model** are to be assigned as follows, along with accompanying adverse action verbiage:

The attributes in the following tables are listed in order of severity from the most severe adverse action reason (first/top) to the least severe adverse action reason (last/bottom). There is a separate table for each scorecard. The first four attributes, with non-duplicate adverse action codes, that apply to a particular individual should be assigned to adverse action reasons 1, 2, 3, and 4 respectively. Specifically, the table must be scanned (starting at the top) until an attribute is found that applies to the individual. The adverse action code given in the third column is then assigned as adverse action code 1. The table is then scanned from that point until another attribute is found which applies to the individual. If the adverse action code for that attribute is different from adverse action code 1, it should be assigned as adverse action code 2. If it is not different from adverse action code 1, continue scanning the list until a non-duplicate code applies. Adverse action codes 3 and 4 should be assigned in a similar manner as adverse action code 2. In some cases, there may be less than four non-duplicate reasons that apply to an individual.

Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative[1] Difference	Adverse Action Verbiage
VARIABLE 19X	20 or more	S41	-87.29742	The consumer has made 20 or more bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	19	S40	-83.14040	The consumer has made 19 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	18	S39	-78.98338	The consumer has made 18 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	17	S38	-74.82636	The consumer has made 17 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

UNITED HOME INSURANCE CO.

Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 19X	16	S37	-70.66934	The consumer has made 16 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

[1] Note: Relative difference values are for illustration purposes only; these values do not get programmed. Only the attribute, interval, adverse action code, and adverse action verbiage are used in coding.

VARIABLE 19X	15	S36	-66.51232	The consumer has made 15 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	14	S35	-62.35530	The consumer has made 14 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	13	S34	-58.19828	The consumer has made 13 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	12	S33	-54.04126	The consumer has made 12 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	11	S32	-49.88424	The consumer has made 11 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	10	S31	-45.72722	The consumer has made 10 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 24	5 or more	D31	-42.05339	Five or more loans opened in the previous 24 months are 60 or more days past due. Optimum value is fewer than 5.
VARIABLE 19X	9	S30	-41.57020	The consumer has made 9 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	8	S29	-37.41318	The consumer has made 8 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	7	S28	-33.25616	The consumer has made 7 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

UNITED HOME INSURANCE CO.

Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 19X	6	S27	-29.09914	The consumer has made 6 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 22	0 to 1	D21	-26.41964	Most recent delinquency on a retail account occurred during the current or previous month. Optimum value is no delinquency in the current or previous month.
VARIABLE 19X	5	S26	-24.94212	The consumer has made 5 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 18	2 or more	S11	-22.89404	The consumer has made 2 or more finance company applications. Optimum value is 0 or 1.
VARIABLE 25	4 or more	D41	-21.19543	Four or more loans opened in the previous 12 months having outstanding balances equal to more than 75% of the credit limit are 60 or more days past due. Optimum value is fewer than 4.
VARIABLE 19X	4	S25	-20.78510	The consumer has made 4 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 14	-1	G41	-19.63793	Number of bank credit card accounts is 0. Optimum value is 1 or more open accounts.
VARIABLE 12	0	G31	-18.65563	Number of satisfactory accounts is 0. Optimum value is 1 or more.
VARIABLE 3	0 to 72	G01	-18.61148	Oldest account was opened within past 72 months. Optimum value is 73 months or more.
VARIABLE 10	0 to 5	U11	-17.83766	Ratio of mortgage accounts to total accounts is less than 6%. Optimum value is 21% or greater; score will improve by increasing to between 6% and 20%.
VARIABLE 10	-1	U11	-17.83766	Ratio of mortgage accounts to total accounts is less than 6%. Optimum value is 21% or greater; score will improve by increasing to between 6% and 20%.
VARIABLE 19X	3	S24	-16.62808	The consumer has made 3 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 7	4 or more	D02	-14.98597	4 or more accounts have had a late payment of 30 days or more within the past 24 months. Optimum value is 0; score will improve with 3 or fewer.
VARIABLE 6	85 or more	U01	-14.84681	Ratio of total balance to credit limit for all bank installment accounts is greater than 84%. Optimum value is 84% or less.

UNITED HOME INSURANCE CO.

VARIABLE 19X	2	S23	-12.47106	The consumer has made 2 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

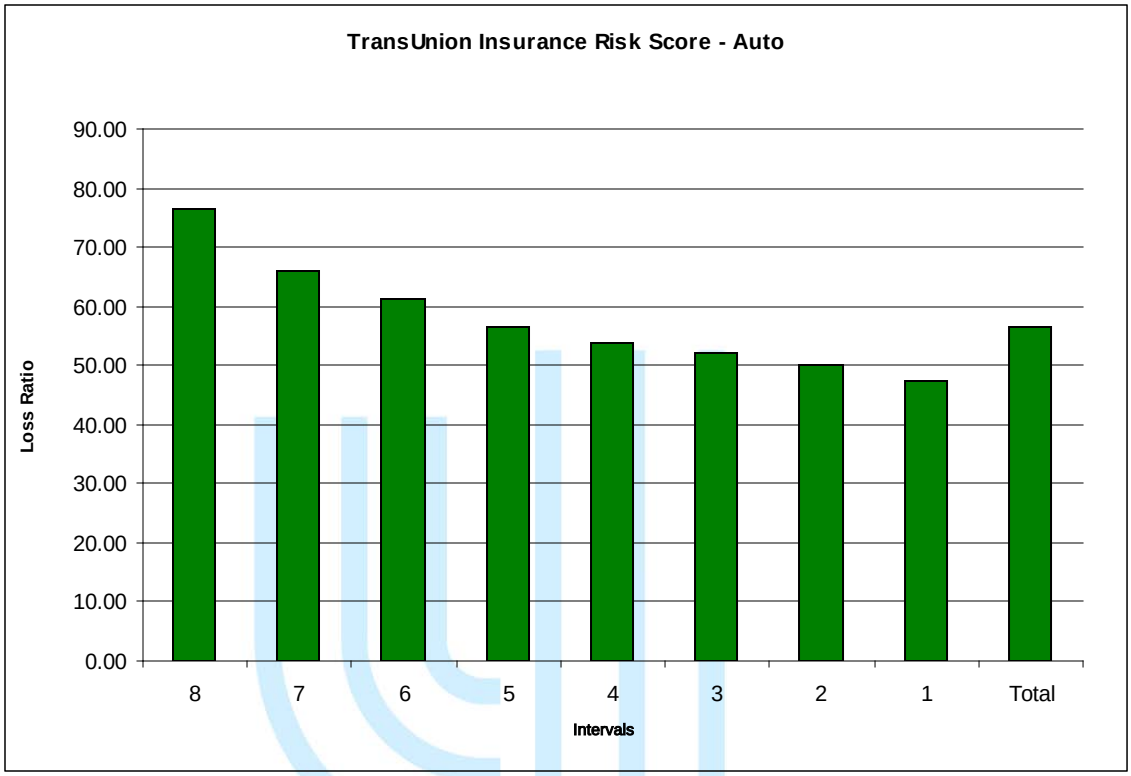
Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 2101	0 to 299	G51	-10.97293	Average credit limit on all retail accounts is less than $300. Optimum value is $300 or more.
VARIABLE 14	0 or –6	G42	-9.68345	Number of open bank credit card accounts is 0. Optimum value is 1 or more.
VARIABLE 10	6 to 20	U12	-9.15211	Ratio of mortgage accounts to total accounts is between 6% and 20%. Optimum value is 21% or greater.
VARIABLE 19X	1	S22	-8.31404	The consumer has made 1 bank credit card application in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 4	15 or more	G11	-8.29847	15% or more of accounts were opened within the last 18 months. Optimum value is less than 15%.
VARIABLE 11	1 or more	G21	-6.23738	Number of personal finance company loans is 1 or more. Optimum value is 0.
VARIABLE 17	0 to 10	S01	-5.50692	Most recent loan application by the consumer was in the past 10 months. Optimum value is 11 months or more.
VARIABLE 19X	0	S21	-4.15702	The consumer has made no bank credit card applications in the previous 12 months but 1 or more in the previous 24 months. Optimum value is 0 in the previous 24 months.
VARIABLE 7	1 to 3	D01	-2.99699	1, 2, or 3 accounts have had a late payment of 30 days or more within the past 24 months. Optimum value is 0.

UNITED HOME INSURANCE CO.

Appendix A

The following graph shows the loss ratio results of the TransUnion Insurance Risk Score – Auto Model development sample. Interval eight contains the lowest scoring individuals, while interval one contains the highest scoring individuals.



UNITED HOME
INSURANCE CO.

Appendix B

PROCESS: Generate Characteristics VARIABLE 24 and VARIABLE 25

(NOTE: For these characteristics, examine the trade section only AND all

characteristics default to a value of 0 until specified.)

These characteristics deal with tradelines:

Closed Trade

If any of the following is true, the trade is a closed trade:

- **Remarks code equal to AAP, AC, ACR, ACT, BRC, CBC, CBD, CBG, CDC, CFD, CLC, CLO, CRC, CRR, CRT, CTC, CTR, ET, ETA, ETD, ETO, ETS, FTO, FTS, PAL, PBD, PCL, PDD, PFC, PPD, PPL, RFN, SET, TRF, TRL, TTR, WCD, or WRC**
- **Date Closed is valid (not missing)**
- **Loan type equal to PO**
- **Account Type equal to I or M AND Balance = $0.**

Excluded Trade

If any of the following is true, the trade is an excluded trade:

- **ECOA code equal to A**
- **Remarks code equal to AA, AB, AD, AE, AF, AG, AH, AI, AID, AJ, AJP, AJX, AK, AL, AN, AND, AP, AR, AT, BCD, BKD, BRC, BRR, CAD, CBD, CD, CDC, CDL, CDR, CDT, CFD, CNR, CRC, CRD, CRL, CRR, CRT, CRV, CTC, CTV, DGR, DGX, DIS, DP, DRC, DRP, DRX, FTS, OFS, STL, VPD, WCD, WPD, WRC, WRR**

"High Credit"

If Account Type equal to I, M, or missing then "High Credit" is calculated as follows:

If High Credit > $0 then "High Credit" equal High Credit
Else if Credit Limit > $0 then "High Credit" equal to Credit Limit
Else "High Credit" equal to missing.

If Account Type equal to R or C then "High Credit" is calculated as follows:

If High Credit > $0 then "High Credit" equal High Credit
Else if Credit Limit > $0 then "High Credit" equal to Credit Limit
Else if Balance > $0 then "High Credit" equal to Balance
Else "High Credit" equal to missing.

If Account Type equal to O then "High Credit" is calculated as follows:

If High Credit > $0 then "High Credit" equal High Credit
Else if Balance > $0 then "High Credit" equal to Balance
Else "High Credit" equal to missing.

UNITED HOME INS. CO.

Months Since Max Delinquency

(Credit Bureau Date$_1$ – Max Delinq. Date$_2$) ***difference should be in months***

1 = Run Date (date the file is pulled)

2 = Max Delinquency Date.

(If max delinq date missing then months since max delinq missing)

Months Since Open

(Credit Bureau Date$_1$ – Date Opened$_2$) ***difference should be in months***

1 = Run Date (date the file is pulled)

2 = Open Date.

(If date open missing then months since open missing)

Months Since Payment Pattern Delinquency

Payment Pattern Date (PPD) is defined as follows:

If Date Closed is valid then PPD = Date Closed

Else if Date Paid Out is valid then PPD = Date Paid Out

Else if Date Verified is valid then PPD = Date Verified

Else if Date Reported is valid then PPD = Date Reported

Else PPD = missing

Months Since Payment Pattern Delinquency = Run Date - PPD

Months Since Payment Pattern Stick 1 = Months Since PPD + 0

...

Months Since Payment Pattern Stick 48 = Months Since PPD + 47.

Months Since Update

(Credit Bureau Date$_1$ – Date Reported$_2$) ***difference should be in months***

1 = Run Date (date the file is pulled)

2 = Date Reported (use Open Date if date reported missing).

(If date reported and open date missing then months since update missing)

Severe Derogatory/Charge-Off trades

SD/CO (severe derogatory/charge-off) is defined as Current MOP equal to 07, 08, 09, 8A, 8D, 8P, 8R, 9B, 9P, or BK OR Remarks equal to AM, AOA, AS, BDC, BDI, BDM, BKL, CAG, CBL, CBR, CCA, CCC, CLA, COL, CPM, CPP, CSF, CWC, DLF, DLU, ER, ERX, ET, ETA, ETD, FCL, FFB, FHA, FPD, FPI, FPS, FRD, GVC, IRO, JUD, JUG, LBR, MCC, MOV, PBB, PBD, PCL, PDD, PFC, PNR, PPA, PPD, PPL, PRL, PWG, RDP, REA, RLD, RLP, RPD, RPF, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, SBB, SET, SK, SLD, SLP, SRG, STU, TTR, VCC, WED, WEP OR Loan Type equal to AG, FC, FE, or YY OR KOB equal to Y.

Attribute VARIABLE 24 – Number of 60+ Trades, updated in 60 months, opened in 24 months, with a Balance > $0

Count the number of All trades based on all of the following definitions:

- 60+ is defined by one of the following:
  - Remarks code in RLD, RLP, RPD, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, AM, GVC, RPF, IRE, IRO, IRB
  - Loan type equal to YY, FC
  - Maximum Delinquency MOP equal to 03,04,05
  - Current MOP equal to 03, 04, 05, 07, 08, 8A, 8D, 8P, 8R, 09, 9B, 9P
- Number of **Months Since Open** is 0 to 24 months (inclusive)
- Balance > $0
- Number of **Months Since Update** is 0 to 60 months (inclusive).

If all trades are **excluded trades** then assign (-1).
If No trades this type then assign (-1).
Else if Balance is missing, or Balance = $0, then assign (0).

Attribute VARIABLE 25 – Number of 60+ Trades Updated in the Last 12 Months, with a Balance to Credit Limit Ratio > 75

For each trade meeting all of the following definitions

- 60+ is defined by one of the following:
  - Remarks code in RLD, RLP, RPD, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, AM, GVC, RPF, IRE, IRO, IRB
  - Loan type equal to YY, FC
  - Maximum Delinquency MOP equal to 03,04,05
  - Current MOP equal to 03, 04, 05, 07, 08, 8A, 8D, 8P, 8R, 09, 9B, 9P
- Exclude **Severe Derogatory/Charge-off trades** with balance = $0.
- Number of **Months Since Updated** is 0 to 12 months (inclusive)
- Balance >= $0
- **"High Credit"** > $0

Divide the balance by the **"High Credit"**, multiply by 100, round to the nearest whole number
Count all trades with ratio > 75.

If all trades are **excluded trades** then assign (-1).
Else if no trades with 60+ definition then assign (-1).
Else if Current MOP equal 07, 08, 09, 8A, 8D, 8R, 8P, 9B, 9P, or BK AND Balance = $0 then assign (-1).
Else if Remarks Code equal to AM, AOA, AS, BDC, BDI, BDM, BKC, BKL, BKW, CAG, CBL, CBR, CBT, CCA, CCC, CCD, CDD, CED, CLA, COL, CPM, CPP, CSF, CWC, DLF, DLU, ER, ERX, ET, ETA, ETD, FCL, FFB, FHA, FPD, FPI, FPS, FRD, GVC, IRB, IRE, IRO, JUD, JUG, LBR, MCC, MOV, PBB, PBD, PCL, PDD, PFC, PNR, PPD, PPL, PRL, PWG, RDP, REA, RLD, RLP, RPD, RPF, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, SBB, SET, SK, SLD, SLP, SRG, STU, TTR, VCC, WED,WEP, or WPC AND Balance = $0 then assign (-1).
Else if Remarks Code equal to ETB, ETI, FTB, PLP, POA, PPA, or PPC AND Current MOP equal to 09 AND Balance = $0, then assign (-1).
Else if **Months Since Updated** not between 0 and 12, inclusively, then assign (0).
Else if Balance or "**High Credit**" is missing, then assign (0).

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/18/2011	Supporting Document	APCS-Auto Premium Comparison Survey	02/25/2011	PPA Survey FORM APCS.xls (Superceded)
12/13/2010	Supporting Document	APCS-Auto Premium Comparison Survey	01/18/2011	PPA Survey FORM APCS.pdf (Superceded)
01/10/2011	Supporting Document	TU Insurance Scoring Model	01/27/2011	TUIRS dist. AR 032007.pdf TUIRS Scoring.pdf
12/14/2010	Supporting Document	TU Insurance Scoring Model	01/10/2011	TUIRS Scoring.pdf (Superceded) TUIRS dist. AR 032007.pdf
01/27/2011	Rate and Rule	TIERS (Revised)	02/07/2011	TIERS (REVISED).pdf (Superceded)
12/13/2010	Rate and Rule	TIERS	01/27/2011	TIERS.pdf (Superceded)
01/27/2011	Rate and Rule	UWG	02/07/2011	UWG United Home (Updated) v A.pdf (Superceded)
12/13/2010	Rate and Rule	UWG	01/27/2011	UWG United Home (Updated).pdf (Superceded)

02/25/2011	Supporting Document	APCS-Auto Premium Comparison Survey	03/16/2011	PPA Survey FORM APCS (NEW EFFECTIVE DATE).xlsx (Superceded)

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

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	17647
Company Name:	United Home Insurance Company
Contact Person:	Matthew Miller
Telephone No.:	870-236-2208
Email Address:	mmiller@unitedhomeins.com
Effective Date:	1/15/2011

DISCOUNTS OFFERED:

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

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*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*		$381	$472	$205	$180	$270	$456	$458	$174	$540	$585	$389	$250	$376	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$738	$921	$385	$333	$825	$1,031	$1,110	$370	$823	$1,156	$476	$412	$825	$1,031	$426	$370	$825	$1,031	$426	$370
	100/300/50 Liability with Comprehensive and Collision		$786	$979	$418	$365	$977	$1,093	$1,172	$404	$995	$1,242	$522	$454	$877	$1,093	$463	$404	$877	$1,093	$463	$404
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$361	$472	$205	$180	$270	$458	$199	$174	$549	$585	$789	$750	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$1,100	$1,381	$465	$401	$995	$1,245	$531	$458	$1,096	$1,376	$664	$448	$1,033	$1,291	$531	$458	$1,033	$1,291	$531	$441
	100/300/50 Liability with Comprehensive and Collision		$1,150	$1,439	$495	$433	$1,046	$1,307	$568	$494	$1,165	$1,452	$610	$530	$1,085	$1,357	$568	$492	$1,085	$1,357	$568	$475
2003 Honda Odyssey "EX"	*Minimum Liability*		$381	$472	$205	$180	$270	$458	$199	$174	$549	$885	$289	$250	$370	$458	$199	$174	$378	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$872	$1,090	$450	$389	$1,035	$1,295	$451	$371	$1,067	$1,339	$548	$473	$995	$1,245	$544	$441	$995	$1,245	$544	$441
	100/300/50 Liability with Comprehensive and Collision		$922	$1,148	$482	$420	$1,028	$1,357	$482	$401	$1,146	$1,425	$589	$517	$1,047	$1,309	$548	$475	$1,047	$1,309	$548	$475
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$981	$472	$285	$180	$270	$458	$199	$174	$549	$585	$280	$250	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$1,085	$1,360	$558	$483	$1,278	$1,603	$654	$564	$1,295	$1,618	$551	$582	$1,278	$1,503	$654	$564	$1,278	$1,503	$654	$564
	100/300/50 Liability with Comprehensive and Collision		$1,235	$1,418	$590	$515	$1,312	$1,665	$691	$590	$1,367	$1,702	$706	$614	$1,330	$1,555	$678	$598	$1,330	$1,885	$678	$598
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$381	$472	$200	$180	$370	$458	$199	$174	$549	$585	$289	$250	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$1,101	$1,383	$555	$489	$1,300	$1,630	$664	$572	$1,303	$1,637	$566	$575	$1,300	$1,630	$564	$572	$1,300	$1,530	$564	$572
	100/300/50 Liability with Comprehensive and Collision		$1,151	$1,441	$598	$521	$1,352	$1,692	$701	$660	$1,375	$1,723	$712	$617	$1,352	$1,692	$701	$606	$1,352	$1,692	$701	$806
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$381	$472	$206	$180	$370	$458	$199	$174	$549	$585	$269	$250	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$781	$976	$405	$352	$884	$1,110	$457	$395	$969	$1,215	$499	$434	$887	$710	$457	$394	$887	$1,110	$457	$394
	100/300/50 Liability with Comprehensive and Collision		$831	$1,034	$424	$384	$936	$1,172	$494	$494	$1,041	$1,301	$545	$475	$939	$1,172	$494	$429	$939	$1,172	$494	$429

Overview

TransUnion Analytic Decision Services (ADS) has completed the development of the TransUnion Insurance Risk Score – Auto Model. This model is available in batch or online for permissible purpose use in insurance underwriting. The model predicts the potential loss ratio for a given consumer seeking an auto insurance policy. The TransUnion Insurance Risk Score – Auto Model was developed in December 2003 from a sample of regional and national carriers insurance performance data with policy effective dates in the years 1999, 2000, and 2001. Credit data was pulled from twelve quarterly archives corresponding to the appropriate policy effective date.

The TransUnion Insurance Risk Score – Auto Model excludes the following information from the score calculation:
-Credit inquiries not initiated by the consumer or inquiries requested by the consumer for his or her own credit information.
-Inquiries relating to insurance coverage, if so identified on the consumers credit report.
-Collection accounts with a medical industry code, if so identified on the consumer's credit report.
-Multiple lender inquiries coded on the consumer's credit report as being from the home mortgage industry and made within 30 days of one another are counted as one inquiry.
-Multiple lender inquiries coded on the consumer's credit report as being from the automobile lending industry and made within 30 days of one another are counted as one inquiry.

STAR CASUALTY

Model Characteristics

The following table provides a list of all variables used in the TransUnion Insurance Risk Score - Auto Model. The table includes a brief description of each variable, variable length, decimal level, and use in the model. The TransUnion database is the source of the data for the model variables.

Variable Name (Label)	Length	Decimal	Variable Use
Number of Trades (VARIABLE 1)	3	0	• Score exclusion criteria • Creation of hybrid variables
Number of Trades Opened in Last 18 Months (VARIABLE 2)	3	0	• Creation of hybrid variables
Months Since Oldest Trades Opened (VARIABLE 3)	3	0	• Dummy variables in Auto Model
Percent of Trades Opened in Last 18 Months (VARIABLE 4)	3	0	• Dummy variables in Auto Model
Number of Bank Installment Trades (VARIABLE 5)	3	0	• Recoding of variables in Auto Model
Ratio of Total HC/CL to Balances for all Bank Installment Trades (VARIABLE 6)	5	0	• Dummy variables in Auto Model
Number of Trades 30 Days or More Past Due in Last 24 Months (VARIABLE 7)	3	0	• Dummy variables in Auto Model
Number of Derogatory Public Records (VARIABLE 8)	3	0	• Exclusion Criteria

Number of Mortgage Trades (VARIABLE 9)	3	0	• Creation of hybrid variables
Percent of Mortgage Trades to All Trades (VARIABLE 10)	3	0	• Dummy variables in Auto Model
Number of Personal Finance Trades (VARIABLE 11)	3	0	• Dummy variables in Auto Model • Recoding of variables in Auto/Property Model
Number of Satisfactory Trades (VARIABLE 12)	2	0	• Dummy variable in Auto Model
Number of Open Bankcard Trades (VARIABLE 13)	2	0	• Recoding of variables in Auto Model
Number of Open Bankcard Trades Verified in Last 12 Months (VARIABLE 14)	2	0	• Dummy variables in Auto Model
Number of Bankcard Trades (VARIABLE 15)	2	0	• Recoding of variables in Auto Model
Total Number of Inquiries on File (VARIABLE 16)	2	0	• Recoding of variables in Auto Model
Months Since Most Recent Inquiry (VARIABLE 17)	3	0	• Dummy variables in Auto Model
Number of Finance Inquiries (VARIABLE 18)	2	0	• Dummy variables in Auto Model
Number of Bankcard Inquiries in Last 12 Months (VARIABLE 19)	2	0	• Dummy variables in Auto Model
Number of Retail Trades (VARIABLE 20)	3	0	• Creation of hybrid variables
Total HC/CL all Retail Trades (VARIABLE 21)	7	0	• Creation of hybrid variables
Average Credit Limit all Retail Trades (VARIABLE 21-01)	8	0	• Dummy variables in Auto Model
Months Since Most Recent Retail Delinquency (VARIABLE 22)	3	0	• Dummy variables in Auto Model
Number of Collection Trades (VARIABLE 23)	3	0	• Exclusion Criteria
Number of Trades 60 or More Days Past Due Opened in Last 24 Months (VARIABLE 24)	3	0	• Dummy variables in Auto Model
Number of Trades 60 or More Days Past Due Opened in Last 12 Months with Utilization > 75% (VARIABLE 25)	3	0	• Dummy variables in Auto Model

STAR CASUALTY

Score Exclusions

The Auto Model is designed to give an approximate loss ratio for an individual consumer seeking insurance. Due to this intent, not all files will receive a valid score. The exclusions for this score are defined as follows:

1. Deceased
2. VARIABLE 1 = 0 and VARIABLE 8 = 0 and VARIABLE 23 = 0

For records meeting exclusion criteria, no score will be output. Instead, the score field will be left blank.

Variable Re-coding

The following information pertains to re-coding of the variables used in calculating the Auto Model. These re-codes will apply to all phases of the model and must be performed prior to starting the scorecard algorithm. Note: All rounding will result in integer values with zero decimal places.

```
IF VARIABLE 3 = . THEN VARIABLE 3 = -2;

IF VARIABLE 5 = 0 THEN VARIABLE 6 = -1;
VARIABLE 6 = ROUND(VARIABLE 6,1);

IF VARIABLE 15 = 0 THEN VARIABLE 14 = -1;
ELSE IF VARIABLE 13 = 0 THEN VARIABLE 14 = -6;

IF VARIABLE 16 = 0 THEN VARIABLE 18 = -1;
IF VARIABLE 16 = 0 THEN VARIABLE 19 = -1;

IF VARIABLE 19 >= 20 THEN VARIABLE 19X = 20;
ELSE VARIABLE 19X = VARIABLE 19;

IF VARIABLE 20 = 0 THEN VARIABLE 22 = -1;
ELSE IF VARIABLE 22 = . THEN VARIABLE 22 = 999;
```

Hybrid Variable Creation

The following information pertains to creating hybrid variables for use in calculating the Auto Model. These variables must be created prior to starting the scorecard algorithm. Note: All rounding will result in integer values with zero decimal places.

```
IF VARIABLE 1>0 THEN VARIABLE 4 = ROUND(VARIABLE 2/VARIABLE 1*100,1);
ELSE VARIABLE 4 = -1;

IF VARIABLE 1>0 AND VARIABLE 9>=0 THEN VARIABLE 10=ROUND((VARIABLE 9/VARIABLE
1)*100,1);
ELSE VARIABLE 10=-1;

IF VARIABLE 20 = 0 THEN VARIABLE 21-01 = -1;
ELSE IF VARIABLE 20 > 0 THEN VARIABLE 2101 = ROUND(VARIABLE 21/VARIABLE 20,1);
ELSE VARIABLE 21-01 = -2;
```

Auto Model

The auto model scorecard uses 17 dummy variables and 1 continuous variable to estimate the loss ratio score. The following table outlines the variables used in estimating the score. The table contains the variable name, pseudo-code for defining each dummy variable's interval, and the weight of each variable.

Dummy Variables in Scorecard

Dummy Variable	Pseudo-coding for defining variable intervals on which dummy variable is based	Weight
VARIABLE 3-01	IF 0 <= VARIABLE 3 <= 72 THEN VARIABLE 3-01 = 1; ELSE VARIABLE 3-01 = 0;	18.61148
VARIABLE 4-01	IF 0 <= VARIABLE 4 <= 14 THEN VARIABLE 4-01 = 1; ELSE VARIABLE 4-01 = 0;	-8.29847
VARIABLE 6-01	IF VARIABLE 6 >= 85 THEN VARIABLE 6-01 = 1; ELSE VARIABLE 6-01 = 0;	14.84681
VARIABLE 7-01	IF 1 <= VARIABLE 7 <= 3 THEN VARIABLE 7-01 = 1; ELSE VARIABLE 7-01 = 0;	2.99699
VARIABLE 7-02	IF VARIABLE 7 >= 4 THEN VARIABLE 7-02 = 1; ELSE VARIABLE 7-02 = 0;	14.98597
PCTVARIABLE 9	IF 6 <= VARIABLE 10 <= 20 THEN PCTVARIABLE 9 = 1; ELSE PCTVARIABLE 9 = 0;	-8.68555
VARIABLE 10-02	IF VARIABLE 10 >= 21 THEN VARIABLE 10-02 = 1; ELSE VARIABLE 10-02 = 0;	-17.83766
VARIABLE 11-01	IF VARIABLE 11 = 0 THEN VARIABLE 11-01 = 1; ELSE VARIABLE 11-01 = 0;	-6.23738
VARIABLE 12-01	IF VARIABLE 12 = 0 THEN VARIABLE 12-01 = 1; ELSE VARIABLE 12-01 = 0;	18.65563
VARIABLE 14-01	IF VARIABLE 14 = -1 THEN VARIABLE 14-01 = 1; ELSE VARIABLE 14-01 = 0;	19.63793
VARIABLE 14-02	IF VARIABLE 14 = 0 OR VARIABLE 14 = -6 THEN VARIABLE 14-02 = 1; ELSE VARIABLE 14-02 = 0;	9.68345
VARIABLE 17-01	IF VARIABLE 17 >= 11 THEN VARIABLE 17-01 = 1; ELSE VARIABLE 17-01 = 0;	-5.50692
VARIABLE 18-01	IF VARIABLE 18 >= 2 THEN VARIABLE 18-01 = 1; ELSE VARIABLE 18-01 = 0;	22.89404
VARIABLE 19X	MULTIPLY VALUE BY WEIGHT ASSIGNED	4.15702
VARIABLE 21-0101	IF 0 <= VARIABLE 21-0101 <= 299 THEN VARIABLE 21-0101 = 1; ELSE VARIABLE 21-0101 = 0;	10.97293
VARIABLE 22-01	IF 0 <= VARIABLE 22 <= 1 THEN VARIABLE 22-01 = 1; ELSE VARIABLE 22-01 = 0;	26.41964
VARIABLE 24-01	IF VARIABLE 24 >= 5 THEN VARIABLE 24-01= 1; ELSE VARIABLE 24-01 = 0;	42.05339

STAR CASUALTY

VARIABLE 25-01	IF VARIABLE 25 >= 4 THEN VARIABLE 25-01 = 1; ELSE VARIABLE 25-01 = 0;	21.19543

Auto Model - Algorithm

Raw Score	=	90.12407		+
	(18.61148)	*	VARIABLE 3-01	+
	(-8.29847)	*	VARIABLE 4-01	+
	(14.84681)	*	VARIABLE 6-01	+
	(2.99699)	*	VARIABLE 7-01	+
	(14.98597)	*	VARIABLE 7-02	+
	(-8.68555)	*	PCTVARIABLE 9	+
	(-17.83766)	*	VARIABLE 10-02	+
	(-6.23738)	*	VARIABLE 11-01	+
	(18.65563)	*	VARIABLE 12-01	+
	(19.63793)	*	VARIABLE 14-01	+
	(9.68345)	*	VARIABLE 14-02	+
	(-5.50692)	*	VARIABLE 17-01	+
	(22.89404)	*	VARIABLE 18-01	+
	(4.15702)	*	VARIABLE 19X	+
	(10.97293)	*	VARIABLE 21-0101	+
	(26.41964)	*	VARIABLE 22-01	+
	(42.05339)	*	VARIABLE 24-01	+
	(21.19543)	*	VARIABLE 25-01.	

Auto Model - Final Score

For all accounts passing the exclusion criteria, the auto insurance model will lie between 150 and 950 based on the following:

- Scorex = ROUND{[(2.384848*Raw Score) + 35.320704],1};
- Final Score = 1100 – Scorex;
- IF FINAL SCORE >= 950 THEN FINAL SCORE = 950;
- ELSE IF FINAL SCORE <= 150 THEN FINAL SCORE = 150;
- ELSE FINAL SCORE = FINAL SCORE;

Auto Model – Adverse Action Specifications

The adverse action reason codes for individuals who have been scored on the **Auto Model** are to be assigned as follows, along with accompanying adverse action verbiage:

The attributes in the following tables are listed in order of severity from the most severe adverse action reason (first/top) to the least severe adverse action reason (last/bottom). There is a separate table for each scorecard. The first four attributes, with non-duplicate adverse action codes, that apply to a particular individual should be assigned to adverse action reasons 1, 2, 3, and 4 respectively. Specifically, the table must be scanned (starting at the top) until an attribute is found that applies to the individual. The adverse action code given in the third column is then assigned as adverse action code 1. The table is then scanned from that point until another attribute is found which applies to the individual. If the adverse action code for that attribute is different from adverse action code 1, it should be assigned as adverse action code 2. If it is not different from adverse action code 1, continue scanning the list until a non-duplicate code applies. Adverse action codes 3 and 4 should be assigned in a similar manner as adverse action code 2. In some cases, there may be less than four non-duplicate reasons that apply to an individual.

Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative[1] Difference	Adverse Action Verbiage
VARIABLE 19X	20 or more	S41	-87.29742	The consumer has made 20 or more bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	19	S40	-83.14040	The consumer has made 19 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	18	S39	-78.98338	The consumer has made 18 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	17	S38	-74.82636	The consumer has made 17 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 19X	16	S37	-70.66934	The consumer has made 16 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

[1] Note: Relative difference values are for illustration purposes only; these values do not get programmed. Only the attribute, interval, adverse action code, and adverse action verbiage are used in coding.

VARIABLE 19X	15	S36	-66.51232	The consumer has made 15 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	14	S35	-62.35530	The consumer has made 14 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	13	S34	-58.19828	The consumer has made 13 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	12	S33	-54.04126	The consumer has made 12 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	11	S32	-49.88424	The consumer has made 11 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	10	S31	-45.72722	The consumer has made 10 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 24	5 or more	D31	-42.05339	Five or more loans opened in the previous 24 months are 60 or more days past due. Optimum value is fewer than 5.
VARIABLE 19X	9	S30	-41.57020	The consumer has made 9 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	8	S29	-37.41318	The consumer has made 8 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 19X	7	S28	-33.25616	The consumer has made 7 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

STAR CASUALTY

Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 19X	6	S27	-29.09914	The consumer has made 6 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 22	0 to 1	D21	-26.41964	Most recent delinquency on a retail account occurred during the current or previous month. Optimum value is no delinquency in the current or previous month.
VARIABLE 19X	5	S26	-24.94212	The consumer has made 5 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 18	2 or more	S11	-22.89404	The consumer has made 2 or more finance company applications. Optimum value is 0 or 1.
VARIABLE 25	4 or more	D41	-21.19543	Four or more loans opened in the previous 12 months having outstanding balances equal to more than 75% of the credit limit are 60 or more days past due. Optimum value is fewer than 4.
VARIABLE 19X	4	S25	-20.78510	The consumer has made 4 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 14	-1	G41	-19.63793	Number of bank credit card accounts is 0. Optimum value is 1 or more open accounts.
VARIABLE 12	0	G31	-18.65563	Number of satisfactory accounts is 0. Optimum value is 1 or more.
VARIABLE 3	0 to 72	G01	-18.61148	Oldest account was opened within past 72 months. Optimum value is 73 months or more.
VARIABLE 10	0 to 5	U11	-17.83766	Ratio of mortgage accounts to total accounts is less than 6%. Optimum value is 21% or greater; score will improve by increasing to between 6% and 20%.
VARIABLE 10	-1	U11	-17.83766	Ratio of mortgage accounts to total accounts is less than 6%. Optimum value is 21% or greater; score will improve by increasing to between 6% and 20%.
VARIABLE 19X	3	S24	-16.62808	The consumer has made 3 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 7	4 or more	D02	-14.98597	4 or more accounts have had a late payment of 30 days or more within the past 24 months. Optimum value is 0; score will improve with 3 or fewer.
VARIABLE 6	85 or more	U01	-14.84681	Ratio of total balance to credit limit for all bank installment accounts is greater than 84%. Optimum value is 84% or less.

STAR CASUALTY

VARIABLE 19X	2	S23	-12.47106	The consumer has made 2 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

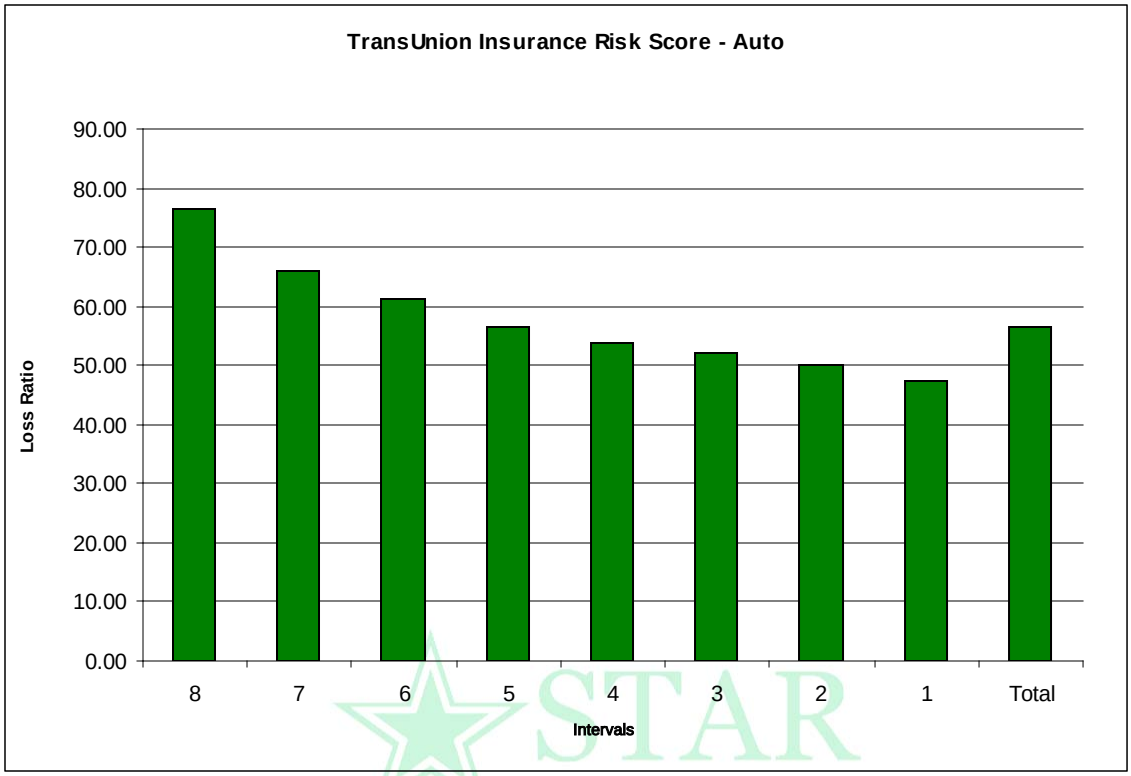
Auto Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 2101	0 to 299	G51	-10.97293	Average credit limit on all retail accounts is less than $300. Optimum value is $300 or more.
VARIABLE 14	0 or –6	G42	-9.68345	Number of open bank credit card accounts is 0. Optimum value is 1 or more.
VARIABLE 10	6 to 20	U12	-9.15211	Ratio of mortgage accounts to total accounts is between 6% and 20%. Optimum value is 21% or greater.
VARIABLE 19X	1	S22	-8.31404	The consumer has made 1 bank credit card application in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 4	15 or more	G11	-8.29847	15% or more of accounts were opened within the last 18 months. Optimum value is less than 15%.
VARIABLE 11	1 or more	G21	-6.23738	Number of personal finance company loans is 1 or more. Optimum value is 0.
VARIABLE 17	0 to 10	S01	-5.50692	Most recent loan application by the consumer was in the past 10 months. Optimum value is 11 months or more.
VARIABLE 19X	0	S21	-4.15702	The consumer has made no bank credit card applications in the previous 12 months but 1 or more in the previous 24 months. Optimum value is 0 in the previous 24 months.
VARIABLE 7	1 to 3	D01	-2.99699	1, 2, or 3 accounts have had a late payment of 30 days or more within the past 24 months. Optimum value is 0.

STAR CASUALTY

Appendix A

The following graph shows the loss ratio results of the TransUnion Insurance Risk Score – Auto Model development sample. Interval eight contains the lowest scoring individuals, while interval one contains the highest scoring individuals.



STAR CASUALTY

Appendix B

PROCESS: Generate Characteristics VARIABLE 24 and VARIABLE 25

(NOTE: For these characteristics, examine the trade section only AND all

characteristics default to a value of 0 until specified.)

These characteristics deal with tradelines:

Closed Trade

If any of the following is true, the trade is a closed trade:

- **Remarks code equal to AAP, AC, ACR, ACT, BRC, CBC, CBD, CBG, CDC, CFD, CLC, CLO, CRC, CRR, CRT, CTC, CTR, ET, ETA, ETD, ETO, ETS, FTO, FTS, PAL, PBD, PCL, PDD, PFC, PPD, PPL, RFN, SET, TRF, TRL, TTR, WCD, or WRC**
- **Date Closed is valid (not missing)**
- **Loan type equal to PO**
- **Account Type equal to I or M AND Balance = $0.**

Excluded Trade

If any of the following is true, the trade is an excluded trade:

- **ECOA code equal to A**
- **Remarks code equal to AA, AB, AD, AE, AF, AG, AH, AI, AID, AJ, AJP, AJX, AK, AL, AN, AND, AP, AR, AT, BCD, BKD, BRC, BRR, CAD, CBD, CD, CDC, CDL, CDR, CDT, CFD, CNR, CRC, CRD, CRL, CRR, CRT, CRV, CTC, CTV, DGR, DGX, DIS, DP, DRC, DRP, DRX, FTS, OFS, STL, VPD, WCD, WPD, WRC, WRR**

"High Credit"

If Account Type equal to I, M, or missing then "High Credit" is calculated as follows:

If High Credit > $0 then "High Credit" equal High Credit
Else if Credit Limit > $0 then "High Credit" equal to Credit Limit
Else "High Credit" equal to missing.

If Account Type equal to R or C then "High Credit" is calculated as follows:

If High Credit > $0 then "High Credit" equal High Credit
Else if Credit Limit > $0 then "High Credit" equal to Credit Limit
Else if Balance > $0 then "High Credit" equal to Balance
Else "High Credit" equal to missing.

If Account Type equal to O then "High Credit" is calculated as follows:

If High Credit > $0 then "High Credit" equal High Credit
Else if Balance > $0 then "High Credit" equal to Balance
Else "High Credit" equal to missing.

STAR CASUALTY

Months Since Max Delinquency

(Credit Bureau Date$_1$ – Max Delinq. Date$_2$) ***difference should be in months***

1 = Run Date (date the file is pulled)

2 = Max Delinquency Date.

(If max delinq date missing then months since max delinq missing)

Months Since Open

(Credit Bureau Date$_1$ – Date Opened$_2$) ***difference should be in months***

1 = Run Date (date the file is pulled)

2 = Open Date.

(If date open missing then months since open missing)

Months Since Payment Pattern Delinquency

Payment Pattern Date (PPD) is defined as follows:

If Date Closed is valid then PPD = Date Closed

Else if Date Paid Out is valid then PPD = Date Paid Out

Else if Date Verified is valid then PPD = Date Verified

Else if Date Reported is valid then PPD = Date Reported

Else PPD = missing

Months Since Payment Pattern Delinquency = Run Date - PPD

Months Since Payment Pattern Stick 1 = Months Since PPD + 0

...

Months Since Payment Pattern Stick 48 = Months Since PPD + 47.

Months Since Update

(Credit Bureau Date$_1$ – Date Reported$_2$) ***difference should be in months***

1 = Run Date (date the file is pulled)

2 = Date Reported (use Open Date if date reported missing).

(If date reported and open date missing then months since update missing)

Severe Derogatory/Charge-Off trades

SD/CO (severe derogatory/charge-off) is defined as Current MOP equal to 07, 08, 09, 8A, 8D, 8P, 8R, 9B, 9P, or BK OR Remarks equal to AM, AOA, AS, BDC, BDI, BDM, BKL, CAG, CBL, CBR, CCA, CCC, CLA, COL, CPM, CPP, CSF, CWC, DLF, DLU, ER, ERX, ET, ETA, ETD, FCL, FFB, FHA, FPD, FPI, FPS, FRD, GVC, IRO, JUD, JUG, LBR, MCC, MOV, PBB, PBD, PCL, PDD, PFC, PNR, PPA, PPD, PPL, PRL, PWG, RDP, REA, RLD, RLP, RPD, RPF, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, SBB, SET, SK, SLD, SLP, SRG, STU, TTR, VCC, WED, WEP OR Loan Type equal to AG, FC, FE, or YY OR KOB equal to Y.

Attribute VARIABLE 24 – Number of 60+ Trades, updated in 60 months, opened in 24 months, with a Balance > $0

Count the number of All trades based on all of the following definitions:

- 60+ is defined by one of the following:
  - Remarks code in RLD, RLP, RPD, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, AM, GVC, RPF, IRE, IRO, IRB
  - Loan type equal to YY, FC
  - Maximum Delinquency MOP equal to 03,04,05
  - Current MOP equal to 03, 04, 05, 07, 08, 8A, 8D, 8P, 8R, 09, 9B, 9P
- Number of **Months Since Open** is 0 to 24 months (inclusive)
- Balance > $0
- Number of **Months Since Update** is 0 to 60 months (inclusive).

If all trades are **excluded trades** then assign (-1).
If No trades this type then assign (-1).
Else if Balance is missing, or Balance = $0, then assign (0).

Attribute VARIABLE 25 – Number of 60+ Trades Updated in the Last 12 Months, with a Balance to Credit Limit Ratio > 75

For each trade meeting all of the following definitions

- 60+ is defined by one of the following:
  - Remarks code in RLD, RLP, RPD, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, AM, GVC, RPF, IRE, IRO, IRB
  - Loan type equal to YY, FC
  - Maximum Delinquency MOP equal to 03,04,05
  - Current MOP equal to 03, 04, 05, 07, 08, 8A, 8D, 8P, 8R, 09, 9B, 9P
- Exclude **Severe Derogatory/Charge-off trades** with balance = $0.
- Number of **Months Since Updated** is 0 to 12 months (inclusive)
- Balance >= $0
- **"High Credit"** > $0

Divide the balance by the **"High Credit"**, multiply by 100, round to the nearest whole number
Count all trades with ratio > 75.

If all trades are **excluded trades** then assign (-1).
Else if no trades with 60+ definition then assign (-1).
Else if Current MOP equal 07, 08, 09, 8A, 8D, 8R, 8P, 9B, 9P, or BK AND Balance = $0 then assign (-1).
Else if Remarks Code equal to AM, AOA, AS, BDC, BDI, BDM, BKC, BKL, BKW, CAG, CBL, CBR, CBT, CCA, CCC, CCD, CDD, CED, CLA, COL, CPM, CPP, CSF, CWC, DLF, DLU, ER, ERX, ET, ETA, ETD, FCL, FFB, FHA, FPD, FPI, FPS, FRD, GVC, IRB, IRE, IRO, JUD, JUG, LBR, MCC, MOV, PBB, PBD, PCL, PDD, PFC, PNR, PPD, PPL, PRL, PWG, RDP, REA, RLD, RLP, RPD, RPF, RPO, RRE, RVC, RVD, RVE, RVN, RVP, RVR, SBB, SET, SK, SLD, SLP, SRG, STU, TTR, VCC, WED,WEP, or WPC AND Balance = $0 then assign (-1).
Else if Remarks Code equal to ETB, ETI, FTB, PLP, POA, PPA, or PPC AND Current MOP equal to 09 AND Balance = $0, then assign (-1).
Else if **Months Since Updated** not between 0 and 12, inclusively, then assign (0).
Else if Balance or "**High Credit**" is missing, then assign (0).

STAR CASUALTY

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Program Qualifications

Program A

1. No Prior Insurance
2. Accidents & Violations including OTC losses 3 per household in prior 3 years (no more than 2 At-Fault) excluding Not-at-Fault accidents
3. 18 w/ 2 yrs driving experience (unless United Home insures adult resident age 30+)
4. Minor Moving Violations 3 per household in prior 3 years (max 1 per driver including youthful)
5. At-Fault -Accidents less than or equal to 2 per household in prior 3 years (max 1 at-fault accident per driver including youthful)
6. Comp loss less than or equal to 3 per household in prior 3 years
7. No Major Moving Violations in prior 3 years
8. Vehicle cost new $65,000 or less

Program B

Must meet the requirements of A PLUS

1. Insurance Score 783
2. Proof of Prior Insurance for 6 months
3. No Major Moving Violations in prior 5 years
4. Minor Moving Violations 3 per household in prior 3 years (under the age of 18 no more than 1 per driver)
4. Vehicle cost new $65,000 or less

Program C

Must meet the requirements of B PLUS

1. Insurance Score 825
2. Accidents & Violations including Not-At-Fault & OTC losses 2 per household in prior 3 years (no more than 1 At-Fault)
3. At-Fault -Accidents 1 per household in prior 3 years (Drivers 20 or less may not have an At-Fault accident)
4. Minor Moving Violations 2 per household in prior 3 years (under age 18 no more than 1 per driver)
5. 5 yrs of Driving experience, unless United Home insures an adult resident relative age 30+
6. Vehicle cost new $80,000 or less

Program D

Must meet the requirements of C Plus

1. Insurance Score 859
2. Accidents & Violations including OTC losses 1 per household in prior 3 years excluding Not-at-Fault accidents
3. No At-Fault Accidents
4. Comp loss less than or equal to 1 per household in prior 3 years
5. Minor Moving Violations 1 per household in past 3 yrs
6. 5 yrs of Driving experience. Exception: youthfuls rated on parent's policy or youthfuls rated on their own policy if we have supporting adult (30 +) coverage in the household
7. Proof of Prior Insurance for 1 year continuous coverage
8. Vehicle cost new $85,000

Program E

Must meet the requirements of D PLUS

1. Insurance Score 888
2. No Accidents & Violations including OTC Losses excluding Not-at-Fault accidents
3. No Minor Moving Violations

Tier A	10% surcharge to program B rates
Tier B	use program B rates
Tier C	15% discount to program B rates
Tier D	use program D rates
Tier E	10% discount to program D rates

United Home Insurance Company
Private Passenger Auto Program
Arkansas (Effective Jan 15, 2011)

Program Qualifications

Program A

1. No Prior Insurance
2. Accidents & Violations including Not-At-Fault & OTC losses 3 per household in prior 3 years (no more than 2 At-Fault)
3. 18 w/ 2 yrs driving experience (unless United Home insures adult resident age 30+)
4. Minor Moving Violations 3 per household in prior 3 years (max 1 per driver including youthful)
5. At-Fault -Accidents less than or equal to 2 per household in prior 3 years (max 1 at-fault accident per driver including youthful)
6. Not-At-Fault & Comp loss less than or equal to 3 per household in prior 3 years
7. No Major Moving Violations in prior 3 years
8. Vehicle cost new $65,000 or less

Program B

Must meet the requirements of A PLUS

1. Insurance Score 783
2. Proof of Prior Insurance for 6 months
3. No Major Moving Violations in prior 5 years
4. Minor Moving Violations 3 per household in prior 3 years (under the age of 18 no more than 1 per driver)
4. Vehicle cost new $65,000 or less

Program C

Must meet the requirements of B PLUS

1. Insurance Score 825
2. Accidents & Violations including Not-At-Fault & OTC losses 2 per household in prior 3 years (no more than 1 At-Fault)
3. At-Fault -Accidents 1 per household in prior 3 years (Drivers 20 or less may not have an At-Fault accident)
4. Minor Moving Violations 2 per household in prior 3 years (under age 18 no more than 1 per driver)
5. 5 yrs of Driving experience, unless United Home insures an adult resident relative age 30+
6. Vehicle cost new $85,000 or less

Program D

Must meet the requirements of C Plus

1. Insurance Score 859
2. Accidents & Violations including Not-At-Fault & OTC losses 1 per household in prior 3 years
3. No At-Fault Accidents
4. Not-At-Fault & Comp loss less than or equal to 1 per household in prior 3 years
5. Minor Moving Violations 1 per household in past 3 yrs
6. 5 yrs of Driving experience. Exception: youthfuls rated on parent's policy or youthfuls rated on their own policy if we have supporting adult (30 +) coverage in the household
7. Proof of Prior Insurance for 1 year continuous coverage
8. Vehicle cost new $85,000

Program E

Must meet the requirements of D PLUS

1. Insurance Score 888
2. No Accidents & Violations including Not-At-Fault & OTC Losses
3. No Minor Moving Violations

Tier A	10% surcharge to program B rates
Tier B	use program B rates
Tier C	15% discount to program B rates
Tier D	use program D rates
Tier E	10% discount to program D rates

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	17647
Company Name:	United Home Insurance Company
Contact Person:	Matthew Miller
Telephone No.:	870-236-2208
Email Address:	mmiller@unitedhomeins.com
Effective Date:	02/27/2011

DISCOUNTS OFFERED:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*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*		$381	$472	$205	$180	$270	$456	$458	$174	$540	$585	$389	$250	$376	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$738	$921	$385	$333	$825	$1,031	$1,110	$370	$823	$1,156	$476	$412	$825	$1,031	$426	$370	$825	$1,031	$426	$370
	100/300/50 Liability with Comprehensive and Collision		$786	$979	$418	$365	$977	$1,093	$1,172	$404	$995	$1,242	$522	$454	$877	$1,093	$463	$404	$877	$1,093	$463	$404
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$361	$472	$205	$180	$270	$458	$199	$174	$549	$585	$789	$750	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$1,100	$1,381	$465	$401	$995	$1,245	$531	$458	$1,096	$1,376	$664	$448	$1,033	$1,291	$531	$458	$1,033	$1,291	$531	$441
	100/300/50 Liability with Comprehensive and Collision		$1,150	$1,439	$495	$433	$1,046	$1,307	$568	$494	$1,165	$1,452	$610	$530	$1,085	$1,357	$568	$492	$1,085	$1,357	$568	$475
2003 Honda Odyssey "EX"	*Minimum Liability*		$381	$472	$205	$180	$270	$458	$199	$174	$549	$885	$289	$250	$370	$458	$199	$174	$378	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$872	$1,090	$450	$389	$1,035	$1,295	$451	$371	$1,067	$1,339	$548	$473	$995	$1,245	$544	$441	$995	$1,245	$544	$441
	100/300/50 Liability with Comprehensive and Collision		$922	$1,148	$482	$420	$1,028	$1,357	$482	$401	$1,146	$1,425	$589	$517	$1,047	$1,309	$548	$475	$1,047	$1,309	$548	$475
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$981	$472	$285	$180	$270	$458	$199	$174	$549	$585	$280	$250	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$1,085	$1,360	$558	$483	$1,278	$1,603	$654	$564	$1,295	$1,618	$551	$582	$1,278	$1,503	$654	$564	$1,278	$1,503	$654	$564
	100/300/50 Liability with Comprehensive and Collision		$1,235	$1,418	$590	$515	$1,312	$1,665	$691	$590	$1,367	$1,702	$706	$614	$1,330	$1,555	$678	$598	$1,330	$1,885	$678	$598
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$381	$472	$200	$180	$370	$458	$199	$174	$549	$585	$289	$250	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$1,101	$1,383	$555	$489	$1,300	$1,630	$664	$572	$1,303	$1,637	$566	$575	$1,300	$1,630	$564	$572	$1,300	$1,530	$564	$572
	100/300/50 Liability with Comprehensive and Collision		$1,151	$1,441	$598	$521	$1,352	$1,692	$701	$660	$1,375	$1,723	$712	$617	$1,352	$1,692	$701	$606	$1,352	$1,692	$701	$806
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$381	$472	$206	$180	$370	$458	$199	$174	$549	$585	$269	$250	$370	$458	$199	$174	$370	$458	$199	$174
	Minimum Liability with Comprehensive and Collision		$781	$976	$405	$352	$884	$1,110	$457	$395	$969	$1,215	$499	$434	$887	$710	$457	$394	$887	$1,110	$457	$394
	100/300/50 Liability with Comprehensive and Collision		$831	$1,034	$424	$384	$936	$1,172	$494	$494	$1,041	$1,301	$545	$475	$939	$1,172	$494	$429	$939	$1,172	$494	$429

United Home Insurance Company

Underwriting Guidelines

Private Passenger Automobile Program

General Rules

Binding Authority

Agents have binding authority as long as the risk meets the rules in effect. Coverage may not be bound on an unacceptable person or vehicle. Applications submitted will be returned as unacceptable.

Binding authority will be revoked or the agency will be terminated if an agent knowingly submits risks that do not meet the rules.

All bound mailed applications must be postmarked within two working days of the inception date or all faxed or e-mailed applications must be sent within two working days of the inception date. Backdating is not allowed. Binding authority will be removed if applications are submitted late.

On new submissions, A+ reports, motor vehicle reports, and credit reports must be run and submitted with the application. A down payment must accompany the application. A copy of the mutual declarations page or pending application, if applicable, and any state specific rejection or selection forms, UHIC 61 AR, must be attached to all new submissions.

Binding authority for physical damage coverage is suspended during a tornado, hurricane, flood, hail, or winter storm watch or warning. During the watch or warning, an agent may not bind any new risk for physical damage, lower the deductible, or add physical damage to any existing liability policy. For 48 hours after the watch or warning is lifted, the agent must personally inspect every proposed risk to ensure that no loss has taken place. The agent should note on the application that the inspection was made.

Applications

A United Home application will be used on all new personal auto business. The application must be completed and signed by the applicant and producer. The applicant must answer all questions. An unsigned or incomplete application will be returned to the agent.

New personal auto applications can be mailed, faxed, or e-mailed to United Home. The submission is to include a completed and signed Personal Auto application and all supporting information required to include MVR's, A+ reports, credit reports, UHIC or homeowners policy, and any other support material including a completed Sweep Account form. If the application is e-mailed, the signatures should be scanned or faxed to the company.

Uploading to United Home via a comparative rater is submitted in HTML format. If you have obtained the credit score, MVR's and A+ reports through a comparative rater; you can send these along with the application upload to United Home. A down payment is required with the uploaded application. The **Agency Pay** option for the initial down payment is required. This also includes submissions with the six-payment EFT option.

To reduce handling and faxing in of support material, please note in the application remarks section the following:

- Agency Pay information – amount of down payment to be withdrawn from your agency account.
- Name of producing agent or agency contact for inquiries.
- Paperwork in the agency file – the original signed application, required rejection forms, mutual declaration page with name and policy number, support applications, and any other material.

Once you upload an application, your agency is required to have the information in your agency file and the down payment must have been collected. Audits will be conducted on a periodic basis to insure proper procedure is being followed.

All household members must be listed on the application including those with their own coverage or away at school. The driver's full names, dates of birth, driver's license numbers, and social security numbers are required. A multi car discount may apply to separate plans for resident relatives.

The named insured must be the **titleholder** of all vehicles on the policy. If another household member has a vehicle titled jointly in their named and our insured's name, the vehicle may be insured on our named insured's policy. The other household member must be listed as an additional insured for the jointly titled vehicles. Household members with vehicles titled in their name only must have a separate policy.

Underwriting the Person

Unacceptable Persons include:

- Individuals cancelled, non-renewed, or rejected in the last three years if a full description is not provided.
- Drivers license from state other than Arkansas.
- Convicted of any major violation in last five years.
- Driver's license revoked or suspended in last five years except for suspension due to failure to pay fine.
- Unemployed except homemaker, retired, or verification of regular income.
- Unstable payment history.

Underwriting the Vehicle

- Vehicles listed on the prohibited vehicle list.
- Vehicles over 25 years old, unless antique.
- Vehicles that are modified beyond manufacturer's performance standards, engine or chassis modification, or non-metallic body.
- Vehicles not garaged in Arkansas.

- Vehicles used for racing, including stock cars and hot rods.
- Vehicles with unrepaired damage, unsafe tires, bad muffler, or in poor condition.
- Vehicles over 10,000 lbs. GVW unless pickup.
- Vehicles not licensed, titled, or registered in Arkansas.

Vehicles

Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed. The agent, on a periodic basis to insure proper coverage, should monitor older vehicles with Physical Damage.

Other than Collision coverage may be provided without Collision. Collision must be written with Other Than Collision coverage. Other Than Collision and Collision will not be provided on vehicles with previous unrepaired damage. For requests to add other than Collision and/or Collision coverage on any vehicle that previously did not carry those coverages, photographs are required.

Households

All drivers and vehicles in a household should be written by United Home regardless of legal relationships. Policies should be written based on the titling of the vehicle, but in all cases, both spouses should be listed as named insured. If we have unrelated individuals in a long-term relationship (living together over 12 months) United Home will consider this a household and apply multi-vehicle and/or mutual discount if applicable.

If multi vehicles are all co-titled, one policy should be written. If they are individually titled, separate policies should be written. If they are individually and co-titled, separate policies should be written based on the vehicle titles. If a vehicle is co-titled with youthful operator under age 18, the vehicle should be listed under the parent's policy and the youthful operator should be named as an additional insured. If a vehicle in the household is titled under a relation over age 17 (other than spouse) a separate policy should be written.

Underwriter's Judgement

The underwriting guidelines do not preclude the acceptance of a risk that does not technically fall within these guidelines if, in the underwriter's judgement, it is a good risk when taken as a whole. A risk within the guidelines may be rejected if a combination of risks meets these qualifications. Agents will be given a full explanation of the underwriter's reasoning when these rare instances occur.

Policy Fees

- Installment fee, for three-pay option only, $5.00
- Insufficient fund fee $25.00
- Late fee $20.00

Accidents and Violations

Surchargeable accidents do not include those listed under the **Exception** section of the Safe Driver Insurance Plan. An accident and a violation occurring at the same time and place are treated as one incident. All accidents must be described on the application. Accidents or violations for the last five years must be listed.

Supporting United Home Homeowners Policy

If there is a qualifying supporting UHIC policy, a 15% credit applies to all coverages for policyholders. A copy of the qualifying UHIC declaration page must accompany the submission. This is not required if the application is uploaded via a comparative rater. The credit is applied to each coverage separately. The policy number must be listed on page two in the remarks section of the personal auto application. UHIC reviews a list of policyholders on a quarterly basis to verify coverage. If the policy is not maintained with UHIC, the credit is removed.

Any type of policy written with UHIC is acceptable. The UHIC policy written is not limited to coverage on a primary residence. A policy can be written unsupported (without farm mutual support); however, the 15% UHIC credit will not apply.

Policy Processing

New application, changes, losses, and premium payments are submitted to our office. If you do not receive a policy within 3 weeks of the submission date, please contact your underwriter.

Vehicle Fee

A $10 fee will be charged for each vehicle listed on the policy. This per-vehicle charge is for the cost of verifying insurance coverage to the state of Arkansas. This will be billed on the first installment due after the car is shown on the declaration page and at each renewal period thereafter. The fee is fully earned when charged.

Program E

Driving History

No driver in the household may have any violations or accidents in the past 3 years. **What is allowed:** one failure to fasten seat belt per person in household. Glass and towing claims are not included for tiering. If there are two or more glass replacement claims in the past 3 years, the minimum Other Than Collision deductible is $500.

Credit Report

Must have an insurance score of 888 or higher. If no credit or report is unable to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for one year.

Rule Description: Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Principal operators under this plan must have five years of driving experience.

Exceptions: youthfuls rated on parent's policy and youthful rated on their own policies if we have supporting adult coverage in the household.

If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional and principal youthfuls will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Rating

The Premier Plus rate has a 10% discount off of the premier base rates and the discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision only.

Program D

Driving History

The household may have no more than one minor moving violation or Other Than Collision in the past three years. No at-fault accidents are allowed. **What is allowed**: one minor moving violation. Glass and towing claims are not included for tiering.

Credit Report

Must have an insurance score of 859 or higher. If no credit or report is unable to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for one year.

Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Operators under this plan must have five years of driving experience.

Exceptions: youthful rated on parent's policy and youthful rated on their own policies if they have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional youthful will be rated on the vehicle they operate most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Program C

Driving History

The household may have no more than two accidents or violations in the past three years. Only one at-fault accident is allowed. A driver with less than five years of driving experience may not have an at-fault accident.

What is allowed:

- Option 1 – one at-fault accident plus one minor moving violation or Other Than Collision loss per household.
- Option 2 –two minor violations or two Other Than Collision losses per household.

Credit Report

Must have an insurance score of 825 or higher. If no credit or report is able to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for the past six months.

Exception: if the risk is clear and no claims or violations in the household, the risk is eligible. Contact your underwriter if there is no prior insurance for approval.

Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Drivers must have five years of driving experience unless United Home has supporting coverage (adult resident relative age 30+).

Exceptions: youthful rated on parent's policy and youthful rated on their own policies if we have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult driver, a youthful operator may not be considered occasional. Occasional and principal youthful will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Limits Available

Maximum limits are up to company limits.

Rating

The Optimal Plus rate is 15% discount off the Optimal base rate. The 15% discount applies only to Bodily Injury, Physical Damage, Medical Payments, Other Than Collision, and Collision.

Program B

Driving History

The household may have no more than three accidents or violations in the past three years. Only two-at-fault accidents are allowed. A driver may have no more than one at-fault accident and may have no more than one violation in the last three years. If there are two or more glass replacement claims in the past three years, the minimum Other Than Collision deductible is $500. **What is allowed:**

- Option 1 – two at-fault accidents. One Other Than Collision loss per household.
- Option 2 – one at-fault accident plus two minor moving violations or two Other Than Collision losses per household.
- Option 3 –three minor moving violations or three Other Than Collision losses per household.

Credit Report

Must have an insurance score of 783 or higher. If no credit or report is able to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for the past six months.

Exception: if the risk is clear, no claims or violations in the household, the risk is eligible. Contact your underwriter if there is no prior insurance for approval.

Drivers

All drivers in the household must qualify for this plan. Driver may not be excluded.

Exceptions: youthfuls rated on parent's policy and youthfuls rated on their own policies if we have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional and principal youthful will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Program A

The plan requirements are the same as the Optimal Plan.

Exceptions: a household can have a major violation if older than three years and no filing is required, and there are no prior insurance requirements in this tier.

The rate has a 10% surcharge off the Optimal base rates and the surcharge applies to Bodily Injury, Property Damage, Medical Payments, Other Than Collision, and Collision only.

Definitions

Private Passenger Auto

A private passenger auto is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, not used as a public or livery conveyance for passengers, and not rented to others.

A motor vehicle that is a pickup, panel truck, or van shall be considered a private passenger auto if owned by an individual or by a husband and wife who are residents of the same household and not customarily used in the occupation, profession, or business of the insured other than farming or ranching. A motor vehicle owned by a farm family, copartnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if it is principally garaged on a farm or rand and it otherwise meets the definitions above.

A motor vehicle that is a pickup, panel truck, or van used in the business of the United States Government, or by an employee of the government, may be considered a private passenger auto if it is owned by an individual or by a husband and wife who are residents of the same household if it is not customarily used in any other occupation, profession, or business of the insured other than farming or ranching and liability coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement. The vehicle will be rated as Business Use unless liability only coverage on vehicle.

Auto

As used in this manual, refers to a private passenger auto or a vehicle considered as a private passenger auto.

Liability

As used in this manual, refers only to Bodily Injury and Property Damage coverages.

Single Limit Liability

As used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

Other than Collision

As used in this manual, refers to Other Than Collision damage to a motor vehicle.

Owned

As used in this manual, includes an auto leased under contract for a continuous period of at least six months. If an auto leased contract requires the lessee to provide primary insurance for the lessor, attach the additional insured lessor endorsement.

Personal Auto Policy Eligibility

A personal auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos if they are written on a specified auto basis and they are owned by an individual or by a husband and wife who are residents in the same household.

A personal auto policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more relatives other than husband and wife or resident individuals if they are written on a specified auto basis and coverage is limited in accordance with the miscellaneous type vehicle endorsement.

Exception:

Exposures above may be written under a commercial auto policy when combined with a commercial auto risk.

Classifications

This rule does not apply to risks rated in accordance with the miscellaneous types rule unless otherwise specified. Autos owned by an individual, owned jointly by two or more relatives or resident individuals, are classified as follows:

- **Primary Classifications** – classify the auto according to the age, sex, and marital status of the operators, the use of the auto, and the eligibility of youthful operators for the driving training class and determine the applicable factor form the primary rating factor tables
- **Secondary Classifications –** determine if the auto is a single car or part of a multi car risk. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the plan. Refer to the secondary rating factor table to determine the appropriate factor to be added to, or subtracted from the primary rating factor.
- **Classification Changes –** compute premium adjustments on a pro-rata basis when changes in primary and secondary rating classifications are made. This includes the addition or deletion of an operator during the policy term.
- **Exceptions –** a policy shall not be changed mid-term because of the attained age of an operator of the auto, to effect a change in the driving record sub-classification, or solely due to a change in symbol assignment based on a review of loss experience.

Private passenger autos owned by corporations, copartnerships, or unincorporated associations, and covered by a personal auto policy:

- Owning fewer than five motor vehicles – an owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by the individual provided that auto is not used for business purposes. This rule does not apply to autos that are eligible for rating as van pools in the Commercial Lines Manual – Division 1 – Automobiles.

- Farm family copartnerships or family corporations – an owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with the definition of a private passenger auto, provided that vehicle is not experience rated, not used in an occupation other than farming or ranching or used only in driving to or from work.

Definitions

Business Use – that the use of the auto is required by, or customarily involved in the duties of the applicant or any 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. Business use is not allowed on vehicles titled in a name other than the person to whom this policy is issued.

Farm Use – the auto is principally garaged on a farm or ranch and it is not customarily used in business use, the named insured has a farm liability policy, and it is not customarily used by a college student away from home.

Pleasure Use – no business use, personal use including driving to or from work or school less than three road miles one way, or three or more, but less than 15, road miles one way for not more than two days per week, or not more than two weeks in any five week period.

Work 15 or More Miles - no business use, personal use including driving to or from work or school, three or more, but less than 15 road miles one way, if such usage is more than two days per week, or more than two weeks per five week period, or 15 or more road miles one way, for not more than two days per week, or not more than two weeks in any five week period. Personal use, including driving to or from work or school 15 or more road miles one way more than two days per week or more, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Work 15 or More Miles – no business use or personal use, including driving to or from work or school, 15 or more road miles one way, more than two days per week, or more than two weeks in any five 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.

Age, Sex, and Marital Status classifications:

Youthful operator – an applicant or any other operator resident in the same household as the applicant who customarily operates the auto and is either a youthful unmarried female operator under 25 years of age, a youthful married male operator under 25 years of age, or a youthful unmarried male operator less than 25 years of age.

Age – the age attained on the last birthday

Married – a married person living with his or her spouse and includes a person widowed, divorced, or legally separated only if such person has custody of one or more resident children.

Resident – anyone residing in the same household.

Exceptions:

- A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless the person customarily operates the auto.
- If a youthful unmarried female operator or a youthful unmarried male operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging and does not have a vehicle with them, the auto is rated as if the student is married.

  Note: if the rating factors for a married youthful operator are greater than the factor for an unmarried youthful operator, use the lower factor and corresponding statistical code.

Driver Training:

The applicable driver training classification applies to each youthful operator under 21 years of age where "satisfactory evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- The course included a minimum of 30 clock hours of classroom instruction, plus a minimum of six hours of actual driving experience per student. These requirements may be met by either (1) a minimum of six clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice – driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency; or (2) a minimum of three clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved practice – driving trainer. In this case, only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction. Use of the driver trainer must be authorized by the State Department of Education or other responsible educational agency.
- The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and

- The course was conducted by a recognized secondary school, college, or university and had the approval of the State Department of Education or other responsible educational agency, or
- The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that, by statute or regulation, such school meets the same requirements as schools having official sanction from the responsible state educational agency.

Satisfactory Evidence is a certificate signed by a school official certifying to the fulfillment of the above requirements.

Youthful Operators:

Single car risks – the youthful operator with the highest primary rating factor shall apply.

Multi car risks – assign any youthful principal operators to the auto they most frequently operate.

Exception: if youthful operator owns more than one vehicle (must have policy in his/her name) he/she will be assigned to the highest rated vehicle. Remaining vehicle will be rated as “all other”.

Assign other youthful operators to remaining autos by determining the primary pleasure rating factors of all youthful operators. The remaining youthful operators are assigned to remaining autos as occasional operator.

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 “no youthful operator” classification.

Operators age 30 and over – the principal operator age 30-39 class shall apply if the principal operator of the auto is age 30-39, the principal operator age 40-49 class shall apply if the principal operator of the auto is age 40-49, the principal operator age 50-64 class shall apply if the principal operator of the auto is 50-64, the principal operator age 65-74 class shall apply if the principal operator of the auto is age 65-74, the principal operator age 75-79 class shall apply if the principal operator of the auto is age 75-79, the principal operator age 80-84 class shall apply if the principal operator of the auto is age 80-84, the principal operator age 85 or older class shall apply if the principal operator of the auto is age 85 or

older. If all operators in the household are age 30 or over, the above classes shall apply in accordance with the youthful operator rules.

Excess **Autos** - autos with no principally assigned operator shall be rated using:

- Excess **Autos 1** - shall apply to any vehicle where there is no assigned operator, and
- Excess **Autos 2** - shall apply to any vehicle where there are no assigned operators and all operators in the household are age 40-74.

Multi Car Discount - the applicable multi car rating factor applies if more than one private passenger auto is owned by an individual, corporation, or relative residents and two or more autos are insured in the same company for a minimum of liability coverages.

Total Base Premium - the sum of the base premium for Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverages that apply to the auto.

Pickups and Vans:

Liability and Physical Damage - rate as private passenger. For non-symbol pickups, determine a symbol based on original cost new from the price symbol chart. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, it is rated as a motor home.

Vehicles Equipped with Anti-Theft Devices:

These discounts apply to Other Than Collision coverage only. If a vehicle is equipped with more than one qualifying device, the only single highest discount shall apply. Refer to United Home for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount:

- **Alarm Only (cov. code 1) and Active Disabling Devices (cov. code** 2) - a 5% discount on Other Than Collision coverage shall be afforded on vehicles equipped with alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.
- **Passive Disabling Devices (cov. code 3)** - a 15% discount on Other Than Collision coverage shall be afforded on vehicles equipped with passive disabling devices, which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.

Safety Equipment Discounts:

Passive Restraint Discount - the following discounts apply to Medical Payments. To qualify, the private passenger auto must be equipped with a factor installed automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of 20% discount when the restraint is installed in the driver-side-only position. A 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

Anti-Lock Braking System Discount - a 5% discount for Bodily Injury and Property Damage liability coverages shall be afforded for those private passenger autos equipped with a factory installed four-wheel anti-lock braking system (ABS).

Motor Vehicle Accident Prevention Course Discount:

The discount applies to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, and Collision coverages.

Exception: does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

Private Passenger Auto principally operated by an adult operator (including autos classified under Youthful Non-Principal Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course discount of 10% provided the adult principal operator of the auto is age 55 or over and has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention course.

The 10% Motor Vehicle Accident Prevention course discount shall be applied in accordance only to the auto principally operated by the operator with the course completion certificate and only once to each such auto regardless of the number of operators with course completion certificates.

An approved Motor Vehicle Accident Prevention course shall be approved by the Arkansas Department of Motor Vehicles, be taught by an approved instructor, include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and shall not be self-instructed.

College Graduate Scholastic Achievement Discount:

An insured is NOT eligible for this discount if he/she is a married operator who has been used to classify a vehicle on the policy. This discount shall be provided to each eligible insured on the policy that qualifies for the discount.

A 5% discount on Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverage premiums shall be afforded to those insured who meet the College Graduate Scholastic Achievement discount eligibility criteria set forth below.

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

An insured is eligible for this discount if he/she is under 25 years old and has graduated from a college or university, and his/her cumulative scholastic record shows that he/she attained a grade average of "B" or higher if letter grades are used, or at least a three point average on a four point scale or equivalent.

College Student Out of State:

If a youthful operator is going to college out of state and taking a vehicle with them, we will only insure

this vehicle for the following Border States: Texas, Louisiana, Mississippi, Tennessee, Oklahoma, and Missouri. Any vehicle garaged in a border state will be charged 10%. If a vehicle is garaged in a non-border state, we are unable to insure that vehicle.

Safe Driver Insurance Plan (SDIP)

ELIGIBILITY

Safe Driver Insurance Plan is applied to all eligible autos

An auto is eligible for rating under this plan if it is owned by an individual or owned jointly by two or more relatives or resident individuals; furnished to an individual by a corporation, partnership, or unincorporated association owning less than five motor vehicles and not used for business purposes; and owned by a family partnership or family corporation provided the vehicle is garaged on a farm or ranch, not rated as a part of a fleet, and not used in any occupation other than farming or ranching.

Exceptions:

- The SDIP does not apply to an auto that is used in the business of driver training.
- The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.
- For a private passenger auto not eligible for the plan, add 0.20 to the rating factor otherwise applicable. Refer to statistical plan for codes.

DEFINITIONS

Accidents - points shall be assigned for each accident that occurs during the experience period involving the applicant or any current resident operator while operating an auto. One point is assigned for each at-fault auto accident that results in Bodily Injury or death or total damage to all property including his or her own in excess of $5,000. One point is assigned if, during the experience period, there are two or more accidents each of which results in damage to the property but have not been assigned a point under the reference above.

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions to this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

Exceptions:
No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy, and no points are assigned for accidents occurring under the following instances:

- 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, or

- The applicant, owner, or other resident operator is reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person, or

- 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 this accident, or
- 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, or
- 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, or
- Accidents involving damage by contact with animals or fowl, or
- Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects, or
- Accidents occurring when using auto in response to an emergency if the operator of the time of 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, or
- Accidents occurring prior to being insured with United Home.

DRIVING RECORD SUB-CLASSIFICATION

The driving record sub-classification shall be determined from the number of driving record points accumulated during the experience period as follows:

0 points = sub class 0
1 point = sub class 1
2 points = sub class 2
3 points = sub class 3
4 or more = sub class 4

MULTI CAR RISK

Two car risks - the driving record sub-classification shall apply to the vehicle with the highest total base premium. Total base premium is the sum of the base premium for Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverages that apply to the auto.

ADMINISTRATION OF SDIP

New Business - initial information necessary to assign the proper driving record sub-class shall be obtained from an application signed personally by the applicant. The signature of the applicant on all applications received from an agent, broker, or solicitor shall be certified by such agent, broker, or

solicitor.

Renewal Business - information necessary to assign proper renewal driving record sub-class shall be determined from anyone or combination of the company's own records, motor vehicle records, or an application signed by the applicant and producer.

Secondary Classifications – The rating factors applicable to the vehicle type, single or multi car risks, and risk with one or more points assigned under the Safe Driver Insurance Plan, shall be determined by the addition or subtraction of the appropriate factor from the table applicable to 1971 and later model autos below to the primary rating factor. The two digit codes are to be appended to the four digit code corresponding to the primary rating factor to which the factor in this table is added or subtracted.

Model Year/Age Groups Other Than Collision and Collision Coverages

Where model year is used in rating, the model year of the auto is the year assigned by the auto manufacturer. Rebuilt or structurally altered autos - the model year of the chassis determines the model year of the auto. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

Where age is used in rating - rebuilt or structurally altered autos, the age of the chassis determines the age of the auto. Coding for model year - code the last two digits of the model year. For example: code 1991 vehicles as 91.

Policy Period

Premium charged for policy terms not exceeding 12 months is for six-month policies. The rate pages reflect a six-month premium. Policies issued with an effective date on the 29th, 30th, or 31st of any month, the first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy. Premium for this extended coverage of one to three days may be waived. Other short term policies written for other than six months shall be written on a pro-rata basis in accordance with the Pro Rata table in the cancellation rule.

Exceptions:

The premium is computed pro-rata:

- When coverage is written to secure a common policy date with other coverages or lines of insurance.
- When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
- When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

Changes

The United Home Change Request, or the Personal Policy Change Request form, must be completed for additions, changes, and deletions or the company can be contacted directly by fax or e-mail. All changes requiring premium adjustments shall be computed pro-rata.

If an auto or form of coverage that was canceled from a policy at the request of the insured is reinstated with 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

A minimal premium refund ($5.00) will not be returned if the insured requests cancellation of coverage, reduction of limits of liability, or an increase in deductible except that actual return premium shall be returned at the request of the insured. Minimal premium is $5.00. If the limits of liability are increased because of a change in limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

Cancellation

The UHIC Cancellation Request Policy Release form must be completed and signed by the insured when requesting cancellation. Flat cancellation will be allowed on policies not accepted by the insured if the policy is returned to United Home within ten days of the issued date. We must have verification of replacement coverage on the effective date.

If the company or the insured cancels a policy, vehicle, or form of coverage, the return premium will be pro-rated. United Home may cancel any policy with at least ten days notice due to a substantial change in the risk we assume. We consider the following situations to be a substantial change in risk:

- any license suspension due to the driving record of an individual in the household
- any household member currently having a revoked, suspended, canceled, or expired driver's license.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar separately for each coverage provided by the policy. A premium involving $.50 or more shall be rounded to the next higher whole dollar. This procedure shall apply to all interim premium adjustments including endorsement or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure", as used herein, shall mean each premium developed after the application of all applicable adjustments for each auto if written on a per car basis and for all other auto business.

Suspension

Under any policy providing just Physical Damage coverage, only Collision may be suspended. Insurance covering a private passenger auto, which is withdrawn from service for a period of at least 30 consecutive days because of a strike, may be suspended. Pro-rata return premium on such vehicles shall be granted 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 a description of each auto, the dates between which it was laid up because of the strike, and 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.

Uninsured Motorists Coverage

Provides coverage for Bodily Injury to an insured under his or her own policy for which an insured motorist is legally liable. This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach the applicable endorsement.

Exceptions:

- The named insured has the right to reject such coverage in writing.
- After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage .
- The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchased liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorist coverage must be offered in amounts up to the liability limits on the policy.

Note: for new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing. For new policies written on or after January I, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals, on or after July 30, 1999, notice that increased limits are available.
If such renewal policy has Uninsured Motorists coverage at limits less than the liability limits provided on the policy, increased limits shall be afforded unless a named insured requests such coverage in writing.

Property Damage

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

Exceptions:

- Property Damage Uninsured Motorists limits shall be made available up to the policy's property

damage liability limits.

- The named insured has the right to reject Property Damage Uninsured Motorists coverage in writing.
- After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for single and multi car risks. Rates for multi car risks are on a per car basis. Apply these rates to each car including the first car classification factors.

Underinsured Motorist Coverage

Provides coverage for the difference between the liable drivers bodily injury limits and the bodily injury damages incurred by the person insured.
This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility Law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance, or use of any motor vehicle in Arkansas.

Exception:
If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing. This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage. After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
If Underinsured Motorists coverage is provided, the coverage shall apply to all vehicles insured under the policy. Uninsured Motorists coverage and Underinsured Motorists coverage must be provided at the same limits.
Rates for increased limits coverage are displayed on the rate pages. Underinsured Motorists coverage rates are provided for single and multi car risks. Rates for multi car risks are on a per car basis. Apply these rates to each car including the first car. Classification factors do not apply to the rates for this coverage.

Deductible Insurance

Deductible liability insurance is not available. Other Than Collision deductibles, for which no premium is shown, charge the following percentage of the $100 deductible Other Than Collision premium:

$100 deductible (010) = 105%
$200 deductible (015) = 95%
$250 deductible (055) = 87%
$500 deductible (726) = 71%

$1000 deductible (727) =56%

Collision deductibles for which no premium is shown, charge the following percentage for the $200 deductible Collision premium:

$200 deductible (075) = 117%
$250 deductible (076) = 112%
$500 deductible (077) = 95%
$1000 deductible (078)= 69%

Increased Limits/Transportation Expenses

This coverage may be written only when Other Than Collision coverage is afforded. Not available for motor homes. Limits available are $20.00 per day, $600.00 maximum, and $30.00 per day, $900.00 maximum. Attach Increased Limits Transportation endorsement. Refer to rate pages.

Towing and Labor Costs

This coverage may be written only for private passenger autos that are provided Other Than Collision coverage. Not available for motor homes. Limits available are $25, $50, and $75. Attach the Towing and Labor Costs coverage endorsement. Refer to rate pages.

Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs, and other Media

Extra coverage may be purchased for the following if Other Than Collision coverage is attached to the vehicle. Attach coverage form for Excess Sound Reproducing Equipment, Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs, and other Media endorsement.

Sound Reproducing Tapes (cov. code 064)

Coverage is available for tapes, wires, discs, and other accessories used with sound reproduction equipment permanently installed in the auto. Refer to the miscellaneous rates pages. Attach coverage for tapes, records, or other devices endorsement.

Sound Receiving and Transmitting Equipment (cov. code 014)

Coverage for loss of, or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio, or telephone including its accessories, equipment, and antenna, is available if the equipment is not permanently installed in the owned auto. Refer to the miscellaneous rate pages. Attach coverage for sound receiving and transmitting equipment endorsement. This rule does not apply

to equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

Audio, Visual and Data Electronic Equipment (cov. code 014)

Coverage for loss of or damage to any Audio, Visual and Data Electronic Equipment permanently installed in the owned auto. This rule does not apply to the equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

Customizing Equipment Coverage

Other Than Collision and Collision coverage for customizing equipment may be purchased on a stated amount basis for any panel truck, pickup, or van insured for physical damage coverage. Refer to the customizing equipment coverage (stated amount insurance) endorsement for the extent of coverage.

The cost of customized equipment should not be considered when determining the symbol of the vehicle. The customizing charge determined in this rule is the only charge for customized equipment on a vehicle. The charge for customizing is made only when the customizing equipment coverage (stated amount insurance) endorsement is attached.

If Collision or Other Than Collision coverage for customizing is purchased, the vehicle must have the corresponding Collision or Other Than Collision coverage. The customizing deductibles shall be the same as the vehicle deductibles.

Furnishings or equipment not factory installed, but attached to or made part of your covered auto.

United Home automatically provides up to $1,500 customized equipment per vehicle at no additional cost. Additional amounts rated for are in excess of this extension of coverage.

Examples include:
- special carpeting and insulation
- cooking or sleeping facilities
- custom murals
- paintings
- oversized windows
- truck covers or toppers
- masks or bras
- bicycle carriers
- luggage racks
- bars
- furniture
- height extending roofs
- customized paint
- other decals or graphics

- tool boxes
- running boards
- car covers
- pickup bed mats or liners
- ski carriers

If "Other than Collision or "Collision" coverage applies to a covered auto, if the insured repairs glass damage to a covered vehicle window then the applicable coverage deductible is waived.

Rule Description: Arkansas Medical Payments Insurance, Work Loss Coverage, and Accidental Death Benefit

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, motorcycle, motor scooter, motor bike, or similar motor vehicle registered or principally garaged in Arkansas. If one or more of these coverages are afforded, attach the applicable endorsement to the policy.

Exceptions: The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

COVERAGE AND RATES

Medical Payments Limits

Statutory limit per person is $5000. Lower or higher limits are permitted only when the named insured has rejected the statutory limit. A maximum limit of $5000 applies to pedestrians who are other than the named insured or a relative. Basic and Increased Limits of Personal Auto Medical Payments coverage may be purchased only when the named insured has rejected Arkansas Medical Payments coverage. Refer to the Exceptions to Eligibility for rejection procedures.
Use the base rates. Classification factors do not apply. When adding Work Loss coverage and/or Accidental Death Benefit to outstanding policies, charge 10% of the annual rates for each month, or part of the month, insured up to a maximum for the rate per car, per year, shown on the rate pages.

Work Loss Coverage Limits

Maximum per person for an income earner is $140 per week for 52 weeks, or for a non-income earner, $70 per week for 52 weeks.

Accidental Death Benefit Limits

Maximum per person is $5000. Rates are displayed on the rate pages. The classification factors do NOT apply.

Miscellaneous Types

ANTIQUE AUTOS

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old, and is maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. They may be insured on a stated amount basis only. Two photographs of the vehicle, and a professional appraisal, must accompany the application. The vehicle may not be used for any purposes other than pleasure use. Liability coverage may be written without Physical Damage.

For Liability, charge 40% of the private passenger base rate. For Medical Payments, Uninsured and Underinsured Motorists, charge the private passenger base rate. For Physical Damage, refer to the miscellaneous rate pages. Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

CLASSIC AUTOS

A classic auto is a motor vehicle of the private passenger type that is ten or more years old, 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 year. They may be insured on a stated amount basis only. Two photographs and a professional appraisal of the vehicle must accompany the application. Liability, Medical Payments, Uninsured and Underinsured Motorists are classified and rated as a private passenger vehicle.

For Physical Damage, attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement. Determine the stated amount of coverage applicable to the vehicle. Assign a symbol based on the stated amount from the table for 1990 and subsequent model years in the price symbol charge. Classify and rate as a private passenger auto using the base rate for the current model year. See price and symbol chart.

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER

AUTOS

A trailer will be put in the plan it qualifies for unless it is the only vehicle in that plan. In those cases, it will be put in the plan with the vehicles. Two pictures of the trailer are required.

Liability

A personal auto policy affording Liability coverage covers trailers designed for use with a private passenger auto, pickup, or van without additional premium charge and without specific description of the trailer as long as the trailer is being pulled by the auto. Coverage is not provided for a trailer used for business purposes with other than private passenger auto, owned pickup or van, or when no auto is

owned by the insured.

Medical Payments

A personal auto policy affording Medical Payments coverage provides coverage for trailers without additional premium charge and without specific description of the trailer if designed for use with a private passenger auto, pickup, or van. Coverage is not provided for a trailer used for business purposes with other than a private passenger auto, owned pickup or van, when no auto is owned by the insured or located for use 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.

Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) endorsement.

Recreational Trailer

Non self-propelled recreational units equipped with living quarters including cooking, dining, plumbing, or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer.

All Other Trailers

Refer to miscellaneous pages

ADDITIONAL INSURED

A lessor may be named as an additional insured - see form PP 03 1908 86. There is no charge for this coverage.

MOTOR HOMES

A motor home is a motor vehicle equipped with a living area that is an integral part of the vehicle chassis, or a pickup truck with a permanently attached camper body with a living area. The living area must have facilities for cooking and sleeping. The vehicle must be designed and manufactured as a motor home. Coverage may be provided for motor homes that are used strictly for pleasure use. No business use, rental, or lease. Towing and Rental Reimbursement are not available. Provide two photos, both sides. Supporting coverage is required.

CUSTOM FURNISHINGS, AWNINGS, AND CABANAS

Coverage for damage to your auto excludes loss to awnings, cabanas, and equipment designed to create additional living facilities, custom furnishings, or equipment in or upon any pickup or van. Pictures, and a request for coverage, must be submitted prior to acceptance. The cost new of these additions will be added to the cost new of the vehicle to determine a symbol.

COVERED PROPERTY

Coverage is provided for loss to TV antennas, awning or cabanas, or equipment designed to create additional living facilities in a motor home all when attached to the motor home. Please provide company with description and value of such property.

TRIP INTERRUPTION COVERAGE

Trip Interruption Coverage is available only for vehicles to which both Collision and Other Than Collision coverage are afforded.

Trip Interruption Coverage endorsement CPP 13 02) provides up to $600 of transportation expenses incurred in the event of a physical damage, mechanical, or electrical breakdown of a specific vehicle. The loss must occur over 100 miles from the insured primary residence and is withdrawn from use for 24 hours. Expenses incurred are for lodging and meals in the event of a covered loss are also provided.

Rating Territories

The rate pages display rates by territory. A rating territory is a geographical area defined in terms of the US Postal Service (USPS) zip codes as shown on the territory definitions pages.

Determine the applicable rating territory based on the zip code of the location of principal garaging of the vehicle. If the zip code of the mailing address differs from the zip code of the location of principal garaging, use the zip code of the garaging location to assign the rating territory.

As the USPS changes zip code boundaries, a new zip code may be created. If this new zip code is not yet listed in the territory definitions, use the zip code that formerly applied to the risk before the zip code boundaries were changed in order to determine the rating territory for a risk located in the new zip code.

Future USPS zip code changes will be reflected in United Home's territory definitions in accordance with the United Home zip code territory maintenance procedures on file with the insurance department. Manual pages will be updated on a regular basis to reflect future zip code changes.

Motor Homes and Recreational Vehicles – Physical Damage Coverage Only

For liability, charge 50% of the applicable premium form the rate pages. Primary and secondary factors do not apply.

For Physical Damage, determine the stated amount value including the value of any custom built additions. Assign a symbol based on the stated amount using the model year of the motor home. Charge 50% of the rates. Primary and secondary factors do not apply.

Personal Injury Protection

Refer to territory rate pages Death Benefits.

Customized Equipment Coverage

Multiply applicable base rate by the deductible factor and applicable classification factor. $500 of customized coverage is included at no charge. Rates are based on $100 Other Than Collision and $200 Collision deductibles.

Trip Interruption Coverage
$600 coverage

Tier B = $9 per vehicle

Tier D = $7 per vehicle

Unacceptable Vehicles

The following vehicles may not be written by United Home.

- Alfa Romeo Aston Martin Avanti
- Dae Woo
- De Lorean De Tomaso
- Electric or Battery Cars (Hybrids are acceptable)
- Excalibur
- Ferrari
- Fiat
- 15 passenger vans
- Grey Market
- Kit Cars
- Lamborghini
- Lancia
- Maserati
- Opel
- Pantera
- Rolls Royce
- Sterling
- Triumph
- Yugo

The following vehicles may be written as new business with United Home with prior underwriting approval and all operators in household have nine years of driving experience with acceptable driving records.

- Chevy Corvette

- Ford Mustang
- GEO Storm
- All Jaguar
- Mitsubishi 3000
- Nissan - any Z or ZX
- Plymouth Prowler
- Suzuki Samurai, Sidekick, Vitara
- Toyota Supra, MR2

Pictures are required on any vehicle that has a modified suspension, motor or drive train. If physical damage is requested on any modified vehicle, an appraisal or customized equipment schedule is included.

No prior underwriter approval is required on vehicles listed on the restricted vehicles list when all operators/drivers in household are over the age of 35 and have acceptable driving records.

Major Violations

Major violations are considered for 5 years. Including, but not limited to, those listed below:

ACI	Failure to Report Accident
Cl1	(DC) DWI .04 Alcohol CMV
Cl2	(DC) DWI.10 Alcohol CMV
C13	(DC) CMV Refuse Intoxication
C14	(DC) CMV DUI Controlled Substance
CIS	CMV Leaving Scene
C16	CMV Felony Use
C17	(DC) CMV Felony/Controlled Substance
C18	F Excess Speed CMV - 15 mph/over C20 REckless Driving CMV
DDI	(DC) DWI 1
DD2	(DC) DWI 2
DD3	(DC) DWI 3
DD4	(DC) DWI 4
DDS	(DC) DWI 5
DD6	(DC) DWI 6
D13	(DC) Refuse Intoxication Test D 16 Impaired
D17	(DC) Refuse Test - Minor
DUI	(DC) DUI 1.02/more
DU2	(DC) DUI 2.02/more
DU3	(DC) DUI 3.02/more
FEI	Felony with Vehicle
HR3	Leaving Scene of Accident HR 4 Evading Arrest
HR6	Fleeing with Vehicle
PA4	Passing Stopped School Bus RKl Reckless Driving

RW5	Failure to Yield to School Bus
SP1	Racing on Highway
SPS	Speed 21-30 mph
SP9	Speed 31 mph or more
VRI	Driving While Revoked VR2 Driving While Suspended
VR7	Driving While License Canceled

United Home Insurance Company

Underwriting Guidelines

Private Passenger Automobile Program

General Rules

Binding Authority

Agents have binding authority as long as the risk meets the rules in effect. Coverage may not be bound on an unacceptable person or vehicle. Applications submitted will be returned as unacceptable.

Binding authority will be revoked or the agency will be terminated if an agent knowingly submits risks that do not meet the rules.

All bound mailed applications must be postmarked within two working days of the inception date or all faxed or e-mailed applications must be sent within two working days of the inception date. Backdating is not allowed. Binding authority will be removed if applications are submitted late.

On new submissions, A+ reports, motor vehicle reports, and credit reports must be run and submitted with the application. A down payment must accompany the application. A copy of the mutual declarations page or pending application, if applicable, and any state specific rejection or selection forms, UHIC 61 AR, must be attached to all new submissions.

Binding authority for physical damage coverage is suspended during a tornado, hurricane, flood, hail, or winter storm watch or warning. During the watch or warning, an agent may not bind any new risk for physical damage, lower the deductible, or add physical damage to any existing liability policy. For 48 hours after the watch or warning is lifted, the agent must personally inspect every proposed risk to ensure that no loss has taken place. The agent should note on the application that the inspection was made.

Applications

A United Home application will be used on all new personal auto business. The application must be completed and signed by the applicant and producer. The applicant must answer all questions. An unsigned or incomplete application will be returned to the agent.

New personal auto applications can be mailed, faxed, or e-mailed to United Home. The submission is to include a completed and signed Personal Auto application and all supporting information required to include MVR's, A+ reports, credit reports, UHIC or homeowners policy, and any other support material including a completed Sweep Account form. If the application is e-mailed, the signatures should be scanned or faxed to the company.

Uploading to United Home via a comparative rater is submitted in HTML format. If you have obtained the credit score, MVR's and A+ reports through a comparative rater; you can send these along with the application upload to United Home. A down payment is required with the uploaded application. The **Agency Pay** option for the initial down payment is required. This also includes submissions with the six-payment EFT option.

To reduce handling and faxing in of support material, please note in the application remarks section the following:

- Agency Pay information – amount of down payment to be withdrawn from your agency account.
- Name of producing agent or agency contact for inquiries.
- Paperwork in the agency file – the original signed application, required rejection forms, mutual declaration page with name and policy number, support applications, and any other material.

Once you upload an application, your agency is required to have the information in your agency file and the down payment must have been collected. Audits will be conducted on a periodic basis to insure proper procedure is being followed.

All household members must be listed on the application including those with their own coverage or away at school. The driver's full names, dates of birth, driver's license numbers, and social security numbers are required. A multi car discount may apply to separate plans for resident relatives.

The named insured must be the **titleholder** of all vehicles on the policy. If another household member has a vehicle titled jointly in their named and our insured's name, the vehicle may be insured on our named insured's policy. The other household member must be listed as an additional insured for the jointly titled vehicles. Household members with vehicles titled in their name only must have a separate policy.

Underwriting the Person

Unacceptable Persons include:

- Individuals cancelled, non-renewed, or rejected in the last three years if a full description is not provided.
- Drivers license from state other than Arkansas.
- Convicted of any major violation in last five years.
- Driver's license revoked or suspended in last five years except for suspension due to failure to pay fine.
- Unemployed except homemaker, retired, or verification of regular income.
- Unstable payment history.

Underwriting the Vehicle

- Vehicles listed on the prohibited vehicle list.
- Vehicles over 25 years old, unless antique.
- Vehicles that are modified beyond manufacturer's performance standards, engine or chassis modification, or non-metallic body.
- Vehicles not garaged in Arkansas.

- Vehicles used for racing, including stock cars and hot rods.
- Vehicles with unrepaired damage, unsafe tires, bad muffler, or in poor condition.
- Vehicles over 10,000 lbs. GVW unless pickup.
- Vehicles not licensed, titled, or registered in Arkansas.

Vehicles

Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed. The agent, on a periodic basis to insure proper coverage, should monitor older vehicles with Physical Damage.

Other than Collision coverage may be provided without Collision. Collision must be written with Other Than Collision coverage. Other Than Collision and Collision will not be provided on vehicles with previous unrepaired damage. For requests to add other than Collision and/or Collision coverage on any vehicle that previously did not carry those coverages, photographs are required.

Households

All drivers and vehicles in a household should be written by United Home regardless of legal relationships. Policies should be written based on the titling of the vehicle, but in all cases, both spouses should be listed as named insured. If we have unrelated individuals in a long-term relationship (living together over 12 months) United Home will consider this a household and apply multi-vehicle and/or mutual discount if applicable.

If multi vehicles are all co-titled, one policy should be written. If they are individually titled, separate policies should be written. If they are individually and co-titled, separate policies should be written based on the vehicle titles. If a vehicle is co-titled with youthful operator under age 18, the vehicle should be listed under the parent's policy and the youthful operator should be named as an additional insured. If a vehicle in the household is titled under a relation over age 17 (other than spouse) a separate policy should be written.

Underwriter's Judgement

The underwriting guidelines do not preclude the acceptance of a risk that does not technically fall within these guidelines if, in the underwriter's judgement, it is a good risk when taken as a whole. A risk within the guidelines may be rejected if a combination of risks meets these qualifications. Agents will be given a full explanation of the underwriter's reasoning when these rare instances occur.

Policy Fees

- Installment fee, for three-pay option only, $5.00
- Insufficient fund fee $25.00
- Late fee $20.00

Accidents and Violations

Surchargeable accidents do not include those listed under the **Exception** section of the Safe Driver Insurance Plan. An accident and a violation occurring at the same time and place are treated as one incident. All accidents must be described on the application. Accidents or violations for the last five years must be listed.

Supporting United Home Homeowners Policy

If there is a qualifying supporting UHIC policy, a 15% credit applies to all coverages for policyholders. A copy of the qualifying UHIC declaration page must accompany the submission. This is not required if the application is uploaded via a comparative rater. The credit is applied to each coverage separately. The policy number must be listed on page two in the remarks section of the personal auto application. UHIC reviews a list of policyholders on a quarterly basis to verify coverage. If the policy is not maintained with UHIC, the credit is removed.

Any type of policy written with UHIC is acceptable. The UHIC policy written is not limited to coverage on a primary residence. A policy can be written unsupported (without farm mutual support); however, the 15% UHIC credit will not apply.

Policy Processing

New application, changes, losses, and premium payments are submitted to our office. If you do not receive a policy within 3 weeks of the submission date, please contact your underwriter.

Vehicle Fee

A $10 fee will be charged for each vehicle listed on the policy. This per-vehicle charge is for the cost of verifying insurance coverage to the state of Arkansas. This will be billed on the first installment due after the car is shown on the declaration page and at each renewal period thereafter. The fee is fully earned when charged.

Program E

Driving History

No driver in the household may have any violations or accidents in the past 3 years. **What is allowed:** one failure to fasten seat belt per person in household. Glass and towing claims are not included for tiering. If there are two or more glass replacement claims in the past 3 years, the minimum Other Than Collision deductible is $500.

Credit Report

Must have an insurance score of 888 or higher. If no credit or report is unable to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for one year.

Rule Description: Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Principal operators under this plan must have five years of driving experience.

Exceptions: youthfuls rated on parent's policy and youthful rated on their own policies if we have supporting adult coverage in the household.

If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional and principal youthfuls will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Rating

The Premier Plus rate has a 10% discount off of the premier base rates and the discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision only.

Program D

Driving History

The household may have no more than one minor moving violation or not-at-fault accident or Other Than Collision in the past three years. No at-fault accidents are allowed. **What is allowed**: one not-at-fault accident or one minor moving violation. Glass and towing claims are not included for tiering.

Credit Report

Must have an insurance score of 859 or higher. If no credit or report is unable to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for one year.

Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Operators under this plan must have five years of driving experience.

Exceptions: youthful rated on parent's policy and youthful rated on their own policies if they have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional youthful will be rated on the vehicle they operate most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Program C

Driving History

The household may have no more than two accidents or violations in the past three years. Only one at-fault accidnet is allowed. A driver with less than five years of driving experience may not have an at-fault accident and may have no more than one not-at-fault accident or violation in the last three years.
What is allowed:

- Option 1 – one at-fault accident plus one not-at-fault accident or one minor moving violation or Other Than Collision loss per household.
- Option 2 – two not-at-fault accidents or two minor violations or two Other Than Collision losses per household.

Credit Report

Must have an insurance score of 825 or higher. If no credit or report is able to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for the past six months.

Exception: if the risk is clear and no claims or violations in the household, the risk is eligible. Contact your underwriter if there is no prior insurance for approval.

Drivers

All drivers in the household must qualify for this plan. Drivers may not be excluded. Drivers must have five years of driving experience unless United Home has supporting coverage (adult resident relative age 30+).

Exceptions: youthful rated on parent's policy and youthful rated on their own policies if we have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult driver, a youthful operator may not be considered occasional. Occasional and principal youthful will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of a vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Limits Available

Maximum limits are up to company limits.

Rating

The Optimal Plus rate is 15% discount off the Optimal base rate. The 15% discount applies only to Bodily Injury, Physical Damage, Medical Payments, Other Than Collision, and Collision.

Program B

Driving History

The household may have no more than three accidents or violations in the past three years. Only two-at-fault accidents are allowed. A driver may have no more than one at-fault accident and may have no more than one not-at-fault accident or violation in the last three years. If there are two or more glass replacement claims in the past three years, the minimum Other Than Collision deductible is $500. **What is allowed:**

- Option 1 – two at-fault accidents plus one not-at-fault accident. One Other Than Collision loss per household.
- Option 2 – one at-fault accident plus two not-at-fault accidents or two minor moving violations or two Other Than Collision losses per household.
- Option 3 – three not-at-fault accidents or three minor moving violations or three Other Than Collision losses per household.

Credit Report

Must have an insurance score of 783 or higher. If no credit or report is able to score, consult your underwriter for approval.

Prior Insurance

Continuous coverage for the past six months.

Exception: if the risk is clear, no claims or violations in the household, the risk is eligible. Contact your underwriter if there is no prior insurance for approval.

Drivers

All drivers in the household must qualify for this plan. Driver may not be excluded.

Exceptions: youthfuls rated on parent's policy and youthfuls rated on their own policies if we have supporting adult coverage in the household. If the number of vehicles on the policy is greater than the number of adult drivers, a youthful operator may not be considered occasional. Occasional and principal youthful will be rated on the vehicle they operate the most.

Vehicle

There is no limit to age of vehicle in any plan. Photographs must be provided for vehicles over 15 years old where Physical Damage is being requested. If vehicle is over 20 years old, an appraisal will also be needed.

Program A

The plan requirements are the same as the Optimal Plan.

Exceptions: a household can have a major violation if older than three years and no filing is required, and there are no prior insurance requirements in this tier.

The rate has a 10% surcharge off the Optimal base rates and the surcharge applies to Bodily Injury, Property Damage, Medical Payments, Other Than Collision, and Collision only.

Definitions

Private Passenger Auto

A private passenger auto is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, not used as a public or livery conveyance for passengers, and not rented to others.

A motor vehicle that is a pickup, panel truck, or van shall be considered a private passenger auto if owned by an individual or by a husband and wife who are residents of the same household and not customarily used in the occupation, profession, or business of the insured other than farming or ranching. A motor vehicle owned by a farm family, copartnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if it is principally garaged on a farm or rand and it otherwise meets the definitions above.

A motor vehicle that is a pickup, panel truck, or van used in the business of the United States Government, or by an employee of the government, may be considered a private passenger auto if it is owned by an individual or by a husband and wife who are residents of the same household if it is not customarily used in any other occupation, profession, or business of the insured other than farming or ranching and liability coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement. The vehicle will be rated as Business Use unless liability only coverage on vehicle.

Auto

As used in this manual, refers to a private passenger auto or a vehicle considered as a private passenger auto.

Liability

As used in this manual, refers only to Bodily Injury and Property Damage coverages.

Single Limit Liability

As used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

Other than Collision

As used in this manual, refers to Other Than Collision damage to a motor vehicle.

Owned

As used in this manual, includes an auto leased under contract for a continuous period of at least six months. If an auto leased contract requires the lessee to provide primary insurance for the lessor, attach the additional insured lessor endorsement.

Personal Auto Policy Eligibility

A personal auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos if they are written on a specified auto basis and they are owned by an individual or by a husband and wife who are residents in the same household.

A personal auto policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more relatives other than husband and wife or resident individuals if they are written on a specified auto basis and coverage is limited in accordance with the miscellaneous type vehicle endorsement.

Exception:

Exposures above may be written under a commercial auto policy when combined with a commercial auto risk.

Classifications

This rule does not apply to risks rated in accordance with the miscellaneous types rule unless otherwise specified. Autos owned by an individual, owned jointly by two or more relatives or resident individuals, are classified as follows:

- **Primary Classifications** – classify the auto according to the age, sex, and marital status of the operators, the use of the auto, and the eligibility of youthful operators for the driving training class and determine the applicable factor form the primary rating factor tables
- **Secondary Classifications –** determine if the auto is a single car or part of a multi car risk. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the plan. Refer to the secondary rating factor table to determine the appropriate factor to be added to, or subtracted from the primary rating factor.
- **Classification Changes –** compute premium adjustments on a pro-rata basis when changes in primary and secondary rating classifications are made. This includes the addition or deletion of an operator during the policy term.
- **Exceptions –** a policy shall not be changed mid-term because of the attained age of an operator of the auto, to effect a change in the driving record sub-classification, or solely due to a change in symbol assignment based on a review of loss experience.

Private passenger autos owned by corporations, copartnerships, or unincorporated associations, and covered by a personal auto policy:

- Owning fewer than five motor vehicles – an owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by the individual provided that auto is not used for business purposes. This rule does not apply to autos that are eligible for rating as van pools in the Commercial Lines Manual – Division 1 – Automobiles.

- Farm family copartnerships or family corporations – an owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with the definition of a private passenger auto, provided that vehicle is not experience rated, not used in an occupation other than farming or ranching or used only in driving to or from work.

Definitions

Business Use – that the use of the auto is required by, or customarily involved in the duties of the applicant or any 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. Business use is not allowed on vehicles titled in a name other than the person to whom this policy is issued.

Farm Use – the auto is principally garaged on a farm or ranch and it is not customarily used in business use, the named insured has a farm liability policy, and it is not customarily used by a college student away from home.

Pleasure Use – no business use, personal use including driving to or from work or school less than three road miles one way, or three or more, but less than 15, road miles one way for not more than two days per week, or not more than two weeks in any five week period.

Work 15 or More Miles - no business use, personal use including driving to or from work or school, three or more, but less than 15 road miles one way, if such usage is more than two days per week, or more than two weeks per five week period, or 15 or more road miles one way, for not more than two days per week, or not more than two weeks in any five week period. Personal use, including driving to or from work or school 15 or more road miles one way more than two days per week or more, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Work 15 or More Miles – no business use or personal use, including driving to or from work or school, 15 or more road miles one way, more than two days per week, or more than two weeks in any five 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.

Age, Sex, and Marital Status classifications:

Youthful operator – an applicant or any other operator resident in the same household as the applicant who customarily operates the auto and is either a youthful unmarried female operator under 25 years of age, a youthful married male operator under 25 years of age, or a youthful unmarried male operator less than 25 years of age.

Age – the age attained on the last birthday

Married – a married person living with his or her spouse and includes a person widowed, divorced, or legally separated only if such person has custody of one or more resident children.

Resident – anyone residing in the same household.

Exceptions:

- A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless the person customarily operates the auto.
- If a youthful unmarried female operator or a youthful unmarried male operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging and does not have a vehicle with them, the auto is rated as if the student is married.

  Note: if the rating factors for a married youthful operator are greater than the factor for an unmarried youthful operator, use the lower factor and corresponding statistical code.

Driver Training:

The applicable driver training classification applies to each youthful operator under 21 years of age where "satisfactory evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- The course included a minimum of 30 clock hours of classroom instruction, plus a minimum of six hours of actual driving experience per student. These requirements may be met by either (1) a minimum of six clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice – driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency; or (2) a minimum of three clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved practice – driving trainer. In this case, only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction. Use of the driver trainer must be authorized by the State Department of Education or other responsible educational agency.
- The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and

- The course was conducted by a recognized secondary school, college, or university and had the approval of the State Department of Education or other responsible educational agency, or
- The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that, by statute or regulation, such school meets the same requirements as schools having official sanction from the responsible state educational agency.

Satisfactory Evidence is a certificate signed by a school official certifying to the fulfillment of the above requirements.

Youthful Operators:

Single car risks – the youthful operator with the highest primary rating factor shall apply.

Multi car risks – assign any youthful principal operators to the auto they most frequently operate.

Exception: if youthful operator owns more than one vehicle (must have policy in his/her name) he/she will be assigned to the highest rated vehicle. Remaining vehicle will be rated as “all other”.

Assign other youthful operators to remaining autos by determining the primary pleasure rating factors of all youthful operators. The remaining youthful operators are assigned to remaining autos as occasional operator.

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 “no youthful operator” classification.

Operators age 30 and over – the principal operator age 30-39 class shall apply if the principal operator of the auto is age 30-39, the principal operator age 40-49 class shall apply if the principal operator of the auto is age 40-49, the principal operator age 50-64 class shall apply if the principal operator of the auto is 50-64, the principal operator age 65-74 class shall apply if the principal operator of the auto is age 65-74, the principal operator age 75-79 class shall apply if the principal operator of the auto is age 75-79, the principal operator age 80-84 class shall apply if the principal operator of the auto is age 80-84, the principal operator age 85 or older class shall apply if the principal operator of the auto is age 85 or

older. If all operators in the household are age 30 or over, the above classes shall apply in accordance with the youthful operator rules.

Excess **Autos** - autos with no principally assigned operator shall be rated using:

- Excess **Autos 1** - shall apply to any vehicle where there is no assigned operator, and
- Excess **Autos 2** - shall apply to any vehicle where there are no assigned operators and all operators in the household are age 40-74.

Multi Car Discount - the applicable multi car rating factor applies if more than one private passenger auto is owned by an individual, corporation, or relative residents and two or more autos are insured in the same company for a minimum of liability coverages.

Total Base Premium - the sum of the base premium for Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverages that apply to the auto.

Pickups and Vans:

Liability and Physical Damage - rate as private passenger. For non-symbol pickups, determine a symbol based on original cost new from the price symbol chart. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, it is rated as a motor home.

Vehicles Equipped with Anti-Theft Devices:

These discounts apply to Other Than Collision coverage only. If a vehicle is equipped with more than one qualifying device, the only single highest discount shall apply. Refer to United Home for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount:

- **Alarm Only (cov. code 1) and Active Disabling Devices (cov. code** 2) - a 5% discount on Other Than Collision coverage shall be afforded on vehicles equipped with alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.
- **Passive Disabling Devices (cov. code 3)** - a 15% discount on Other Than Collision coverage shall be afforded on vehicles equipped with passive disabling devices, which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.

Safety Equipment Discounts:

Passive Restraint Discount - the following discounts apply to Medical Payments. To qualify, the private passenger auto must be equipped with a factor installed automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of 20% discount when the restraint is installed in the driver-side-only position. A 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

Anti-Lock Braking System Discount - a 5% discount for Bodily Injury and Property Damage liability coverages shall be afforded for those private passenger autos equipped with a factory installed four-wheel anti-lock braking system (ABS).

Motor Vehicle Accident Prevention Course Discount:

The discount applies to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, and Collision coverages.

Exception: does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

Private Passenger Auto principally operated by an adult operator (including autos classified under Youthful Non-Principal Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course discount of 10% provided the adult principal operator of the auto is age 55 or over and has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention course.

The 10% Motor Vehicle Accident Prevention course discount shall be applied in accordance only to the auto principally operated by the operator with the course completion certificate and only once to each such auto regardless of the number of operators with course completion certificates.

An approved Motor Vehicle Accident Prevention course shall be approved by the Arkansas Department of Motor Vehicles, be taught by an approved instructor, include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and shall not be self-instructed.

College Graduate Scholastic Achievement Discount:

An insured is NOT eligible for this discount if he/she is a married operator who has been used to classify a vehicle on the policy. This discount shall be provided to each eligible insured on the policy that qualifies for the discount.

A 5% discount on Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverage premiums shall be afforded to those insured who meet the College Graduate Scholastic Achievement discount eligibility criteria set forth below.

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

An insured is eligible for this discount if he/she is under 25 years old and has graduated from a college or university, and his/her cumulative scholastic record shows that he/she attained a grade average of "B" or higher if letter grades are used, or at least a three point average on a four point scale or equivalent.

College Student Out of State:

If a youthful operator is going to college out of state and taking a vehicle with them, we will only insure

this vehicle for the following Border States: Texas, Louisiana, Mississippi, Tennessee, Oklahoma, and Missouri. Any vehicle garaged in a border state will be charged 10%. If a vehicle is garaged in a non-border state, we are unable to insure that vehicle.

Safe Driver Insurance Plan (SDIP)

ELIGIBILITY

Safe Driver Insurance Plan is applied to all eligible autos

An auto is eligible for rating under this plan if it is owned by an individual or owned jointly by two or more relatives or resident individuals; furnished to an individual by a corporation, partnership, or unincorporated association owning less than five motor vehicles and not used for business purposes; and owned by a family partnership or family corporation provided the vehicle is garaged on a farm or ranch, not rated as a part of a fleet, and not used in any occupation other than farming or ranching.

Exceptions:

- The SDIP does not apply to an auto that is used in the business of driver training.
- The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.
- For a private passenger auto not eligible for the plan, add 0.20 to the rating factor otherwise applicable. Refer to statistical plan for codes.

DEFINITIONS

Accidents - points shall be assigned for each accident that occurs during the experience period involving the applicant or any current resident operator while operating an auto. One point is assigned for each at-fault auto accident that results in Bodily Injury or death or total damage to all property including his or her own in excess of $5,000. One point is assigned if, during the experience period, there are two or more accidents each of which results in damage to the property but have not been assigned a point under the reference above.

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions to this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

Exceptions:
No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy, and no points are assigned for accidents occurring under the following instances:

- 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, or

- The applicant, owner, or other resident operator is reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person, or

- 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 this accident, or
- 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, or
- 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, or
- Accidents involving damage by contact with animals or fowl, or
- Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects, or
- Accidents occurring when using auto in response to an emergency if the operator of the time of 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, or
- Accidents occurring prior to being insured with United Home.

DRIVING RECORD SUB-CLASSIFICATION

The driving record sub-classification shall be determined from the number of driving record points accumulated during the experience period as follows:

0 points = sub class 0
1 point = sub class 1
2 points = sub class 2
3 points = sub class 3
4 or more = sub class 4

MULTI CAR RISK

Two car risks - the driving record sub-classification shall apply to the vehicle with the highest total base premium. Total base premium is the sum of the base premium for Bodily Injury and Property Damage Liability, Medical Payments, Other Than Collision, and Collision coverages that apply to the auto.

ADMINISTRATION OF SDIP

New Business - initial information necessary to assign the proper driving record sub-class shall be obtained from an application signed personally by the applicant. The signature of the applicant on all applications received from an agent, broker, or solicitor shall be certified by such agent, broker, or

solicitor.

Renewal Business - information necessary to assign proper renewal driving record sub-class shall be determined from anyone or combination of the company's own records, motor vehicle records, or an application signed by the applicant and producer.

Secondary Classifications – The rating factors applicable to the vehicle type, single or multi car risks, and risk with one or more points assigned under the Safe Driver Insurance Plan, shall be determined by the addition or subtraction of the appropriate factor from the table applicable to 1971 and later model autos below to the primary rating factor. The two digit codes are to be appended to the four digit code corresponding to the primary rating factor to which the factor in this table is added or subtracted.

Model Year/Age Groups Other Than Collision and Collision Coverages

Where model year is used in rating, the model year of the auto is the year assigned by the auto manufacturer. Rebuilt or structurally altered autos - the model year of the chassis determines the model year of the auto. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

Where age is used in rating - rebuilt or structurally altered autos, the age of the chassis determines the age of the auto. Coding for model year - code the last two digits of the model year. For example: code 1991 vehicles as 91.

Policy Period

Premium charged for policy terms not exceeding 12 months is for six-month policies. The rate pages reflect a six-month premium. Policies issued with an effective date on the 29th, 30th, or 31st of any month, the first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy. Premium for this extended coverage of one to three days may be waived. Other short term policies written for other than six months shall be written on a pro-rata basis in accordance with the Pro Rata table in the cancellation rule.

Exceptions:

The premium is computed pro-rata:

- When coverage is written to secure a common policy date with other coverages or lines of insurance.
- When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
- When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

Changes

The United Home Change Request, or the Personal Policy Change Request form, must be completed for additions, changes, and deletions or the company can be contacted directly by fax or e-mail. All changes requiring premium adjustments shall be computed pro-rata.

If an auto or form of coverage that was canceled from a policy at the request of the insured is reinstated with 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

A minimal premium refund ($5.00) will not be returned if the insured requests cancellation of coverage, reduction of limits of liability, or an increase in deductible except that actual return premium shall be returned at the request of the insured. Minimal premium is $5.00. If the limits of liability are increased because of a change in limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

Cancellation

The UHIC Cancellation Request Policy Release form must be completed and signed by the insured when requesting cancellation. Flat cancellation will be allowed on policies not accepted by the insured if the policy is returned to United Home within ten days of the issued date. We must have verification of replacement coverage on the effective date.

If the company or the insured cancels a policy, vehicle, or form of coverage, the return premium will be pro-rated. United Home may cancel any policy with at least ten days notice due to a substantial change in the risk we assume. We consider the following situations to be a substantial change in risk:

- any license suspension due to the driving record of an individual in the household
- any household member currently having a revoked, suspended, canceled, or expired driver's license.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar separately for each coverage provided by the policy. A premium involving $.50 or more shall be rounded to the next higher whole dollar. This procedure shall apply to all interim premium adjustments including endorsement or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure", as used herein, shall mean each premium developed after the application of all applicable adjustments for each auto if written on a per car basis and for all other auto business.

Suspension

Under any policy providing just Physical Damage coverage, only Collision may be suspended. Insurance covering a private passenger auto, which is withdrawn from service for a period of at least 30 consecutive days because of a strike, may be suspended. Pro-rata return premium on such vehicles shall be granted 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 a description of each auto, the dates between which it was laid up because of the strike, and 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.

Uninsured Motorists Coverage

Provides coverage for Bodily Injury to an insured under his or her own policy for which an insured motorist is legally liable. This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach the applicable endorsement.

Exceptions:

- The named insured has the right to reject such coverage in writing.
- After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage .
- The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchased liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorist coverage must be offered in amounts up to the liability limits on the policy.

Note: for new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing. For new policies written on or after January I, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals, on or after July 30, 1999, notice that increased limits are available.
If such renewal policy has Uninsured Motorists coverage at limits less than the liability limits provided on the policy, increased limits shall be afforded unless a named insured requests such coverage in writing.

Property Damage

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

Exceptions:

- Property Damage Uninsured Motorists limits shall be made available up to the policy's property

damage liability limits.

- The named insured has the right to reject Property Damage Uninsured Motorists coverage in writing.
- After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for single and multi car risks. Rates for multi car risks are on a per car basis. Apply these rates to each car including the first car classification factors.

Underinsured Motorist Coverage

Provides coverage for the difference between the liable drivers bodily injury limits and the bodily injury damages incurred by the person insured.
This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility Law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance, or use of any motor vehicle in Arkansas.

Exception:
If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing. This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage. After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
If Underinsured Motorists coverage is provided, the coverage shall apply to all vehicles insured under the policy. Uninsured Motorists coverage and Underinsured Motorists coverage must be provided at the same limits.
Rates for increased limits coverage are displayed on the rate pages. Underinsured Motorists coverage rates are provided for single and multi car risks. Rates for multi car risks are on a per car basis. Apply these rates to each car including the first car. Classification factors do not apply to the rates for this coverage.

Deductible Insurance

Deductible liability insurance is not available. Other Than Collision deductibles, for which no premium is shown, charge the following percentage of the $100 deductible Other Than Collision premium:

$100 deductible (010) = 105%
$200 deductible (015) = 95%
$250 deductible (055) = 87%
$500 deductible (726) = 71%

$1000 deductible (727) =56%

Collision deductibles for which no premium is shown, charge the following percentage for the $200 deductible Collision premium:

$200 deductible (075) = 117%
$250 deductible (076) = 112%
$500 deductible (077) = 95%
$1000 deductible (078)= 69%

Increased Limits/Transportation Expenses

This coverage may be written only when Other Than Collision coverage is afforded. Not available for motor homes. Limits available are $20.00 per day, $600.00 maximum, and $30.00 per day, $900.00 maximum. Attach Increased Limits Transportation endorsement. Refer to rate pages.

Towing and Labor Costs

This coverage may be written only for private passenger autos that are provided Other Than Collision coverage. Not available for motor homes. Limits available are $25, $50, and $75. Attach the Towing and Labor Costs coverage endorsement. Refer to rate pages.

Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs, and other Media

Extra coverage may be purchased for the following if Other Than Collision coverage is attached to the vehicle. Attach coverage form for Excess Sound Reproducing Equipment, Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs, and other Media endorsement.

Sound Reproducing Tapes (cov. code 064)

Coverage is available for tapes, wires, discs, and other accessories used with sound reproduction equipment permanently installed in the auto. Refer to the miscellaneous rates pages. Attach coverage for tapes, records, or other devices endorsement.

Sound Receiving and Transmitting Equipment (cov. code 014)

Coverage for loss of, or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio, or telephone including its accessories, equipment, and antenna, is available if the equipment is not permanently installed in the owned auto. Refer to the miscellaneous rate pages. Attach coverage for sound receiving and transmitting equipment endorsement. This rule does not apply

to equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

Audio, Visual and Data Electronic Equipment (cov. code 014)

Coverage for loss of or damage to any Audio, Visual and Data Electronic Equipment permanently installed in the owned auto. This rule does not apply to the equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

Customizing Equipment Coverage

Other Than Collision and Collision coverage for customizing equipment may be purchased on a stated amount basis for any panel truck, pickup, or van insured for physical damage coverage. Refer to the customizing equipment coverage (stated amount insurance) endorsement for the extent of coverage.

The cost of customized equipment should not be considered when determining the symbol of the vehicle. The customizing charge determined in this rule is the only charge for customized equipment on a vehicle. The charge for customizing is made only when the customizing equipment coverage (stated amount insurance) endorsement is attached.

If Collision or Other Than Collision coverage for customizing is purchased, the vehicle must have the corresponding Collision or Other Than Collision coverage. The customizing deductibles shall be the same as the vehicle deductibles.

Furnishings or equipment not factory installed, but attached to or made part of your covered auto.

United Home automatically provides up to $1,500 customized equipment per vehicle at no additional cost. Additional amounts rated for are in excess of this extension of coverage.

Examples include:
- special carpeting and insulation
- cooking or sleeping facilities
- custom murals
- paintings
- oversized windows
- truck covers or toppers
- masks or bras
- bicycle carriers
- luggage racks
- bars
- furniture
- height extending roofs
- customized paint
- other decals or graphics

- tool boxes
- running boards
- car covers
- pickup bed mats or liners
- ski carriers

If "Other than Collision or "Collision" coverage applies to a covered auto, if the insured repairs glass damage to a covered vehicle window then the applicable coverage deductible is waived.

Rule Description: Arkansas Medical Payments Insurance, Work Loss Coverage, and Accidental Death Benefit

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, motorcycle, motor scooter, motor bike, or similar motor vehicle registered or principally garaged in Arkansas. If one or more of these coverages are afforded, attach the applicable endorsement to the policy.

Exceptions: The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

COVERAGE AND RATES

Medical Payments Limits

Statutory limit per person is $5000. Lower or higher limits are permitted only when the named insured has rejected the statutory limit. A maximum limit of $5000 applies to pedestrians who are other than the named insured or a relative. Basic and Increased Limits of Personal Auto Medical Payments coverage may be purchased only when the named insured has rejected Arkansas Medical Payments coverage. Refer to the Exceptions to Eligibility for rejection procedures.
Use the base rates. Classification factors do not apply. When adding Work Loss coverage and/or Accidental Death Benefit to outstanding policies, charge 10% of the annual rates for each month, or part of the month, insured up to a maximum for the rate per car, per year, shown on the rate pages.

Work Loss Coverage Limits

Maximum per person for an income earner is $140 per week for 52 weeks, or for a non-income earner, $70 per week for 52 weeks.

Accidental Death Benefit Limits

Maximum per person is $5000. Rates are displayed on the rate pages. The classification factors do NOT apply.

Miscellaneous Types

ANTIQUE AUTOS

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old, and is maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. They may be insured on a stated amount basis only. Two photographs of the vehicle, and a professional appraisal, must accompany the application. The vehicle may not be used for any purposes other than pleasure use. Liability coverage may be written without Physical Damage.

For Liability, charge 40% of the private passenger base rate. For Medical Payments, Uninsured and Underinsured Motorists, charge the private passenger base rate. For Physical Damage, refer to the miscellaneous rate pages. Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

CLASSIC AUTOS

A classic auto is a motor vehicle of the private passenger type that is ten or more years old, 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 year. They may be insured on a stated amount basis only. Two photographs and a professional appraisal of the vehicle must accompany the application. Liability, Medical Payments, Uninsured and Underinsured Motorists are classified and rated as a private passenger vehicle.

For Physical Damage, attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement. Determine the stated amount of coverage applicable to the vehicle. Assign a symbol based on the stated amount from the table for 1990 and subsequent model years in the price symbol charge. Classify and rate as a private passenger auto using the base rate for the current model year. See price and symbol chart.

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER

AUTOS

A trailer will be put in the plan it qualifies for unless it is the only vehicle in that plan. In those cases, it will be put in the plan with the vehicles. Two pictures of the trailer are required.

Liability

A personal auto policy affording Liability coverage covers trailers designed for use with a private passenger auto, pickup, or van without additional premium charge and without specific description of the trailer as long as the trailer is being pulled by the auto. Coverage is not provided for a trailer used for business purposes with other than private passenger auto, owned pickup or van, or when no auto is

owned by the insured.

Medical Payments

A personal auto policy affording Medical Payments coverage provides coverage for trailers without additional premium charge and without specific description of the trailer if designed for use with a private passenger auto, pickup, or van. Coverage is not provided for a trailer used for business purposes with other than a private passenger auto, owned pickup or van, when no auto is owned by the insured or located for use 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.

Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) endorsement.

Recreational Trailer

Non self-propelled recreational units equipped with living quarters including cooking, dining, plumbing, or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer.

All Other Trailers

Refer to miscellaneous pages

ADDITIONAL INSURED

A lessor may be named as an additional insured - see form PP 03 1908 86. There is no charge for this coverage.

MOTOR HOMES

A motor home is a motor vehicle equipped with a living area that is an integral part of the vehicle chassis, or a pickup truck with a permanently attached camper body with a living area. The living area must have facilities for cooking and sleeping. The vehicle must be designed and manufactured as a motor home. Coverage may be provided for motor homes that are used strictly for pleasure use. No business use, rental, or lease. Towing and Rental Reimbursement are not available. Provide two photos, both sides. Supporting coverage is required.

CUSTOM FURNISHINGS, AWNINGS, AND CABANAS

Coverage for damage to your auto excludes loss to awnings, cabanas, and equipment designed to create additional living facilities, custom furnishings, or equipment in or upon any pickup or van. Pictures, and a request for coverage, must be submitted prior to acceptance. The cost new of these additions will be added to the cost new of the vehicle to determine a symbol.

COVERED PROPERTY

Coverage is provided for loss to TV antennas, awning or cabanas, or equipment designed to create additional living facilities in a motor home all when attached to the motor home. Please provide company with description and value of such property.

TRIP INTERRUPTION COVERAGE

Trip Interruption Coverage is available only for vehicles to which both Collision and Other Than Collision coverage are afforded.

Trip Interruption Coverage endorsement CPP 13 02) provides up to $600 of transportation expenses incurred in the event of a physical damage, mechanical, or electrical breakdown of a specific vehicle. The loss must occur over 100 miles from the insured primary residence and is withdrawn from use for 24 hours. Expenses incurred are for lodging and meals in the event of a covered loss are also provided.

Rating Territories

The rate pages display rates by territory. A rating territory is a geographical area defined in terms of the US Postal Service (USPS) zip codes as shown on the territory definitions pages.

Determine the applicable rating territory based on the zip code of the location of principal garaging of the vehicle. If the zip code of the mailing address differs from the zip code of the location of principal garaging, use the zip code of the garaging location to assign the rating territory.

As the USPS changes zip code boundaries, a new zip code may be created. If this new zip code is not yet listed in the territory definitions, use the zip code that formerly applied to the risk before the zip code boundaries were changed in order to determine the rating territory for a risk located in the new zip code.

Future USPS zip code changes will be reflected in United Home's territory definitions in accordance with the United Home zip code territory maintenance procedures on file with the insurance department. Manual pages will be updated on a regular basis to reflect future zip code changes.

Motor Homes and Recreational Vehicles – Physical Damage Coverage Only

For liability, charge 50% of the applicable premium form the rate pages. Primary and secondary factors do not apply.

For Physical Damage, determine the stated amount value including the value of any custom built additions. Assign a symbol based on the stated amount using the model year of the motor home. Charge 50% of the rates. Primary and secondary factors do not apply.

Personal Injury Protection

Refer to territory rate pages Death Benefits.

Customized Equipment Coverage

Multiply applicable base rate by the deductible factor and applicable classification factor. $500 of customized coverage is included at no charge. Rates are based on $100 Other Than Collision and $200 Collision deductibles.

Trip Interruption Coverage
$600 coverage

Tier B = $9 per vehicle

Tier D = $7 per vehicle

Unacceptable Vehicles

The following vehicles may not be written by United Home.

- Alfa Romeo Aston Martin Avanti
- Dae Woo
- De Lorean De Tomaso
- Electric or Battery Cars (Hybrids are acceptable)
- Excalibur
- Ferrari
- Fiat
- 15 passenger vans
- Grey Market
- Kit Cars
- Lamborghini
- Lancia
- Maserati
- Opel
- Pantera
- Rolls Royce
- Sterling
- Triumph
- Yugo

The following vehicles may be written as new business with United Home with prior underwriting approval and all operators in household have nine years of driving experience with acceptable driving records.

- Chevy Corvette

- Ford Mustang
- GEO Storm
- All Jaguar
- Mitsubishi 3000
- Nissan - any Z or ZX
- Plymouth Prowler
- Suzuki Samurai, Sidekick, Vitara
- Toyota Supra, MR2

Pictures are required on any vehicle that has a modified suspension, motor or drive train. If physical damage is requested on any modified vehicle, an appraisal or customized equipment schedule is included.

No prior underwriter approval is required on vehicles listed on the restricted vehicles list when all operators/drivers in household are over the age of 35 and have acceptable driving records.

Major Violations

Major violations are considered for 5 years. Including, but not limited to, those listed below:

ACI	Failure to Report Accident
Cl1	(DC) DWI .04 Alcohol CMV
Cl2	(DC) DWI.10 Alcohol CMV
C13	(DC) CMV Refuse Intoxication
C14	(DC) CMV DUI Controlled Substance
CIS	CMV Leaving Scene
C16	CMV Felony Use
C17	(DC) CMV Felony/Controlled Substance
C18	F Excess Speed CMV - 15 mph/over C20 REckless Driving CMV
DDI	(DC) DWI 1
DD2	(DC) DWI 2
DD3	(DC) DWI 3
DD4	(DC) DWI 4
DDS	(DC) DWI 5
DD6	(DC) DWI 6
D13	(DC) Refuse Intoxication Test D 16 Impaired
D17	(DC) Refuse Test - Minor
DUI	(DC) DUI 1.02/more
DU2	(DC) DUI 2.02/more
DU3	(DC) DUI 3.02/more
FEI	Felony with Vehicle
HR3	Leaving Scene of Accident HR 4 Evading Arrest
HR6	Fleeing with Vehicle
PA4	Passing Stopped School Bus RKl Reckless Driving

RW5	Failure to Yield to School Bus
SP1	Racing on Highway
SPS	Speed 21-30 mph
SP9	Speed 31 mph or more
VRI	Driving While Revoked VR2 Driving While Suspended
VR7	Driving While License Canceled