

SERFF Tracking Number: AGMK-127165510 State: Arkansas
Filing Company: 21st Century North America Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 11-03-815-163
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: /11-03-815-163

Filing at a Glance

Company: 21st Century North America Insurance Company
Product Name: Private Passenger Automobile SERFF Tr Num: AGMK-127165510 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 11-03-815-163 State Status:
(PPA)
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Authors: Linda Maier, Deb Small Disposition Date: 06/21/2011
Date Submitted: 05/20/2011 Disposition Status: Filed
Effective Date Requested (New): 06/27/2011 Effective Date (New): 06/26/2011
Effective Date Requested (Renewal): 08/03/2011 Effective Date (Renewal):
08/03/2011

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: 11-03-815-163 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/21/2011
State Status Changed: Deemer Date:
Created By: Deb Small Submitted By: Linda Maier
Corresponding Filing Tracking Number:
Filing Description:
The attached manual pages reflect a rate and rule revision for the state of Arkansas. The overall rate level effect of the proposed changes is +2.2%. Details are provided in the supporting documentation.

Company and Contact

Filing Contact Information

Deb Small, Senior Actuarial Analyst deb.small@21st.com
3 Beaver Valley Road 302-252-2306 [Phone]
Wilmington, DE 19803 302-252-2454 [FAX]

SERFF Tracking Number: AGMK-127165510 State: Arkansas
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 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

Filing Company Information

21st Century North America Insurance CoCode: 32220 State of Domicile: New York
 Company
 3 Beaver Valley Road Group Code: 212 Company Type: Property &
 Casualty
 Wilmington, DE 19803 Group Name: ZURICH INS GRP State ID Number:
 (302) 252-2165 ext. 2165[Phone] FEIN Number: 13-3333609

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 for one rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
21st Century North America Insurance Company	\$100.00	05/20/2011	47839976

SERFF Tracking Number: AGMK-127165510 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: /11-03-815-163

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/21/2011	06/21/2011

SERFF Tracking Number: AGMK-127165510 State: Arkansas
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 Company Tracking Number: 11-03-815-163
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 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

Disposition

Disposition Date: 06/21/2011
 Effective Date (New): 06/26/2011
 Effective Date (Renewal): 08/03/2011
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
21st Century North America Insurance Company	%	2.200%	\$83,290	2,057	\$3,759,020	5.600%	-1.600%

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 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Support	Filed	Yes
Rate	Base Rate Pages - Program 31	Filed	Yes
Rate	Base Rate Pages - Program 32	Filed	Yes
Rate	Deductible Rate Page - Programs 31, 32, 33, 35, 50	Filed	Yes

SERFF Tracking Number: AGMK-127165510 State: Arkansas
 Filing Company: 21st Century North America Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 11-03-815-163
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.900%
Effective Date of Last Rate Revision: 12/13/2010
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
21st Century North America Insurance Company	%	2.200%	\$83,290	2,057	\$3,759,020	5.600%	-1.600%

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 Company Tracking Number: 11-03-815-163
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 06/21/2011	Base Rate Pages - Program 31	AR-31-R-1 to AR-31-R-2	Replacement	AR 21CNAI Rate Pages - Program 31 R-1 to R-2 - 062711.pdf
Filed 06/21/2011	Base Rate Pages - Program 32	AR-32-R-1 to AR-32-R-2	Replacement	AR 21CNAI Rate Pages - Program 32 R-1 to R-2 - 062711.pdf
Filed 06/21/2011	Deductible Rate Page - Programs 31, 32, 33, 35, 50	AR-31-R-4, AR-32-R-4, AR-33-R-4, AR-35-R-4, AR-50-R-4	Replacement	AR 21CNAI Rate Pages - R-4 (all programs) - 062711.pdf

**PRIVATE PASSENGER AUTOMOBILE MANUAL
COMPANY: 21st CENTURY NORTH AMERICA INSURANCE COMPANY
PROGRAM 31
AUTOMOBILE BASE RATES FOR THE STATE OF ARKANSAS CODE 03**

Coverage	TERRITORIES																
	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25/50 Bodily Injury	318	251	264	256	300	339	306	250	257	256	281	255	304	294	253	218	234
\$25,000 Property Damage	246	195	205	198	234	263	237	194	200	198	218	198	236	228	196	171	182
\$75,000 Single Limit Liability	647	512	537	521	612	690	623	509	524	521	572	520	620	599	515	446	477
\$5,000 Medical Payments	85	83	92	91	90	122	121	85	83	83	99	90	91	104	85	82	100
\$100 Deductible Model Year 2007, Symbol 2 Comprehensive	76	78	122	122	85	102	81	118	71	73	145	122	110	143	120	99	124
\$200 Deductible Model Year 2007, Symbol 2 Collision	270	258	292	280	263	297	306	274	257	258	306	280	287	311	279	274	287

PRIVATE PASSENGER AUTOMOBILE MANUAL
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PROGRAM 31
AUTOMOBILE BASE RATES FOR THE STATE OF ARKANSAS CODE 03

Coverage	TERRITORIES																	
	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911	
\$25/50 Uninsured Motorists Bodily Injury Single Car	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
\$25/50 Uninsured Motorists Bodily Injury Multi-Car (per car)	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
\$25,000 Uninsured Motorists Property Damage Single Car	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
\$25,000 Uninsured Motorists Property Damage Multi-Car (per car)	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
\$50,000 Single Limit Uninsured Motorists Bodily Injury Only Single Car	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
\$50,000 Single Limit Uninsured Motorists Bodily Injury Only Multi-Car (per car)	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
\$75,000 Single Limit Uninsured Motorists BI and PD Single Car	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
\$75,000 Single Limit Uninsured Motorists BI and PD Multi-Car (per car)	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
\$25/50 Underinsured Motorists Bodily Injury Single Car	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
\$25/50 Underinsured Motorists Bodily Injury Multi-Car (per car)	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
\$50,000 Single Limit Underinsured Motorists Bodily Injury Only Single Car	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
\$50,000 Single Limit Underinsured Motorists Bodily Injury Only Multi-Car (per car)	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14

**PRIVATE PASSENGER AUTOMOBILE MANUAL
COMPANY: 21st CENTURY NORTH AMERICA INSURANCE COMPANY
PROGRAM 32
AUTOMOBILE BASE RATES FOR THE STATE OF ARKANSAS CODE 03**

Coverage	TERRITORIES																
	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25/50 Bodily Injury	267	212	220	215	254	286	255	211	218	216	238	215	260	247	211	186	199
\$25,000 Property Damage	291	232	244	235	278	309	281	230	237	236	258	235	281	268	230	203	213
\$75,000 Single Limit Liability	624	496	519	503	595	668	600	494	510	507	556	503	606	577	494	435	462
\$5,000 Medical Payments	125	124	135	132	132	181	177	128	125	124	147	132	134	151	128	119	148
\$100 Deductible Model Year 2007, Symbol 2 Comprehensive	92	96	154	156	108	130	101	149	90	92	187	154	143	183	149	125	158
\$200 Deductible Model Year 2007, Symbol 2 Collision	313	298	343	323	306	345	350	320	295	297	356	323	329	356	320	317	325

PRIVATE PASSENGER AUTOMOBILE MANUAL
COMPANY: 21st CENTURY NORTH AMERICA INSURANCE COMPANY
PROGRAM 32
AUTOMOBILE BASE RATES FOR THE STATE OF ARKANSAS CODE 03

Coverage	TERRITORIES																
	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25/50 Uninsured Motorists Bodily Injury Single Car	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
\$25/50 Uninsured Motorists Bodily Injury Multi-Car (per car)	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
\$25,000 Uninsured Motorists Property Damage Single Car	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
\$25,000 Uninsured Motorists Property Damage Multi-Car (per car)	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
\$50,000 Single Limit Uninsured Motorists Bodily Injury Only Single Car	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
\$50,000 Single Limit Uninsured Motorists Bodily Injury Only Multi-Car (per car)	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
\$75,000 Single Limit Uninsured Motorists BI and PD Single Car	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
\$75,000 Single Limit Uninsured Motorists BI and PD Multi-Car (per car)	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
\$25/50 Underinsured Motorists Bodily Injury Single Car	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
\$25/50 Underinsured Motorists Bodily Injury Multi-Car (per car)	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
\$50,000 Single Limit Underinsured Motorists Bodily Injury Only Single Car	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
\$50,000 Single Limit Underinsured Motorists Bodily Injury Only Multi-Car (per car)	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17

21st CENTURY NORTH AMERICA INSURANCE COMPANY

ARKANSAS RATE PAGES

Program 31

PERSONAL AUTOMOBILE MANUAL

RULE 11.A.3. DEDUCTIBLE INSURANCE

a. COMPREHENSIVE

For Comprehensive Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$100 Deductible Comprehensive Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
Full Coverage	135%	135%	135%	135%	135%	135%	135%	135%	135%
\$50	105%	105%	105%	105%	105%	105%	110%	107%	105%
\$100	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$200	87%	88%	92%	87%	88%	92%	86%	88%	94%
\$250	84%	85%	89%	84%	85%	89%	82%	84%	90%
\$300	78%	80%	85%	78%	80%	85%	77%	79%	85%
\$400	72%	74%	80%	72%	74%	80%	71%	73%	80%
\$500	68%	69%	77%	68%	69%	77%	66%	68%	75%
\$1,000	50%	52%	66%	50%	52%	66%	48%	50%	62%

b. COLLISION

For Collision Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$200 Deductible Collision Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
\$50	150%	150%	150%	150%	150%	150%	150%	150%	150%
\$100	115%	115%	115%	115%	115%	115%	115%	115%	115%
\$200	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$250	98%	98%	98%	98%	98%	98%	98%	98%	98%
\$300	95%	96%	97%	95%	96%	97%	94%	94%	96%
\$400	91%	92%	93%	91%	92%	93%	88%	89%	92%
\$500	85%	86%	87%	85%	86%	87%	82%	84%	89%
\$1,000	56%	60%	65%	56%	60%	65%	56%	60%	65%

c. Percentage of Loss Deductibles For Comprehensive and Collision Coverages

This Coverage is available at:

- (1.) Comprehensive
25% Deductible subject to a \$100 minimum, \$500 maximum. Charge 90% of the \$100 Deductible rate.
- (2.) Collision
25% Deductible subject to a \$200 minimum, \$500 maximum. Charge 90% of the \$200 Deductible rate.

21st CENTURY NORTH AMERICA INSURANCE COMPANY

ARKANSAS RATE PAGES

PROGRAM 32

PERSONAL AUTOMOBILE MANUAL

RULE 11.A.3. DEDUCTIBLE INSURANCE

a. COMPREHENSIVE

For Comprehensive Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$100 Deductible Comprehensive Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
Full Coverage	135%	135%	135%	135%	135%	135%	135%	135%	135%
\$50	105%	105%	105%	105%	105%	105%	110%	107%	105%
\$100	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$200	87%	88%	92%	87%	88%	92%	86%	88%	94%
\$250	84%	85%	89%	84%	85%	89%	82%	84%	90%
\$300	78%	80%	85%	78%	80%	85%	77%	79%	85%
\$400	72%	74%	80%	72%	74%	80%	71%	73%	80%
\$500	68%	69%	77%	68%	69%	77%	66%	68%	75%
\$1,000	50%	52%	66%	50%	52%	66%	48%	50%	62%

b. COLLISION

For Collision Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$200 Deductible Collision Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
\$50	150%	150%	150%	150%	150%	150%	150%	150%	150%
\$100	115%	115%	115%	115%	115%	115%	115%	115%	115%
\$200	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$250	98%	98%	98%	98%	98%	98%	98%	98%	98%
\$300	95%	96%	97%	95%	96%	97%	94%	94%	96%
\$400	91%	92%	93%	91%	92%	93%	88%	89%	92%
\$500	85%	86%	87%	85%	86%	87%	82%	84%	89%
\$1,000	56%	60%	65%	56%	60%	65%	56%	60%	65%

c. Percentage of Loss Deductibles For Comprehensive and Collision Coverages

This Coverage is available at:

- (1.) Comprehensive
25% Deductible subject to a \$100 minimum, \$500 maximum. Charge 90% of the \$100 Deductible rate.
- (2.) Collision
25% Deductible subject to a \$200 minimum, \$500 maximum. Charge 90% of the \$200 Deductible rate.

21st CENTURY NORTH AMERICA INSURANCE COMPANY

ARKANSAS RATE PAGES

PROGRAM 33

PERSONAL AUTOMOBILE MANUAL

RULE 11.A.3. DEDUCTIBLE INSURANCE

a. COMPREHENSIVE

For Comprehensive Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$100 Deductible Comprehensive Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
Full Coverage	135%	135%	135%	135%	135%	135%	135%	135%	135%
\$50	105%	105%	105%	105%	105%	105%	110%	107%	105%
\$100	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$200	87%	88%	92%	87%	88%	92%	86%	88%	94%
\$250	84%	85%	89%	84%	85%	89%	82%	84%	90%
\$300	78%	80%	85%	78%	80%	85%	77%	79%	85%
\$400	72%	74%	80%	72%	74%	80%	71%	73%	80%
\$500	68%	69%	77%	68%	69%	77%	66%	68%	75%
\$1,000	50%	52%	66%	50%	52%	66%	48%	50%	62%

b. COLLISION

For Collision Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$200 Deductible Collision Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
\$50	150%	150%	150%	150%	150%	150%	150%	150%	150%
\$100	115%	115%	115%	115%	115%	115%	115%	115%	115%
\$200	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$250	98%	98%	98%	98%	98%	98%	98%	98%	98%
\$300	95%	96%	97%	95%	96%	97%	94%	94%	96%
\$400	91%	92%	93%	91%	92%	93%	88%	89%	92%
\$500	85%	86%	87%	85%	86%	87%	82%	84%	89%
\$1,000	56%	60%	65%	56%	60%	65%	56%	60%	65%

c. Percentage of Loss Deductibles For Comprehensive and Collision Coverages

This Coverage is available at:

- (1.) Comprehensive
25% Deductible subject to a \$100 minimum, \$500 maximum. Charge 90% of the \$100 Deductible rate.
- (2.) Collision
25% Deductible subject to a \$200 minimum, \$500 maximum. Charge 90% of the \$200 Deductible rate.

21st CENTURY NORTH AMERICA INSURANCE COMPANY

ARKANSAS RATE PAGES

PROGRAM 35

PERSONAL AUTOMOBILE MANUAL

RULE 11.A.3. DEDUCTIBLE INSURANCE

a. COMPREHENSIVE

For Comprehensive Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$100 Deductible Comprehensive Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
Full Coverage	135%	135%	135%	135%	135%	135%	135%	135%	135%
\$50	105%	105%	105%	105%	105%	105%	110%	107%	105%
\$100	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$200	87%	88%	92%	87%	88%	92%	86%	88%	94%
\$250	84%	85%	89%	84%	85%	89%	82%	84%	90%
\$300	78%	80%	85%	78%	80%	85%	77%	79%	85%
\$400	72%	74%	80%	72%	74%	80%	71%	73%	80%
\$500	68%	69%	77%	68%	69%	77%	66%	68%	75%
\$1,000	50%	52%	66%	50%	52%	66%	48%	50%	62%

b. COLLISION

For Collision Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$200 Deductible Collision Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
\$50	150%	150%	150%	150%	150%	150%	150%	150%	150%
\$100	115%	115%	115%	115%	115%	115%	115%	115%	115%
\$200	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$250	98%	98%	98%	98%	98%	98%	98%	98%	98%
\$300	95%	96%	97%	95%	96%	97%	94%	94%	96%
\$400	91%	92%	93%	91%	92%	93%	88%	89%	92%
\$500	85%	86%	87%	85%	86%	87%	82%	84%	89%
\$1,000	56%	60%	65%	56%	60%	65%	56%	60%	65%

c. Percentage of Loss Deductibles For Comprehensive and Collision Coverages

This Coverage is available at:

- (1.) Comprehensive
25% Deductible subject to a \$100 minimum, \$500 maximum. Charge 90% of the \$100 Deductible rate.
- (2.) Collision
25% Deductible subject to a \$200 minimum, \$500 maximum. Charge 90% of the \$200 Deductible rate.

21st CENTURY NORTH AMERICA INSURANCE COMPANY

ARKANSAS RATE PAGES

PROGRAM 50

PERSONAL AUTOMOBILE MANUAL

RULE 11.A.3. DEDUCTIBLE INSURANCE

a. COMPREHENSIVE

For Comprehensive Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$100 Deductible Comprehensive Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
Full Coverage	135%	135%	135%	135%	135%	135%	135%	135%	135%
\$50	105%	105%	105%	105%	105%	105%	110%	107%	105%
\$100	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$200	87%	88%	92%	87%	88%	92%	86%	88%	94%
\$250	84%	85%	89%	84%	85%	89%	82%	84%	90%
\$300	78%	80%	85%	78%	80%	85%	77%	79%	85%
\$400	72%	74%	80%	72%	74%	80%	71%	73%	80%
\$500	68%	69%	77%	68%	69%	77%	66%	68%	75%
\$1,000	50%	52%	66%	50%	52%	66%	48%	50%	62%

b. COLLISION

For Collision Deductibles for which no premium is shown on the State Base Rate Pages, charge the following percentage of the \$200 Deductible Collision Premium:

Deductible	2011 and Subsequent			1990 and Subsequent			1989 & Prior		
	ISO Cost New Symbol			ISO Cost New Symbol			ISO Cost New Symbol		
	1-5	6-19	>19	1-4	5-13	>13	1-8	10-13	>13
\$50	150%	150%	150%	150%	150%	150%	150%	150%	150%
\$100	115%	115%	115%	115%	115%	115%	115%	115%	115%
\$200	100%	100%	100%	100%	100%	100%	100%	100%	100%
\$250	98%	98%	98%	98%	98%	98%	98%	98%	98%
\$300	95%	96%	97%	95%	96%	97%	94%	94%	96%
\$400	91%	92%	93%	91%	92%	93%	88%	89%	92%
\$500	85%	86%	87%	85%	86%	87%	82%	84%	89%
\$1,000	56%	60%	65%	56%	60%	65%	56%	60%	65%

c. Percentage of Loss Deductibles For Comprehensive and Collision Coverages

This Coverage is available at:

- (1.) Comprehensive
25% Deductible subject to a \$100 minimum, \$500 maximum. Charge 90% of the \$100 Deductible rate.
- (2.) Collision
25% Deductible subject to a \$200 minimum, \$500 maximum. Charge 90% of the \$200 Deductible rate.

SERFF Tracking Number: AGMK-127165510 State: Arkansas
 Filing Company: 21st Century North America Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 11-03-815-163
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	06/21/2011

Comments:

Attachments:

FORM A-1 21CNAI-Prog 31.pdf
 FORM A-1 21CNAI-Prog 32.pdf
 FORM A-1 21CNAI-Prog 33.pdf
 FORM A-1 21CNAI-Prog 35.pdf
 FORM A-1 21CNAI-Prog 50.pdf

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	06/21/2011

Comments:

Only the rates in Programs 31 and 32 are being revised. The rates in Programs 33, 35 and 50 are identical to those previously submitted, but the forms are included for completeness.

Attachments:

PPA Survey FORM APCS - 21CNAI - Program 31.xls
 PPA Survey FORM APCS - 21CNAI - Program 32.xls
 PPA Survey FORM APCS - 21CNAI - Program 33.xls
 PPA Survey FORM APCS - 21CNAI - Program 35.xls
 PPA Survey FORM APCS - 21CNAI - Program 50.xls

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	06/21/2011

Comments:

Attachments:

FORM RF-1 21CNAI-Prog 31.pdf
 FORM RF-1 21CNAI-Prog 32.pdf
 FORM RF-1 21CNAI-Prog 33.pdf

SERFF Tracking Number: AGMK-127165510 State: Arkansas
 Filing Company: 21st Century North America Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 11-03-815-163
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: /11-03-815-163

FORM RF-1 21CNAI-Prog 35.pdf
 FORM RF-1 21CNAI-Prog 50.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/21/2011
Bypass Reason:	Not applicable		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Filing Support	Filed	06/21/2011
Comments:			
Attachments:			
	Table of Contents - 21CNAI.pdf		
	Section A - Filing Memorandum and Section A, Exhibits 1 - 3.pdf		
	Section B - Explanatory Memorandum and Section B, Exhibits 1 - 13.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 21st Century North America Insurance Company (Program 31)
 NAIC No. (including group #) 212-32220

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

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

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

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

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

- a. Driver Over 55 % 13% (Age 50-59), 20% (Age 60-69), 10% (Age 70-74)
- b. Good Student Discount % 6.1% to 22.2%
- c. Multi-car Discount % 30% Liability, 20% Physical Damage
- d. Accident Free Discount* % 2% to 67% depending on tier, coverage & yrs claim free

*Please Specify Qualification for Discount:

All drivers inforce with the company for more than 1 year with no accidents or major moving violations are eligible.

- e. Anti-theft Discount % 5% to 15%
- f. Other (specify) Homeowners Discount % 10% (BI, PD, MP, Comp, Coll)
- Passive Restraint Discount % 10% to 30% (MP)
- Anti-Lock Brake Discount % 5% (BI, PD)
- Driver Training Discount % 3.2% to 11.8%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? cash/check - \$5.00 per installment,

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

Program	Percentage Difference	Volume
Rate Level Tier 0	-15%	910
Rate Level Tier 1	0%	379
Rate Level Tier 2	25%	289
Rate Level Tier 3	65%	92
Rate Level Tier 4	95%	71
Rate Level Tier 5	150%	2

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

Deborah J. Small
 Signature
 Deborah J. Small
 Printed Name
 Senior Actuarial Analyst
 Title
 (302) 252-2306
 Telephone Number
 deb.small@21st.com
 Email address

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name 21st Century North America Insurance Company (Program 32)
 NAIC No. (including group #) 212-32220

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

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

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

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

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

a. Driver Over 55	%	11% (Age 50-59), 13% (Age 60-69)
b. Good Student Discount	%	2.1% to 27.8%
c. Multi-car Discount	%	30% Liability, 20% Physical Damage
d. Accident Free Discount*	%	2% to 67% depending on tier, coverage & yrs claim free

*Please Specify Qualification for Discount:
All drivers inforce with the company for more than 1 year with no accidents or major moving violations are eligible.

e. Anti-theft Discount	%	5% to 15%
f. Other (specify) Homeowners Discount	%	10% (BI, PD, MP, Comp, Coll)
Passive Restraint Discount	%	0% to 30% (MP)
Anti-Lock Brake Discount	%	5% (BI, PD)
Driver Training Discount	%	1.4% to 15.3%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? cash/check - \$5.00 per installment,

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

Program	Percentage Difference*	Volume
Rate Level Tier 0	-20% to -14%	944
Rate Level Tier 1	3% to 15%	439
Rate Level Tier 2	13% to 26%	336
Rate Level Tier 3	18% to 28%	179
Rate Level Tier 4	20% to 35%	135
Rate Level Tier 5	23% to 55%	108
Rate Level Tier 6	33% to 75%	83
Rate Level Tier 7	52% to 95%	32
Rate Level Tier 8	88% to 138%	22

* vary by coverage, see manual page AR-32-R-9

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

Deborah J. Small

 Signature
 Deborah J. Small

 Printed Name
 Senior Actuarial Analyst

 Title
 (302) 252-2306

 Telephone Number
 deb.small@21st.com

 Email address

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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Company Name 21st Century North America Insurance Company (Program 33)
 NAIC No. (including group #) 212-32220

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

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

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

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

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

- a. Driver Over 55 % 11% (Age 50-59), 13% (Age 60-69)
- b. Good Student Discount % 2.1% to 27.8%
- c. Multi-car Discount % 30% Liability, 20% Physical Damage
- d. Accident Free Discount* % 2% to 73% depending on tier, coverage & yrs claim free

*Please Specify Qualification for Discount:

All drivers inforce with the company for more than 1 year with no accidents or major moving violations are eligible.

- e. Anti-theft Discount % 5% to 15%
- f. Other (specify) Homeowners Discount % 10% (BI, PD, MP, Comp, Coll)
- Passive Restraint Discount % 10% to 30% (MP)
- Anti-Lock Brake Discount % 5% (BI, PD)
- Driver Training Discount % 1.4% to 15.3%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? cash/check - \$5.00 per installment,

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

Program	Percentage Difference*	Volume
Rate Level Tier 0	-21% to -19%	225
Rate Level Tier 1	-7% to -5%	99
Rate Level Tier 2	0%	160
Rate Level Tier 3	10% to 21%	48
Rate Level Tier 4	22% to 43%	22
Rate Level Tier 5	38% to 60%	6
Rate Level Tier 6	47% to 72%	10
Rate Level Tier 7	68% to 130%	5
Rate Level Tier 8	99% to 190%	3

* vary by coverage, see manual page AR-33-R-9

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

Deborah J. Small

 Signature
 Deborah J. Small

 Printed Name
 Senior Actuarial Analyst

 Title
 (302) 252-2306

 Telephone Number
 deb.small@21st.com

 Email address

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name 21st Century North America Insurance Company (Program 35)
 NAIC No. (including group #) 212-32220

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

If yes, list the areas: _____

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

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

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

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

- a. Driver Over 55 % 13% (Age 50-59), 20% (Age 60-69), 10% (Age 70-74)
- b. Good Student Discount % 6.1% to 22.2%
- c. Multi-car Discount % 30% Liability, 20% Physical Damage
- d. Accident Free Discount* % 2% to 67% depending on tier, coverage & yrs claim free

*Please Specify Qualification for Discount:

All drivers inforce with the company for more than 1 year with no accidents or major moving violations are eligible.

- e. Anti-theft Discount % 5% to 15%
- f. Other (specify) Homeowners Discount % 10% (BI, PD, MP, Comp, Coll)
- Passive Restraint Discount % 10% to 30% (MP)
- Anti-Lock Brake Discount % 5% (BI, PD)
- Driver Training Discount % 3.2% to 11.8%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? cash/check - \$5.00 per installment,

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

Program	Percentage Difference	Volume
Rate Level Tier 0	-15%	486
Rate Level Tier 1	0%	137
Rate Level Tier 2	25%	160
Rate Level Tier 3	65%	35
Rate Level Tier 4	95%	51
Rate Level Tier 5	150%	

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

Deborah J. Small

 Signature
 Deborah J. Small

 Printed Name
 Senior Actuarial Analyst

 Title
 (302) 252-2306

 Telephone Number
 deb.small@21st.com

 Email address

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name 21st Century North America Insurance Company (Program 50)
 NAIC No. (including group #) 212-32220

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

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

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

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

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

a. Driver Over 55	%	11% (Age 50-59), 13% (Age 60-69)
b. Good Student Discount	%	2.1% to 27.8%
c. Multi-car Discount	%	30% Liability, 20% Physical Damage
d. Accident Free Discount*	%	2% to 75% depending on tier, coverage & yrs claim free

*Please Specify Qualification for Discount:
All drivers inforce with the company for more than 1 year with no accidents or major moving violations are eligible.

e. Anti-theft Discount	%	5% to 15%
f. Other (specify) Homeowners Discount	%	10% (BI, PD, MP, Comp, Coll)
Passive Restraint Discount	%	10% to 30% (MP)
Anti-Lock Brake Discount	%	5% (BI, PD)
Driver Training Discount	%	1.4% to 15.3%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? cash/check - \$5.00 per installment,

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

Program	Percentage Difference*	Volume
Rate Level Tier 0	-4% to -1%	102
Rate Level Tier 1	17% to 32%	14
Rate Level Tier 2	34% to 56%	12
Rate Level Tier 3	42% to 63%	6
Rate Level Tier 4	57% to 97%	1
Rate Level Tier 5	78% to 141%	
Rate Level Tier 6	84% to 173%	1
Rate Level Tier 7	99% to 220%	3
Rate Level Tier 8	137% to 286%	

* vary by coverage, see manual page AR-50-R-9

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

Deborah J. Small

 Signature
 Deborah J. Small

 Printed Name
 Senior Actuarial Anaylst

 Title
 (302) 252-2306

 Telephone Number
 deb.small@21st.com

 Email address

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 32220
 Company Name: 21st Century North America Ins. Co.(Prog. 31)
 Contact Person: Deborah J. Small
 Telephone No.: (302) 252-2306
 Email Address: deb.small@21st.com
 Effective Date: 6/27/11

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

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$500 Deductible Comp./Coll.

10-30	%
10	%
6.1 - 22.2	%
5 - 15	%
10	%
10-18 comp/11-1	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,124.45	\$1,591.32	\$489.45	\$403.46	\$1,133.87	\$1,604.86	\$493.25	\$406.49	\$1,376.49	\$1,953.34	\$590.77	\$484.49	\$1,087.60	\$1,538.38	\$474.66	\$391.60	\$1,514.18	\$2,151.11	\$646.09	\$528.76
	Minimum Liability with Comprehensive and Collision			\$2,034.67	\$2,897.13	\$826.52	\$673.12	\$2,238.73	\$3,190.33	\$902.51	\$733.89	\$2,308.55	\$3,292.52	\$936.44	\$761.04	\$2,225.08	\$3,172.05	\$896.35	\$728.95	\$2,601.03	\$3,713.68	\$1,049.44	\$851.43
	100/300/50 Liability with Comprehensive and Collision			\$2,260.99	\$3,194.11	\$906.33	\$749.83	\$2,453.44	\$3,470.58	\$976.37	\$805.87	\$2,593.74	\$3,672.07	\$1,028.53	\$847.59	\$2,421.72	\$3,424.95	\$964.60	\$796.43	\$2,894.89	\$4,104.64	\$1,138.63	\$935.68
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,124.45	\$1,591.32	\$489.45	\$403.46	\$1,133.87	\$1,604.86	\$493.25	\$406.49	\$1,376.49	\$1,953.34	\$590.77	\$484.49	\$1,087.60	\$1,538.38	\$474.66	\$391.60	\$1,514.18	\$2,151.11	\$646.09	\$528.76
	Minimum Liability with Comprehensive and Collision			\$2,287.01	\$3,261.18	\$920.48	\$748.29	\$2,555.95	\$3,647.50	\$1,020.51	\$828.31	\$2,567.09	\$3,663.47	\$1,032.21	\$837.64	\$2,553.05	\$3,643.30	\$1,017.99	\$826.28	\$2,908.93	\$4,154.49	\$1,163.22	\$942.47
	100/300/50 Liability with Comprehensive and Collision			\$2,497.03	\$3,533.16	\$992.17	\$818.50	\$2,749.88	\$3,896.35	\$1,084.17	\$892.09	\$2,834.28	\$4,017.58	\$1,116.00	\$917.55	\$2,727.29	\$3,863.89	\$1,075.71	\$885.34	\$3,180.73	\$4,515.23	\$1,242.57	\$1,018.84
2003 Honda Odyssey "EX"	Minimum Liability			\$1,124.45	\$1,591.32	\$489.45	\$403.46	\$1,133.87	\$1,604.86	\$493.25	\$406.49	\$1,376.49	\$1,953.34	\$590.77	\$484.49	\$1,087.60	\$1,538.38	\$474.66	\$391.60	\$1,514.18	\$2,151.11	\$646.09	\$528.76
	Minimum Liability with Comprehensive and Collision			\$2,213.20	\$3,155.16	\$893.11	\$726.39	\$2,461.68	\$3,512.09	\$985.57	\$800.34	\$2,492.13	\$3,555.80	\$1,004.42	\$815.40	\$2,455.84	\$3,503.69	\$981.96	\$797.43	\$2,819.04	\$4,025.34	\$1,129.89	\$915.80
	100/300/50 Liability with Comprehensive and Collision			\$2,428.31	\$3,434.41	\$967.17	\$798.50	\$2,662.09	\$3,770.23	\$1,052.23	\$866.56	\$2,764.47	\$3,917.29	\$1,090.61	\$897.24	\$2,636.75	\$3,733.84	\$1,042.79	\$858.98	\$3,097.00	\$4,394.93	\$1,212.11	\$994.47
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,124.45	\$1,591.32	\$489.45	\$403.46	\$1,133.87	\$1,604.86	\$493.25	\$406.49	\$1,376.49	\$1,953.34	\$590.77	\$484.49	\$1,087.60	\$1,538.38	\$474.66	\$391.60	\$1,514.18	\$2,151.11	\$646.09	\$528.76
	Minimum Liability with Comprehensive and Collision			\$2,518.20	\$3,593.24	\$1,006.20	\$816.87	\$2,851.01	\$4,071.30	\$1,129.91	\$915.81	\$2,801.92	\$4,000.76	\$1,119.28	\$907.29	\$2,857.26	\$4,080.26	\$1,130.79	\$916.50	\$3,190.51	\$4,558.90	\$1,267.62	\$1,025.98
	100/300/50 Liability with Comprehensive and Collision			\$2,712.35	\$3,842.44	\$1,070.47	\$881.13	\$3,024.69	\$4,291.06	\$1,184.09	\$972.04	\$3,053.00	\$4,331.73	\$1,195.53	\$981.19	\$3,010.63	\$4,270.85	\$1,178.74	\$967.74	\$3,442.98	\$4,891.88	\$1,337.92	\$1,095.11
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,124.45	\$1,591.32	\$489.45	\$403.46	\$1,133.87	\$1,604.86	\$493.25	\$406.49	\$1,376.49	\$1,953.34	\$590.77	\$484.49	\$1,087.60	\$1,538.38	\$474.66	\$391.60	\$1,514.18	\$2,151.11	\$646.09	\$528.76
	Minimum Liability with Comprehensive and Collision			\$2,696.52	\$3,849.40	\$1,072.32	\$869.77	\$3,092.31	\$4,417.90	\$1,219.37	\$987.39	\$2,980.90	\$4,257.86	\$1,185.64	\$960.37	\$3,106.24	\$4,437.90	\$1,223.11	\$990.36	\$3,412.39	\$4,877.65	\$1,349.88	\$1,091.79
	100/300/50 Liability with Comprehensive and Collision			\$2,878.46	\$4,081.01	\$1,130.86	\$929.47	\$3,249.44	\$4,613.89	\$1,265.82	\$1,037.43	\$3,219.69	\$4,571.18	\$1,256.16	\$1,029.68	\$3,242.54	\$4,603.94	\$1,263.07	\$1,035.21	\$3,649.64	\$5,188.74	\$1,413.08	\$1,155.25
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,124.45	\$1,591.32	\$489.45	\$403.46	\$1,133.87	\$1,604.86	\$493.25	\$406.49	\$1,376.49	\$1,953.34	\$590.77	\$484.49	\$1,087.60	\$1,538.38	\$474.66	\$391.60	\$1,514.18	\$2,151.11	\$646.09	\$528.76
	Minimum Liability with Comprehensive and Collision			\$2,150.61	\$3,065.25	\$869.91	\$707.83	\$2,395.67	\$3,417.29	\$961.09	\$780.75	\$2,426.35	\$3,461.32	\$980.02	\$795.88	\$2,388.00	\$3,406.21	\$956.80	\$777.31	\$2,747.56	\$3,922.67	\$1,103.38	\$894.60
	100/300/50 Liability with Comprehensive and Collision			\$2,370.00	\$3,350.68	\$945.97	\$781.55	\$2,600.61	\$3,681.95	\$1,029.88	\$848.67	\$2,703.20	\$3,829.30	\$1,068.34	\$879.42	\$2,573.57	\$3,643.07	\$1,019.81	\$840.61	\$3,030.43	\$4,299.31	\$1,187.90	\$975.11

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 32220
 Company Name: 21st Century North America Ins. Co.(Prog. 32)
 Contact Person: Deborah J. Small
 Telephone No.: (302) 252-2306
 Email Address: deb.small@21st.com
 Effective Date: 6/27/11

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10-30	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	2.1 - 27.8	%
ANTI-THEFT DEVICE	5 - 15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	10-18 comp/11-18	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,085.46	\$1,457.85	\$507.85	\$479.28	\$1,083.95	\$1,455.09	\$508.41	\$478.91	\$1,312.81	\$1,772.79	\$596.02	\$567.21	\$1,048.59	\$1,402.71	\$500.41	\$466.30	\$1,448.38	\$1,951.26	\$664.27	\$622.56
	Minimum Liability with Comprehensive and Collision			\$2,146.77	\$2,937.87	\$866.11	\$820.90	\$2,339.33	\$3,204.69	\$942.57	\$887.24	\$2,406.56	\$3,296.47	\$962.80	\$918.04	\$2,339.38	\$3,202.97	\$948.56	\$887.06	\$2,725.66	\$3,730.57	\$1,099.35	\$1,035.11
	100/300/50 Liability with Comprehensive and Collision			\$1,993.04	\$2,705.76	\$901.86	\$862.56	\$2,157.28	\$2,936.32	\$968.88	\$920.70	\$2,238.01	\$3,044.88	\$1,001.12	\$962.25	\$2,152.05	\$2,927.00	\$970.71	\$917.18	\$2,516.23	\$3,425.56	\$1,125.50	\$1,069.70
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,085.46	\$1,457.85	\$507.85	\$479.28	\$1,083.95	\$1,455.09	\$508.41	\$478.91	\$1,312.81	\$1,772.79	\$596.02	\$567.21	\$1,048.59	\$1,402.71	\$500.41	\$466.30	\$1,448.38	\$1,951.26	\$664.27	\$622.56
	Minimum Liability with Comprehensive and Collision			\$2,435.41	\$3,338.81	\$965.90	\$914.60	\$2,688.16	\$3,693.94	\$1,067.86	\$1,003.07	\$2,700.94	\$3,706.29	\$1,064.14	\$1,013.54	\$2,700.34	\$3,708.37	\$1,078.42	\$1,006.89	\$3,074.73	\$4,218.84	\$1,222.32	\$1,149.82
	100/300/50 Liability with Comprehensive and Collision			\$2,242.24	\$3,053.47	\$989.74	\$945.09	\$2,460.82	\$3,360.63	\$1,079.22	\$1,022.71	\$2,492.84	\$3,400.31	\$1,090.38	\$1,046.35	\$2,465.56	\$3,365.33	\$1,085.09	\$1,022.73	\$2,819.50	\$3,849.00	\$1,233.79	\$1,170.73
2003 Honda Odyssey "EX"	Minimum Liability			\$1,085.46	\$1,457.85	\$507.85	\$479.28	\$1,083.95	\$1,455.09	\$508.41	\$478.91	\$1,312.81	\$1,772.79	\$596.02	\$567.21	\$1,048.59	\$1,402.71	\$500.41	\$466.30	\$1,448.38	\$1,951.26	\$664.27	\$622.56
	Minimum Liability with Comprehensive and Collision			\$2,353.04	\$3,223.79	\$936.84	\$887.53	\$2,586.17	\$3,551.25	\$1,030.74	\$969.04	\$2,617.04	\$3,589.17	\$1,034.76	\$986.07	\$2,594.77	\$3,560.64	\$1,039.85	\$971.60	\$2,973.84	\$4,077.81	\$1,186.27	\$1,116.46
	100/300/50 Liability with Comprehensive and Collision			\$2,170.82	\$2,953.73	\$964.16	\$921.25	\$2,372.36	\$3,236.88	\$1,046.53	\$992.74	\$2,420.08	\$3,298.73	\$1,064.50	\$1,022.17	\$2,374.01	\$3,237.20	\$1,051.13	\$991.64	\$2,732.00	\$3,726.70	\$1,202.04	\$1,141.34
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,085.46	\$1,457.85	\$507.85	\$479.28	\$1,083.95	\$1,455.09	\$508.41	\$478.91	\$1,312.81	\$1,772.79	\$596.02	\$567.21	\$1,048.59	\$1,402.71	\$500.41	\$466.30	\$1,448.38	\$1,951.26	\$664.27	\$622.56
	Minimum Liability with Comprehensive and Collision			\$2,693.55	\$3,699.32	\$1,056.90	\$999.38	\$3,007.59	\$4,140.88	\$1,184.04	\$1,109.60	\$2,963.98	\$4,073.44	\$1,156.16	\$1,099.62	\$3,030.91	\$4,171.00	\$1,199.10	\$1,117.34	\$3,390.96	\$4,660.79	\$1,335.26	\$1,254.35
	100/300/50 Liability with Comprehensive and Collision			\$2,466.12	\$3,366.12	\$1,069.88	\$1,019.76	\$2,737.85	\$3,748.24	\$1,181.52	\$1,116.52	\$2,720.95	\$3,718.72	\$1,171.42	\$1,122.16	\$2,752.24	\$3,766.54	\$1,191.38	\$1,120.00	\$3,093.74	\$4,232.30	\$1,333.27	\$1,262.78
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,085.46	\$1,457.85	\$507.85	\$479.28	\$1,083.95	\$1,455.09	\$508.41	\$478.91	\$1,312.81	\$1,772.79	\$596.02	\$567.21	\$1,048.59	\$1,402.71	\$500.41	\$466.30	\$1,448.38	\$1,951.26	\$664.27	\$622.56
	Minimum Liability with Comprehensive and Collision			\$2,881.16	\$3,962.26	\$1,127.00	\$1,062.80	\$3,254.46	\$4,487.58	\$1,279.16	\$1,194.36	\$3,152.31	\$4,337.25	\$1,225.97	\$1,163.02	\$3,288.24	\$4,532.47	\$1,298.58	\$1,205.83	\$3,626.80	\$4,991.64	\$1,424.56	\$1,334.62
	100/300/50 Liability with Comprehensive and Collision			\$2,628.83	\$3,594.17	\$1,131.62	\$1,075.62	\$2,951.95	\$4,048.91	\$1,265.31	\$1,191.16	\$2,884.27	\$3,947.52	\$1,232.90	\$1,178.00	\$2,975.42	\$4,080.02	\$1,279.00	\$1,197.94	\$3,298.28	\$4,519.22	\$1,411.93	\$1,333.48
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,085.46	\$1,457.85	\$507.85	\$479.28	\$1,083.95	\$1,455.09	\$508.41	\$478.91	\$1,312.81	\$1,772.79	\$596.02	\$567.21	\$1,048.59	\$1,402.71	\$500.41	\$466.30	\$1,448.38	\$1,951.26	\$664.27	\$622.56
	Minimum Liability with Comprehensive and Collision			\$2,271.47	\$3,110.83	\$912.12	\$862.56	\$2,500.15	\$3,432.17	\$1,004.87	\$942.81	\$2,531.06	\$3,470.09	\$1,008.63	\$959.72	\$2,507.66	\$3,440.07	\$1,013.67	\$945.04	\$2,880.04	\$3,947.95	\$1,157.90	\$1,087.78
	100/300/50 Liability with Comprehensive and Collision			\$2,100.07	\$2,855.75	\$942.37	\$899.26	\$2,297.77	\$3,133.60	\$1,023.74	\$969.63	\$2,345.51	\$3,195.45	\$1,041.48	\$998.95	\$2,298.45	\$3,132.62	\$1,028.07	\$968.25	\$2,650.65	\$3,614.07	\$1,177.07	\$1,116.09

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 32220
 Company Name: 21st Century North America Ins. Co.(Prog. 33)
 Contact Person: Deborah J. Small
 Telephone No.: (302) 252-2306
 Email Address: deb.small@21st.com
 Effective Date: 8/30/10

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10-30	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	2.1 - 27.8	%
ANTI-THEFT DEVICE	5 - 15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	10-18 comp/11-18	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$947.93	\$1,275.57	\$438.43	\$414.48	\$948.17	\$1,275.26	\$439.61	\$414.79	\$1,144.80	\$1,547.93	\$515.33	\$490.73	\$915.31	\$1,226.82	\$431.78	\$403.00	\$1,257.47	\$1,696.42	\$571.86	\$536.69
	Minimum Liability with Comprehensive and Collision			\$1,895.77	\$2,595.59	\$759.28	\$719.72	\$2,060.44	\$2,826.41	\$826.30	\$777.56	\$2,107.03	\$2,889.32	\$839.43	\$800.09	\$2,071.62	\$2,841.13	\$835.23	\$780.97	\$2,383.62	\$3,265.91	\$956.93	\$901.14
	100/300/50 Liability with Comprehensive and Collision			\$1,756.94	\$2,390.22	\$784.82	\$750.43	\$1,898.82	\$2,589.48	\$843.55	\$801.07	\$1,959.27	\$2,669.94	\$867.82	\$833.62	\$1,903.54	\$2,594.36	\$848.03	\$800.77	\$2,199.92	\$2,999.63	\$974.58	\$926.11
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability			\$947.93	\$1,275.57	\$438.43	\$414.48	\$948.17	\$1,275.26	\$439.61	\$414.79	\$1,144.80	\$1,547.93	\$515.33	\$490.73	\$915.31	\$1,226.82	\$431.78	\$403.00	\$1,257.47	\$1,696.42	\$571.86	\$536.69
	Minimum Liability with Comprehensive and Collision			\$2,152.96	\$2,955.07	\$849.18	\$803.91	\$2,371.79	\$3,262.70	\$938.57	\$881.07	\$2,367.82	\$3,251.84	\$929.46	\$884.73	\$2,397.73	\$3,296.64	\$952.78	\$889.19	\$2,693.07	\$3,698.48	\$1,066.29	\$1,002.94
	100/300/50 Liability with Comprehensive and Collision			\$1,980.31	\$2,701.97	\$864.01	\$824.59	\$2,169.40	\$2,967.84	\$942.43	\$892.25	\$2,184.62	\$2,984.33	\$947.10	\$908.15	\$2,186.03	\$2,989.42	\$951.57	\$896.09	\$2,468.52	\$3,374.76	\$1,070.92	\$1,015.78
2003 Honda Odyssey "EX"	Minimum Liability			\$947.93	\$1,275.57	\$438.43	\$414.48	\$948.17	\$1,275.26	\$439.61	\$414.79	\$1,144.80	\$1,547.93	\$515.33	\$490.73	\$915.31	\$1,226.82	\$431.78	\$403.00	\$1,257.47	\$1,696.42	\$571.86	\$536.69
	Minimum Liability with Comprehensive and Collision			\$2,078.94	\$2,851.65	\$822.93	\$779.54	\$2,280.60	\$3,135.04	\$905.21	\$850.57	\$2,293.42	\$3,147.96	\$903.29	\$860.32	\$2,302.38	\$3,163.19	\$917.80	\$857.25	\$2,603.49	\$3,573.24	\$1,034.15	\$973.27
	100/300/50 Liability with Comprehensive and Collision			\$1,916.11	\$2,612.29	\$840.89	\$803.11	\$2,090.30	\$2,857.13	\$913.04	\$865.37	\$2,120.10	\$2,894.24	\$924.05	\$886.66	\$2,103.34	\$2,873.67	\$920.76	\$867.96	\$2,390.83	\$3,266.16	\$1,042.60	\$989.64
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$947.93	\$1,275.57	\$438.43	\$414.48	\$948.17	\$1,275.26	\$439.61	\$414.79	\$1,144.80	\$1,547.93	\$515.33	\$490.73	\$915.31	\$1,226.82	\$431.78	\$403.00	\$1,257.47	\$1,696.42	\$571.86	\$536.69
	Minimum Liability with Comprehensive and Collision			\$2,384.97	\$3,279.17	\$931.41	\$880.32	\$2,657.37	\$3,662.39	\$1,043.01	\$976.58	\$2,600.95	\$3,577.36	\$1,011.45	\$961.21	\$2,696.29	\$3,714.61	\$1,062.29	\$989.19	\$2,973.74	\$4,090.83	\$1,166.95	\$1,095.90
	100/300/50 Liability with Comprehensive and Collision			\$2,181.51	\$2,983.06	\$936.42	\$891.87	\$2,417.07	\$3,314.49	\$1,034.40	\$976.35	\$2,386.81	\$3,266.64	\$1,019.31	\$975.51	\$2,444.95	\$3,351.90	\$1,048.01	\$984.17	\$2,711.92	\$3,715.04	\$1,159.56	\$1,097.65
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$947.93	\$1,275.57	\$438.43	\$414.48	\$948.17	\$1,275.26	\$439.61	\$414.79	\$1,144.80	\$1,547.93	\$515.33	\$490.73	\$915.31	\$1,226.82	\$431.78	\$403.00	\$1,257.47	\$1,696.42	\$571.86	\$536.69
	Minimum Liability with Comprehensive and Collision			\$2,555.37	\$3,518.07	\$995.41	\$938.07	\$2,880.41	\$3,975.71	\$1,129.37	\$1,053.34	\$2,769.56	\$3,813.65	\$1,074.27	\$1,018.13	\$2,930.82	\$4,044.13	\$1,153.33	\$1,069.99	\$3,184.84	\$4,387.06	\$1,247.24	\$1,167.90
	100/300/50 Liability with Comprehensive and Collision			\$2,329.30	\$3,190.25	\$992.81	\$942.74	\$2,610.50	\$3,586.22	\$1,110.46	\$1,043.96	\$2,533.06	\$3,471.56	\$1,074.66	\$1,025.64	\$2,648.35	\$3,637.67	\$1,128.20	\$1,055.34	\$2,895.01	\$3,971.94	\$1,230.26	\$1,161.06
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$947.93	\$1,275.57	\$438.43	\$414.48	\$948.17	\$1,275.26	\$439.61	\$414.79	\$1,144.80	\$1,547.93	\$515.33	\$490.73	\$915.31	\$1,226.82	\$431.78	\$403.00	\$1,257.47	\$1,696.42	\$571.86	\$536.69
	Minimum Liability with Comprehensive and Collision			\$2,007.47	\$2,752.68	\$801.28	\$757.65	\$2,206.09	\$3,031.89	\$882.84	\$827.86	\$2,218.89	\$3,044.73	\$880.66	\$837.50	\$2,225.80	\$3,057.19	\$894.82	\$833.92	\$2,522.03	\$3,460.47	\$1,009.55	\$948.38
	100/300/50 Liability with Comprehensive and Collision			\$1,854.13	\$2,526.45	\$821.82	\$783.85	\$2,025.68	\$2,767.68	\$893.34	\$845.38	\$2,055.47	\$2,804.73	\$904.13	\$866.55	\$2,036.93	\$2,781.75	\$900.51	\$847.41	\$2,320.19	\$3,168.35	\$1,020.93	\$967.71

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 32220
 Company Name: 21st Century North America Ins. Co.(Prog. 35)
 Contact Person: Deborah J. Small
 Telephone No.: (302) 252-2306
 Email Address: deb.small@21st.com
 Effective Date: 8/30/10

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

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 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
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 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10-30	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	6.1 - 22.2	%
ANTI-THEFT DEVICE	5 - 15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	10-18 comp/11-1	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,025.70	\$1,449.05	\$450.43	\$372.45	\$1,038.23	\$1,467.07	\$455.48	\$376.48	\$1,253.99	\$1,776.95	\$542.20	\$445.86	\$1,002.50	\$1,415.73	\$441.11	\$364.98	\$1,379.00	\$1,956.52	\$592.44	\$486.04
	Minimum Liability with Comprehensive and Collision			\$1,980.60	\$2,819.30	\$804.13	\$655.42	\$2,198.94	\$3,132.81	\$885.46	\$720.47	\$2,228.34	\$3,176.95	\$903.59	\$734.96	\$2,232.45	\$3,182.92	\$897.27	\$729.91	\$2,524.46	\$3,600.42	\$1,016.78	\$825.51
	100/300/50 Liability with Comprehensive and Collision			\$2,169.26	\$3,061.51	\$873.69	\$724.11	\$2,375.15	\$3,357.24	\$948.61	\$784.04	\$2,466.32	\$3,488.18	\$982.78	\$811.35	\$2,391.76	\$3,381.13	\$954.48	\$788.71	\$2,765.39	\$3,917.77	\$1,092.06	\$898.80
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability			\$1,025.70	\$1,449.05	\$450.43	\$372.45	\$1,038.23	\$1,467.07	\$455.48	\$376.48	\$1,253.99	\$1,776.95	\$542.20	\$445.86	\$1,002.50	\$1,415.73	\$441.11	\$364.98	\$1,379.00	\$1,956.52	\$592.44	\$486.04
	Minimum Liability with Comprehensive and Collision			\$2,242.74	\$3,197.16	\$901.67	\$733.44	\$2,530.21	\$3,610.08	\$1,008.65	\$819.02	\$2,495.97	\$3,560.89	\$1,002.68	\$814.25	\$2,587.28	\$3,692.03	\$1,028.69	\$835.05	\$2,843.72	\$4,060.38	\$1,135.51	\$920.50
	100/300/50 Liability with Comprehensive and Collision			\$2,414.28	\$3,413.45	\$962.80	\$795.38	\$2,684.61	\$3,801.74	\$1,061.14	\$874.06	\$2,715.28	\$3,845.78	\$1,073.31	\$883.78	\$2,721.88	\$3,855.29	\$1,074.52	\$884.75	\$3,063.64	\$4,346.17	\$1,200.52	\$985.54
2003 Honda Odyssey "EX"	Minimum Liability			\$1,025.70	\$1,449.05	\$450.43	\$372.45	\$1,038.23	\$1,467.07	\$455.48	\$376.48	\$1,253.99	\$1,776.95	\$542.20	\$445.86	\$1,002.50	\$1,415.73	\$441.11	\$364.98	\$1,379.00	\$1,956.52	\$592.44	\$486.04
	Minimum Liability with Comprehensive and Collision			\$2,166.55	\$3,087.70	\$873.41	\$710.83	\$2,432.09	\$3,469.16	\$972.28	\$789.91	\$2,418.79	\$3,450.03	\$974.07	\$791.36	\$2,482.34	\$3,541.32	\$989.79	\$803.92	\$2,750.28	\$3,926.16	\$1,100.86	\$892.78
	100/300/50 Liability with Comprehensive and Collision			\$2,343.31	\$3,311.51	\$936.97	\$774.74	\$2,593.22	\$3,670.49	\$1,027.91	\$847.47	\$2,643.39	\$3,742.51	\$1,047.17	\$862.87	\$2,624.16	\$3,714.92	\$1,038.98	\$856.31	\$2,976.61	\$4,221.17	\$1,168.88	\$960.25
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,025.70	\$1,449.05	\$450.43	\$372.45	\$1,038.23	\$1,467.07	\$455.48	\$376.48	\$1,253.99	\$1,776.95	\$542.20	\$445.86	\$1,002.50	\$1,415.73	\$441.11	\$364.98	\$1,379.00	\$1,956.52	\$592.44	\$486.04
	Minimum Liability with Comprehensive and Collision			\$2,481.46	\$3,540.03	\$990.17	\$804.25	\$2,837.31	\$4,051.22	\$1,122.52	\$910.11	\$2,737.80	\$3,908.24	\$1,092.34	\$885.98	\$2,915.72	\$4,163.80	\$1,150.47	\$932.46	\$3,136.36	\$4,480.73	\$1,244.01	\$1,007.30
	100/300/50 Liability with Comprehensive and Collision			\$2,636.61	\$3,732.80	\$1,043.63	\$860.06	\$2,970.65	\$4,212.60	\$1,165.16	\$957.28	\$2,940.50	\$4,169.29	\$1,155.21	\$949.30	\$3,027.79	\$4,294.69	\$1,185.76	\$973.73	\$3,336.20	\$4,737.67	\$1,299.64	\$1,064.85
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,025.70	\$1,449.05	\$450.43	\$372.45	\$1,038.23	\$1,467.07	\$455.48	\$376.48	\$1,253.99	\$1,776.95	\$542.20	\$445.86	\$1,002.50	\$1,415.73	\$441.11	\$364.98	\$1,379.00	\$1,956.52	\$592.44	\$486.04
	Minimum Liability with Comprehensive and Collision			\$2,661.89	\$3,799.22	\$1,057.07	\$857.77	\$3,085.87	\$4,408.24	\$1,214.68	\$983.83	\$2,918.61	\$4,167.93	\$1,159.39	\$939.60	\$3,183.95	\$4,549.08	\$1,249.91	\$1,012.03	\$3,363.62	\$4,807.17	\$1,328.27	\$1,074.71
	100/300/50 Liability with Comprehensive and Collision			\$2,804.66	\$3,974.19	\$1,104.75	\$908.95	\$3,202.15	\$4,545.11	\$1,249.34	\$1,024.62	\$3,108.90	\$4,411.16	\$1,216.44	\$998.29	\$3,277.62	\$4,653.53	\$1,276.61	\$1,046.43	\$3,547.86	\$5,041.69	\$1,376.61	\$1,126.43
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,025.70	\$1,449.05	\$450.43	\$372.45	\$1,038.23	\$1,467.07	\$455.48	\$376.48	\$1,253.99	\$1,776.95	\$542.20	\$445.86	\$1,002.50	\$1,415.73	\$441.11	\$364.98	\$1,379.00	\$1,956.52	\$592.44	\$486.04
	Minimum Liability with Comprehensive and Collision			\$2,098.16	\$2,989.50	\$848.06	\$690.57	\$2,360.75	\$3,366.69	\$945.82	\$768.76	\$2,347.48	\$3,347.60	\$947.64	\$770.20	\$2,408.47	\$3,435.22	\$962.39	\$782.02	\$2,672.59	\$3,814.59	\$1,072.06	\$869.75
	100/300/50 Liability with Comprehensive and Collision			\$2,279.62	\$3,220.04	\$913.82	\$756.22	\$2,526.79	\$3,575.06	\$1,003.76	\$828.16	\$2,576.96	\$3,647.12	\$1,023.02	\$843.54	\$2,555.36	\$3,616.11	\$1,013.96	\$836.31	\$2,904.26	\$4,117.25	\$1,142.57	\$939.20

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 32220
 Company Name: 21st Century North America Ins. Co.(Prog. 50)
 Contact Person: Deborah J. Small
 Telephone No.: (302) 252-2306
 Email Address: deb.small@21st.com
 Effective Date: 8/30/10

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10-30	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	2.1 - 27.8	%
ANTI-THEFT DEVICE	5 - 15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	10-18 comp/11-1	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,126.38	\$1,515.99	\$520.77	\$492.39	\$1,126.64	\$1,515.56	\$522.17	\$492.72	\$1,363.48	\$1,844.39	\$612.73	\$584.07	\$1,086.43	\$1,456.33	\$512.51	\$478.30	\$1,503.87	\$2,029.48	\$682.96	\$641.31
	Minimum Liability with Comprehensive and Collision			\$2,262.58	\$3,097.44	\$905.51	\$858.23	\$2,463.76	\$3,379.51	\$987.07	\$928.75	\$2,519.99	\$3,455.90	\$1,002.34	\$955.84	\$2,465.41	\$3,380.21	\$993.69	\$928.90	\$2,854.44	\$3,910.80	\$1,144.75	\$1,078.26
	100/300/50 Liability with Comprehensive and Collision			\$2,096.19	\$2,852.00	\$936.61	\$895.49	\$2,269.59	\$3,095.51	\$1,008.06	\$957.24	\$2,342.18	\$3,192.38	\$1,036.65	\$996.24	\$2,265.33	\$3,087.47	\$1,010.10	\$953.67	\$2,634.11	\$3,592.12	\$1,166.63	\$1,108.84
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,126.38	\$1,515.99	\$520.77	\$492.39	\$1,126.64	\$1,515.56	\$522.17	\$492.72	\$1,363.48	\$1,844.39	\$612.73	\$584.07	\$1,086.43	\$1,456.33	\$512.51	\$478.30	\$1,503.87	\$2,029.48	\$682.96	\$641.31
	Minimum Liability with Comprehensive and Collision			\$2,570.34	\$3,528.60	\$1,013.48	\$959.27	\$2,837.55	\$3,904.10	\$1,122.17	\$1,053.25	\$2,832.95	\$3,891.74	\$1,110.65	\$1,057.62	\$2,853.41	\$3,923.62	\$1,134.03	\$1,058.04	\$3,224.83	\$4,429.58	\$1,275.97	\$1,200.38
	100/300/50 Liability with Comprehensive and Collision			\$2,364.09	\$3,225.94	\$1,031.70	\$984.48	\$2,594.98	\$3,550.48	\$1,127.04	\$1,066.90	\$2,613.11	\$3,570.37	\$1,132.07	\$1,085.90	\$2,602.28	\$3,558.73	\$1,133.71	\$1,067.41	\$2,956.23	\$4,042.05	\$1,282.20	\$1,216.40
2003 Honda Odyssey "EX"	Minimum Liability			\$1,126.38	\$1,515.99	\$520.77	\$492.39	\$1,126.64	\$1,515.56	\$522.17	\$492.72	\$1,363.48	\$1,844.39	\$612.73	\$584.07	\$1,086.43	\$1,456.33	\$512.51	\$478.30	\$1,503.87	\$2,029.48	\$682.96	\$641.31
	Minimum Liability with Comprehensive and Collision			\$2,481.47	\$3,404.46	\$981.91	\$929.98	\$2,727.86	\$3,750.60	\$1,082.00	\$1,016.56	\$2,743.49	\$3,766.81	\$1,079.14	\$1,028.25	\$2,739.61	\$3,764.28	\$1,092.24	\$1,019.90	\$3,117.40	\$4,279.37	\$1,237.39	\$1,164.77
	100/300/50 Liability with Comprehensive and Collision			\$2,287.03	\$3,118.27	\$1,003.91	\$958.68	\$2,499.86	\$3,417.34	\$1,091.67	\$1,034.58	\$2,535.53	\$3,462.02	\$1,104.31	\$1,060.03	\$2,503.58	\$3,420.52	\$1,096.89	\$1,033.82	\$2,863.06	\$3,911.76	\$1,248.22	\$1,185.04
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,126.38	\$1,515.99	\$520.77	\$492.39	\$1,126.64	\$1,515.56	\$522.17	\$492.72	\$1,363.48	\$1,844.39	\$612.73	\$584.07	\$1,086.43	\$1,456.33	\$512.51	\$478.30	\$1,503.87	\$2,029.48	\$682.96	\$641.31
	Minimum Liability with Comprehensive and Collision			\$2,848.75	\$3,917.58	\$1,112.26	\$1,051.01	\$3,181.01	\$4,384.85	\$1,247.82	\$1,168.13	\$3,113.40	\$4,283.34	\$1,209.35	\$1,149.66	\$3,209.73	\$4,422.44	\$1,264.83	\$1,177.44	\$3,561.55	\$4,900.31	\$1,396.81	\$1,311.94
	100/300/50 Liability with Comprehensive and Collision			\$2,605.55	\$3,563.27	\$1,118.71	\$1,065.28	\$2,892.84	\$3,967.40	\$1,237.72	\$1,168.08	\$2,856.32	\$3,909.98	\$1,218.97	\$1,166.94	\$2,911.31	\$3,991.33	\$1,248.90	\$1,172.55	\$3,248.24	\$4,450.28	\$1,388.62	\$1,314.65
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,126.38	\$1,515.99	\$520.77	\$492.39	\$1,126.64	\$1,515.56	\$522.17	\$492.72	\$1,363.48	\$1,844.39	\$612.73	\$584.07	\$1,086.43	\$1,456.33	\$512.51	\$478.30	\$1,503.87	\$2,029.48	\$682.96	\$641.31
	Minimum Liability with Comprehensive and Collision			\$3,053.79	\$4,205.05	\$1,189.40	\$1,120.55	\$3,449.56	\$4,762.15	\$1,351.88	\$1,260.60	\$3,316.52	\$4,568.00	\$1,285.09	\$1,218.25	\$3,490.05	\$4,816.33	\$1,373.76	\$1,274.07	\$3,815.09	\$5,256.07	\$1,493.25	\$1,398.42
	100/300/50 Liability with Comprehensive and Collision			\$2,783.37	\$3,812.59	\$1,186.63	\$1,126.52	\$3,125.74	\$4,294.61	\$1,329.35	\$1,249.52	\$3,032.48	\$4,156.87	\$1,285.68	\$1,227.35	\$3,154.43	\$4,332.93	\$1,344.84	\$1,257.67	\$3,468.13	\$4,758.82	\$1,473.57	\$1,390.81
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,126.38	\$1,515.99	\$520.77	\$492.39	\$1,126.64	\$1,515.56	\$522.17	\$492.72	\$1,363.48	\$1,844.39	\$612.73	\$584.07	\$1,086.43	\$1,456.33	\$512.51	\$478.30	\$1,503.87	\$2,029.48	\$682.96	\$641.31
	Minimum Liability with Comprehensive and Collision			\$2,396.21	\$3,286.40	\$956.10	\$903.90	\$2,638.52	\$3,626.95	\$1,055.16	\$989.31	\$2,654.18	\$3,643.13	\$1,052.05	\$1,000.91	\$2,648.75	\$3,638.54	\$1,064.97	\$992.21	\$3,019.92	\$4,144.42	\$1,207.95	\$1,134.98
	100/300/50 Liability with Comprehensive and Collision			\$2,213.07	\$3,015.88	\$981.18	\$935.72	\$2,422.37	\$3,310.10	\$1,068.03	\$1,010.58	\$2,458.07	\$3,354.76	\$1,080.45	\$1,035.94	\$2,424.78	\$3,311.48	\$1,072.89	\$1,009.44	\$2,778.53	\$3,794.74	\$1,222.29	\$1,158.79

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11-03-815-163
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	21st Century North America Ins. Company (Program 31)	B.	32220

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)	(B)	(C)	FOR LOSS COSTS ONLY				
	COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
	Bodily Injury	5.8%	4.5%					
	Property Damage	10.5%	4.9%					
	Medical Payments	-1.5%	0.0%					
	Uninsured Motorists	-4.8%	-0.4%					
	Comprehensive	-9.5%	-4.9%					
	Collision	-0.3%	0.0%					
	OPD	-4.1%	0.0%					
	TOTAL OVERALL EFFECT	1.7%	1.5%					

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**
	2006	2456	---	---	2727	1527	56.0%	59.8%
	2007	2126	---	---	2402	1316	54.8%	56.4%
	2008	1728	8.3%	6/16/08	2036	1205	59.2%	56.8%
	2009	1159	5.4%	1/5/09	1525	757	49.6%	52.1%
	2010	918	0.0%	8/30/10	886	525	59.2%	45.9%

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	26.81%
	B. General Expense	included in A
	C. Taxes, License & Fees	2.50%/3.00%
	D. Underwriting Profit & Contingencies	5.00%
	E. Other (explain)*	3.84%/0.46%
	F. TOTAL	30.47%/34.35%

**accident year data, 2010 loss experience through Sept. 2010

*Investment Income = liab/phys dam

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 4.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** -1.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11-03-815-163
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	21st Century North America Ins. Company (Program 32)	B.	32220

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.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	12.0%	5.5%					
Property Damage	10.1%	5.0%					
Medical Payments	3.9%	3.0%					
Uninsured Motorists	3.1%	2.1%					
Comprehensive	13.6%	5.8%					
Collision	3.0%	2.0%					
OPD	9.7%	0.0%					
TOTAL OVERALL EFFECT	8.2%	4.0%					

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**
2006	1979	---	---	1893	1712	90.4%	68.3%
2007	4052	0.0%	3/5/07	3993	2915	73.0%	62.5%
2008	4175	15.0%	6/16/08	6260	4172	66.6%	61.5%
2009	2046	7.0%	1/5/09	3862	2491	64.5%	56.0%
2010	1341	0.0%	8/30/10	1722	978	56.8%	52.3%
		4.0%	12/13/10				

**accident year data, 2010 loss experience through Sept. 2010

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	26.81%
B. General Expense	included in A
C. Taxes, License & Fees	2.50%/3.00
D. Underwriting Profit & Contingencies	5.00%
E. Other (explain)*	3.84%/0.46
F. TOTAL	30.47%/34.35%

*Investment Income = liab/phys dam

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 5.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. n/a Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11-03-815-163
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. 21st Century North America Ins. Company (Program 33)	B. 32220
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
Bodily Injury	n/a	0.0%					
Property Damage	n/a	0.0%					
Medical Payments	n/a	0.0%					
Uninsured Motorists	n/a	0.0%					
Comprehensive	n/a	0.0%					
Collision	n/a	0.0%					
OPD	n/a	0.0%					
TOTAL OVERALL EFFECT	n/a	0.0%					

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**
2006	627	---	---	743	501	67.4%	64.0%
2007	686	---	---	861	394	45.8%	61.2%
2008	565	8.1%	6/16/08	807	393	48.7%	55.9%
2009	376	3.5%	1/5/09	590	299	50.7%	55.9%
2010	283	0.0%	8/30/10	343	111	32.5%	41.3%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	26.81%
B. General Expense	included in A
C. Taxes, License & Fees	2.50%/3.00%
D. Underwriting Profit & Contingencies	5.00%
E. Other (explain)*	3.84%/0.46%
F. TOTAL	30.47%/34.35%

**accident year data, 2010 loss experience through Sept. 2010

*Investment Income = liab/phys dam

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11-03-815-163
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. 21st Century North America Ins. Company (Program 35)	B. 32220
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
Bodily Injury	n/a	0.0%					
Property Damage	n/a	0.0%					
Medical Payments	n/a	0.0%					
Uninsured Motorists	n/a	0.0%					
Comprehensive	n/a	0.0%					
Collision	n/a	0.0%					
OPD	n/a	0.0%					
TOTAL OVERALL EFFECT	n/a	0.0%					

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**
2006	1159	---	---	1357	898	66.2%	58.3%
2007	1000	---	---	1211	562	46.4%	56.4%
2008	844	7.7%	6/16/08	1040	857	82.4%	59.5%
2009	571	4.9%	1/5/09	795	384	48.3%	57.1%
2010	456	0.0%	8/30/10	471	181	38.5%	49.8%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	26.81%
B. General Expense	included in A
C. Taxes, License & Fees	2.50%/3.00%
D. Underwriting Profit & Contingencies	5.00%
E. Other (explain)*	3.84%/0.46%
F. TOTAL	30.47%/34.35%

**accident year data, 2010 loss experience through Sept. 2010

*Investment Income = liab/phys dam

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11-03-815-163
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	21st Century North America Ins. Company (Program 50)	B.	32220

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
Bodily Injury	n/a	0.0%					
Property Damage	n/a	0.0%					
Medical Payments	n/a	0.0%					
Uninsured Motorists	n/a	0.0%					
Comprehensive	n/a	0.0%					
Collision	n/a	0.0%					
OPD	n/a	0.0%					
TOTAL OVERALL EFFECT	n/a	0.0%					

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**
2006	464	---	---	594	271	45.6%	71.8%
2007	330	---	---	578	473	81.8%	67.8%
2008	206	7.7%	6/16/08	372	139	37.4%	54.9%
2009	120	3.2%	1/5/09	219	127	58.1%	54.9%
2010	85	0.0%	8/30/10	108	16	14.4%	53.2%

**accident year data, 2010 loss experience through Sept. 2010

7.

Expense Constants	Selected Provisions
A. Total Production Expense	26.81%
B. General Expense	included in A
C. Taxes, License & Fees	2.50%/3.00%
D. Underwriting Profit & Contingencies	5.00%
E. Other (explain)*	3.84%/0.46%
F. TOTAL	30.47%/34.35%

*Investment Income = liab/phys dam

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

9. n/a Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. n/a Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

21st CENTURY NORTH AMERICA INSURANCE COMPANY

**ARKANSAS
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21st CENTURY NORTH AMERICA INSURANCE COMPANY

ARKANSAS PRIVATE PASSENGER AUTOMOBILE

FILING MEMORANDUM

The attached manual pages reflect a proposed rate and rule revision for the state of Arkansas.

Currently there are 5 run-off programs written in 21st Century North America Insurance Company. We are filing revisions to our territorial base rates for two of these programs, Programs 31 and 32. The proposed changes are being applied uniformly across all territories by coverage. The proposed changes by coverage are summarized in Section A, Exhibit 1. The calculation of the proposed base rates by coverage and territory are developed in Section A, Exhibits 2 and 3. Revised rate pages AR-xx-R-1 to AR-xx-R-2 are attached.

We are correcting a typographical error on the Deductible rate page in all of our programs. Attached are revised rate pages AR-xx-R-4.

The overall rate level effect by program for this filing is as follows:

<u>Rate Program</u>	<u>Inforce Premium</u>	<u>Overall Effect</u>
Program 31	\$ 999,770	1.5%
Program 32	\$1,579,649	4.0%
Program 33	\$ 366,997	0.0%
Program 35	\$ 513,627	0.0%
Program 50	\$ 98,740	0.0%
Total Statewide	\$3,558,783	2.2%

These revisions are proposed to be effective for all policies written on or after June 27, 2011. In conjunction with our 37 day renewal cycle, this will affect all Renewal policies with an effective date on or after August 3, 2011.

ARKANSAS

21st CENTURY NORTH AMERICA INSURANCE COMPANY - Program 31

Summary of Proposed Revisions

<u>Coverage</u>	<u>Total Earned Premium @ Current Rate Level</u>	<u>Rate Level Indication</u>	<u>Inforce Premium</u>	<u>Base Rate</u>	<u>Overall Effect</u>
Bodily Injury	359,736	5.8%	291,848	4.5%	4.5%
Property Damage	226,563	10.5%	187,203	4.9%	4.9%
Medical Payments	63,107	-1.5%	55,910	0.0%	0.0%
Uninsured Motorists	120,807	-4.8%	96,347	-0.4%	-0.4%
Total Liability	770,214	4.9%	631,309	3.5%	3.5%
Comprehensive	170,668	-9.5%	135,777	-4.9%	-4.9%
Collision	291,905	-0.3%	231,102	0.0%	0.0%
Other Physical Damage	1,894	-4.1%	1,582	0.0%	0.0%
Total Physical Damage	464,466	-3.7%	368,461	-1.8%	-1.8%
Total	1,234,680	1.7%	999,770	1.5%	1.5%

ARKANSAS

21st CENTURY NORTH AMERICA INSURANCE COMPANY - Program 32

Summary of Proposed Revisions

<u>Coverage</u>	<u>Projected Earned Premium @ Current Rate Level</u>	<u>Rate Level Indication</u>	<u>Inforce Premium</u>	<u>Base Rate Revisions</u>	<u>Overall Effect</u>
Bodily Injury	581,729	12.0%	368,289	5.5%	5.5%
Property Damage	515,050	10.1%	324,584	5.0%	5.0%
Medical Payments	150,332	3.9%	104,771	3.0%	3.0%
Uninsured Motorists	223,345	3.1%	147,617	2.1%	2.1%
Total Liability	1,470,457	9.2%	945,261	4.5%	4.5%
Comprehensive	366,687	13.6%	209,564	5.8%	5.8%
Collision	654,328	3.0%	423,818	2.0%	2.0%
Other Physical Damage	1,061	9.7%	1,006	0.0%	0.0%
Total Physical Damage	1,022,076	6.8%	634,388	3.3%	3.3%
Total	2,492,533	8.2%	1,579,649	4.0%	4.0%

ARKANSAS
 21st Century North America Insurance Company - Program 31
 Development of Territorial Adjustments
 BODILY INJURY

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	18.5%	304	4.5%	318	4.6%
3	11.1%	240	4.5%	251	4.6%
105	0.6%	253	4.5%	264	4.3%
205	1.6%	245	4.5%	256	4.5%
106	6.9%	287	4.5%	300	4.5%
206	2.8%	324	4.5%	339	4.6%
8	5.8%	293	4.5%	306	4.4%
9	2.9%	239	4.5%	250	4.6%
110	1.5%	246	4.5%	257	4.5%
210	1.8%	245	4.5%	256	4.5%
111	1.1%	269	4.5%	281	4.5%
211	1.3%	244	4.5%	255	4.5%
411	0.8%	291	4.5%	304	4.5%
511	1.7%	281	4.5%	294	4.6%
711	14.5%	242	4.5%	253	4.5%
811	18.9%	209	4.5%	218	4.3%
911	8.3%	224	4.5%	234	4.5%
Total	100.0%	XXX		XXX	4.5%

Footnotes: (a) (4) = (2) x [1+(3)].
 (b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 31
 Development of Territorial Adjustments
 PROPERTY DAMAGE

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	18.0%	234	5.0%	246	5.1%
3	11.3%	186	5.0%	195	4.8%
105	0.7%	195	5.0%	205	5.1%
205	1.4%	189	5.0%	198	4.8%
106	7.0%	223	5.0%	234	4.9%
206	2.7%	250	5.0%	263	5.2%
8	5.4%	226	5.0%	237	4.9%
9	2.9%	185	5.0%	194	4.9%
110	1.6%	190	5.0%	200	5.3%
210	1.9%	189	5.0%	198	4.8%
111	1.1%	208	5.0%	218	4.8%
211	1.3%	189	5.0%	198	4.8%
411	0.9%	225	5.0%	236	4.9%
511	1.8%	217	5.0%	228	5.1%
711	14.5%	187	5.0%	196	4.8%
811	19.1%	163	5.0%	171	4.9%
911	8.5%	173	5.0%	182	5.2%
Total	100.0%	XXX		XXX	4.9%

Footnotes:
 (a) (4) = (2) x [1+(3)].
 (b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 31
 Development of Territorial Adjustments
 UNINSURED MOTORISTS

Terr	Coverage	(1) Current Base rate	(2) Proposed Change	(3) Proposed Base Rate (a)	(4) Actual Change (b)
ALL	UMBI - Single Car	25	-2.5%	24	-4.0%
ALL	UMBI - Multi Car	20	-2.5%	20	0.0%
	Total UMBI				-0.8%
ALL	UMPD - Single Car	9	-2.5%	9	0.0%
ALL	UMPD - Multi Car	8	-2.5%	8	0.0%
	Total UMPD				0.0%
ALL	UIMBI - Single Car	16	-2.5%	16	0.0%
ALL	UIMBI - Multi Car	14	-2.5%	14	0.0%
	Total UIMBI				0.0%
Overall					-0.4%

Footnote: (a) = (1) * [1+(2)]
 (b) = [(3) / (1) -1] * 100%

ARKANSAS
 21st Century North America Insurance Company - Program 31
 Development of Territorial Adjustments
 COMPREHENSIVE

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	14.0%	80	-5.0%	76	-5.0%
3	9.6%	82	-5.0%	78	-4.9%
105	0.4%	128	-5.0%	122	-4.7%
205	1.9%	128	-5.0%	122	-4.7%
106	5.2%	89	-5.0%	85	-4.5%
206	3.8%	107	-5.0%	102	-4.7%
8	4.0%	85	-5.0%	81	-4.7%
9	3.8%	124	-5.0%	118	-4.8%
110	1.3%	75	-5.0%	71	-5.3%
210	1.9%	77	-5.0%	73	-5.2%
111	1.3%	153	-5.0%	145	-5.2%
211	1.5%	128	-5.0%	122	-4.7%
411	0.6%	116	-5.0%	110	-5.2%
511	2.1%	150	-5.0%	143	-4.7%
711	14.9%	126	-5.0%	120	-4.8%
811	21.3%	104	-5.0%	99	-4.8%
911	12.3%	131	-5.0%	124	-5.3%
Total	100.0%	XXX		XXX	-4.9%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 32
 Development of Territorial Adjustments
 BODILY INJURY

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	16.7%	253	5.5%	267	5.5%
3	10.7%	201	5.5%	212	5.5%
105	1.4%	209	5.5%	220	5.3%
205	1.4%	204	5.5%	215	5.4%
106	7.8%	241	5.5%	254	5.4%
206	3.0%	271	5.5%	286	5.5%
8	4.0%	242	5.5%	255	5.4%
9	2.2%	200	5.5%	211	5.5%
110	2.8%	207	5.5%	218	5.3%
210	2.6%	205	5.5%	216	5.4%
111	1.0%	226	5.5%	238	5.3%
211	2.7%	204	5.5%	215	5.4%
411	0.7%	246	5.5%	260	5.7%
511	2.8%	234	5.5%	247	5.6%
711	13.8%	200	5.5%	211	5.5%
811	16.7%	176	5.5%	186	5.7%
911	9.5%	189	5.5%	199	5.3%
Total	100.0%	XXX		XXX	5.5%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 32
 Development of Territorial Adjustments
 PROPERTY DAMAGE

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	16.7%	277	5.0%	291	5.1%
3	10.5%	221	5.0%	232	5.0%
105	1.4%	232	5.0%	244	5.2%
205	1.4%	224	5.0%	235	4.9%
106	7.6%	265	5.0%	278	4.9%
206	3.0%	294	5.0%	309	5.1%
8	3.9%	268	5.0%	281	4.9%
9	2.2%	219	5.0%	230	5.0%
110	2.8%	226	5.0%	237	4.9%
210	2.6%	225	5.0%	236	4.9%
111	1.1%	246	5.0%	258	4.9%
211	2.8%	224	5.0%	235	4.9%
411	0.8%	268	5.0%	281	4.9%
511	2.8%	255	5.0%	268	5.1%
711	14.0%	219	5.0%	230	5.0%
811	16.8%	193	5.0%	203	5.2%
911	9.5%	203	5.0%	213	4.9%
Total	100.0%	XXX		XXX	5.0%

Footnotes: (a) (4) = (2) x [1+(3)].
 (b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 32
 Development of Territorial Adjustments
 MEDICAL PAYMENTS

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	14.5%	121	3.0%	125	3.3%
3	12.5%	120	3.0%	124	3.3%
105	1.2%	131	3.0%	135	3.1%
205	0.7%	128	3.0%	132	3.1%
106	7.2%	128	3.0%	132	3.1%
206	2.5%	176	3.0%	181	2.8%
8	4.3%	172	3.0%	177	2.9%
9	2.3%	124	3.0%	128	3.2%
110	2.6%	121	3.0%	125	3.3%
210	2.1%	120	3.0%	124	3.3%
111	0.7%	143	3.0%	147	2.8%
211	2.9%	128	3.0%	132	3.1%
411	0.9%	130	3.0%	134	3.1%
511	3.2%	147	3.0%	151	2.7%
711	14.6%	124	3.0%	128	3.2%
811	15.9%	116	3.0%	119	2.6%
911	12.0%	144	3.0%	148	2.8%
Total	100.0%	XXX		XXX	3.0%

Footnotes:
 (a) (4) = (2) x [1+(3)].
 (b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 32
 Development of Territorial Adjustments
 UNINSURED MOTORISTS

Terr	Coverage	(1) Current Base rate	(2) Proposed Change	(3) Proposed Base Rate (a)	(4) Actual Change (b)
ALL	UMBI - Single Car	35	2.5%	36	2.9%
ALL	UMBI - Multi Car	28	2.5%	29	3.6%
	Total UMBI				3.4%
ALL	UMPD - Single Car	14	2.5%	14	0.0%
ALL	UMPD - Multi Car	13	2.5%	13	0.0%
	Total UMPD				0.0%
ALL	UIMBI - Single Car	21	2.5%	22	4.8%
ALL	UIMBI - Multi Car	17	2.5%	17	0.0%
	Total UIMBI				1.1%
Overall					2.1%

Footnote: (a) = (1) * [1+(2)]
 (b) = [(3) / (1) -1] * 100%

ARKANSAS
 21st Century North America Insurance Company - Program 32
 Development of Territorial Adjustments
 COMPREHENSIVE

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	11.7%	87	6.0%	92	5.7%
3	9.1%	91	6.0%	96	5.5%
105	1.7%	145	6.0%	154	6.2%
205	2.1%	147	6.0%	156	6.1%
106	6.5%	102	6.0%	108	5.9%
206	2.4%	123	6.0%	130	5.7%
8	3.4%	95	6.0%	101	6.3%
9	3.1%	141	6.0%	149	5.7%
110	2.2%	85	6.0%	90	5.9%
210	2.0%	87	6.0%	92	5.7%
111	1.5%	176	6.0%	187	6.3%
211	2.0%	145	6.0%	154	6.2%
411	0.7%	135	6.0%	143	5.9%
511	4.3%	173	6.0%	183	5.8%
711	16.9%	141	6.0%	149	5.7%
811	18.1%	118	6.0%	125	5.9%
911	12.4%	149	6.0%	158	6.0%
Total	100.0%	XXX		XXX	5.8%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 21st Century North America Insurance Company - Program 32
 Development of Territorial Adjustments
 COLLISION

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	15.5%	307	2.0%	313	2.0%
3	10.4%	292	2.0%	298	2.1%
105	1.8%	336	2.0%	343	2.1%
205	1.5%	317	2.0%	323	1.9%
106	7.3%	300	2.0%	306	2.0%
206	2.3%	338	2.0%	345	2.1%
8	4.2%	343	2.0%	350	2.0%
9	2.7%	314	2.0%	320	1.9%
110	2.6%	289	2.0%	295	2.1%
210	2.2%	291	2.0%	297	2.1%
111	1.0%	349	2.0%	356	2.0%
211	1.7%	317	2.0%	323	1.9%
411	0.6%	323	2.0%	329	1.9%
511	3.3%	349	2.0%	356	2.0%
711	15.1%	314	2.0%	320	1.9%
811	17.7%	311	2.0%	317	1.9%
911	10.0%	319	2.0%	325	1.9%
Total	100.0%	XXX		XXX	2.0%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

**21st Century North America Insurance Company
Programs 31 and 32**

**Arkansas
Explanatory Memorandum Pertaining to Section B**

Rate level indications in support of the proposed rate changes for Programs 31 and 32 are provided in Exhibits 1 and 2 of this section.

Experience Period

The statewide rate level indications are based on our private passenger automobile experience in the state of Arkansas for accident years ending September 30, 2009 and September 30, 2010 evaluated as of December 31, 2010.

Premiums

The earned premiums for all coverages reviewed are the premiums that would have resulted if the present rates had been charged during the experience period. Therefore, they reflect fully any rate changes that have occurred since or during the experience period. In addition, a premium trend factor is calculated and used in deriving earned premium at present rates.

Losses

Incurred losses are adjusted to include all loss adjustment expenses and have been reduced for salvage and subrogation recoveries. The loss adjustment expense factors used in this review are based on two years of countrywide experience as shown in this section.

The incurred loss and loss adjustment expenses have been developed to an ultimate settlement basis by applying loss development factors based on countrywide experience. The incurred counts/paid average method was utilized to develop losses to ultimate. Projected claim counts were multiplied by projected claim severities and the resulting ultimate losses were divided by the respective calendar/accident year incurred losses to develop a loss development factor. Comprehensive losses have also been adjusted for catastrophes.

Prospective Annual Change in Losses – Trend

1. Liability

The prospective annual changes in losses are calculated by coverage. The average annual changes in losses are based upon the latest available average paid claim cost and paid claim frequency data for ISO and Fast Track. The claim cost data is used as a measure of the inflationary trend in the cost of claims. The claim frequency data is used as a measure of the trend in claim occurrence. The method of trend determination utilized in this revision makes use of the Least Squares Method fitted to the reported time series data; specifically an exponential curve represented by the equation $Y = Ae^{(Bx)}$ is fitted to the claim cost and claim frequency data. The parameters A and B are calculated constraints; x is the unit of time, e is the exponential function with the natural logarithm base of e, which has a numerical value of 2.7182812...; and Y is the fitted value on the curve. The claim cost and claim frequency curves are determined from the latest 4, 6, 8 and 12 quarterly year ended experience periods. Credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

The average historic and prospective annual change in claim costs and average historic and prospective annual change in claim frequency were then selected from the ISO and Fast Track data. The average historic and prospective annual change in losses was then obtained by combining the average annual change in claim costs with the average annual change in claim frequency. For Medical Payments, the average annual change in losses was calculated using the Medical Care Component of the Consumer Price Index. Furthermore, the selected trend factor utilized for the Uninsured Motorists coverage is equal to the Bodily Injury coverages.

2. Physical Damage

For physical damage coverages, the average historic and prospective annual changes in losses are based upon the latest available paid claim cost and paid frequency data for Fast Track and ISO (ISO data was used for Comprehensive trend selections). Upon examining the exponential fits of the above mentioned information, a rate of change was selected which is judged to be an appropriate indicator of loss cost trend.

Trend Period

The number of years used for the historic trend projection is the number of years from the midpoint of the accident year to the end of the experience period. The number of years used for the prospective trend projection is the number of years from the end of the experience period to the average date of coverage under the proposed rates. The average date of accident for fiscal accident year ending September 30, 200X would be March 31, 200X.

The losses in this filing are projected to nine months beyond the anticipated renewal effective date. This date represents the average date of accidents occurring under the proposed rates, assuming our rates will be in effect for one year. This average accident date takes into account the issuance of semiannual policies.

Permissible Loss and Loss Adjustment Expense Ratio

The permissible loss and loss adjustment expense ratio used in the filing is the complement of the provision in the rates for expenses and for a profit and contingency provision, after consideration of investment income.

ARKANSAS

21st CENTURY NORTH AMERICA INSURANCE COMPANY - Program 31

Calculation of Indications

Liability

Coverage	Year Ending	(1)	(2)	(3)	(4)	(5)	(6)
		Ultimate Incurred Claims	Total Earned Premium at Current Rate Level	Ultimate Incurred Loss and LAE	Annual Historic Loss Trend Factors	Annual Prospective Loss Trend Factors	Trended Ultimate Incurred L/R
			(a)	(b)	(c)	(c)	(d)
Bodily Injury	9/30/2009	9	510,272	347,052	1.000	1.020	0.702
	9/30/2010	13	359,736	407,532	1.000	1.020	1.169
Property Damage	9/30/2009	65	320,803	205,979	1.020	1.010	0.672
	9/30/2010	62	226,563	265,426	1.020	1.010	1.202
Medical Payments	9/30/2009	10	88,647	46,251	1.034	1.034	0.579
	9/30/2010	7	63,107	18,041	1.034	1.034	0.307
Uninsured Motorists	9/30/2009	10	172,530	70,752	1.000	1.020	0.423
	9/30/2010	0	120,807	0	1.000	1.020	0.000

Coverage	(7)	(8)	(9)	(10)	(11)	(12)
	2 Year Projected Incurred L/R	Permissible Loss Ratio	Indicated Change	Credibility	9 Months Net Trend	Credibility Weighted Indication
		(e)	(f)	(g)	(h)	(i)
Bodily Injury	0.895	0.6953	28.7%	0.14	2.0%	5.8%
Property Damage	0.891	0.6953	28.2%	0.34	1.3%	10.5%
Medical Payments	0.465	0.6953	-33.1%	0.13	3.1%	-1.5%
Uninsured Motorists	0.249	0.6953	-64.2%	0.10	1.5%	-4.8%

* Footnotes on Page 3

ARKANSAS

21st CENTURY NORTH AMERICA INSURANCE COMPANY - Program 32

Calculation of Indications

Liability

Coverage	Year Ending	(1) Ultimate Incurred Claims	(2) Total Projected Earned Premium at Current Rate Level (a)	(3) Ultimate Incurred Loss and LAE (b)	(4) Annual Historic Loss Trend Factors (c)	(5) Annual Prospective Loss Trend Factors (c)	(6) Trended Ultimate Incurred L/R (d)
Bodily Injury	9/30/2009	54	1,144,326	742,855	1.000	1.020	0.670
	9/30/2010	22	581,729	842,052	1.000	1.020	1.494
Property Damage	9/30/2009	176	1,008,866	794,061	1.020	1.010	0.824
	9/30/2010	111	515,050	404,862	1.020	1.010	0.807
Medical Payments	9/30/2009	42	302,014	201,157	1.034	1.034	0.739
	9/30/2010	18	150,332	96,426	1.034	1.034	0.688
Uninsured Motorists	9/30/2009	33	421,051	321,191	1.000	1.020	0.787
	9/30/2010	18	223,345	132,303	1.000	1.020	0.611

Coverage	(7) 2 Year Projected Incurred L/R	(8) Permissible Loss Ratio (e)	(9) Indicated Change (f)	(10) Credibility (g)	(11) 9 Months Net Trend (h)	(12) Credibility Weighted Indication (i)
Bodily Injury	0.948	0.6953	36.3%	0.26	3.2%	12.0%
Property Damage	0.818	0.6953	17.6%	0.51	2.2%	10.1%
Medical Payments	0.722	0.6953	3.8%	0.24	3.9%	3.9%
Uninsured Motorists	0.726	0.6953	4.5%	0.22	2.8%	3.1%

* Footnotes on Page 3

ARKANSAS

Calculation of Statewide Changes

LIABILITY

Notes:

- (a) Total Limits
- (b) Losses developed to ultimate. See Section B, Exhibit 12 for derivation of Loss Development factors. Ultimate losses are loaded for all Loss Adjustment Expenses. See Section B, Exhibit 3 for derivation of Loss Adjustment Expense Factors.
- (c) Section B, Exhibit 8 and Exhibit 11.
- (d) $(6) = [(3) * (4)^n * (5)^m] / (2)$ where n = number of years from the midpoint of the accident year to the end of the experience period; and m = number of years from the end of the experience period to nine months beyond the anticipated renewal effective date.
- (e) Section B, Exhibit 5.
- (f) $(9) = [(7) / (8)] - 1.00 \times 100$
- (g) Credibility was determined by taking the square root of the ratio of the total number of projected ultimate claims for the latest two years, divided by 1084, which is the number of claims necessary for full credibility.
- (h) $(11) = \{[(\text{annual prospective net trend})^{0.75}] - 1.00\} \times 100$, where net trend is loss trend divided by premium trend.
- (i) $(12) = [(9) * (10)] + [(11) * (1.00 - (10))]$

ARKANSAS

21st CENTURY NORTH AMERICA INSURANCE COMPANY - Program 31

Calculation of Indications

Physical Damages

Coverage	Year Ending	(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Ultimate Incurred Claims	Total Earned Premium at Current Rate Level	Ultimate Incurred Loss and LAE	Catastrophe Loading	Annual Historic Loss Trend Factors	Annual Prospective Loss Trend Factors	Trended Ultimate Incurred L/R
			(a)	(b)	(c)	(d)	(d)	(e)
Comprehensive	9/30/2009	104	246,755	105,636	1.072	1.061	1.050	0.542
	9/30/2010	61	170,668	55,469	1.072	1.061	1.050	0.388
Collision	9/30/2009	87	423,238	274,040	1.000	1.010	1.005	0.662
	9/30/2010	53	291,905	193,845	1.000	1.010	1.005	0.673
Other Physical Damage	9/30/2009	0	3,015	0	1.000	1.000	1.000	0.000
	9/30/2010	2	1,894	111	1.000	1.000	1.000	0.059

Coverage	(8)	(9)	(10)	(11)	(12)	(13)
	2 Year Projected Incurred L/R	Permissible Loss Ratio	Indicated Change	Credibility	9 Month Net Trend	Credibility Weighted Indication
		(f)	(g)	(h)	(i)	(j)
Comprehensive	0.479	0.6565	-27.0%	0.39	1.6%	-9.5%
Collision	0.667	0.6565	1.5%	0.36	-1.4%	-0.3%
Other Physical Damage	0.023	0.6565	-96.6%	0.04	0.0%	-4.1%

* Footnotes on Page 3

ARKANSAS

21st CENTURY NORTH AMERICA INSURANCE COMPANY - Program 32

Calculation of Indications

Physical Damages

Coverage	Year Ending	(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Ultimate Incurred Claims	Total Projected Earned Premium at Current Rate Level	Ultimate Incurred Loss and LAE	Catastrophe Loading	Annual Historic Loss Trend Factors	Annual Prospective Loss Trend Factors	Trended Ultimate Incurred L/R
			(a)	(b)	(c)	(d)	(d)	(e)
Comprehensive	9/30/2009	253	742,981	436,764	1.072	1.061	1.050	0.744
	9/30/2010	157	366,687	264,524	1.072	1.061	1.050	0.861
Collision	9/30/2009	196	1,298,619	836,035	1.000	1.010	1.005	0.659
	9/30/2010	117	654,328	481,545	1.000	1.010	1.005	0.745
Other Physical Damage	9/30/2009	6	3,006	3,068	1.000	1.000	1.000	1.021
	9/30/2010	5	1,061	2,180	1.000	1.000	1.000	2.054

Coverage	(8)	(9)	(10)	(11)	(12)	(13)
	2 Year Projected Incurred L/R	Permissible Loss Ratio	Indicated Change	Credibility	9 Month Net Trend	Credibility Weighted Indication
		(f)	(g)	(h)	(i)	(j)
Comprehensive	0.783	0.6565	19.2%	0.62	4.6%	13.6%
Collision	0.688	0.6565	4.8%	0.54	1.0%	3.0%
Other Physical Damage	1.290	0.6565	96.5%	0.10	0.0%	9.7%

* Footnotes on Page 3

ARKANSAS

Calculation of Statewide Changes

PHYSICAL DAMAGE

Notes:

- (a) All Deductibles.
- (b) Losses developed to ultimate. See Section B, Exhibit 12 for derivation of Loss Development factors. Ultimate losses are loaded for all Loss Adjustment Expenses. See Section B, Exhibit 4 for derivation of Loss Adjustment Expense Factors.
- (c) Section B, Exhibit 13.
- (d) Section B, Exhibit 8.
- (e) $(7) = [(3) * (4) * (5)^n * (6)^m] / (2)$ where n = number of years from the midpoint of the accident year to the end of the experience period; and m = number of years from the end of the experience period to nine months beyond the anticipated renewal effective date.
- (f) Section B, Exhibit 5.
- (g) $(10) = [(8) / (9)] - 1.00 \times 100$.
- (h) Credibility was determined by taking the square root of the ratio of the total number of projected ultimate claims for the latest two years, divided by 1084, which is the number of claims necessary for full credibility.
- (i) $(12) = \{[(\text{annual prospective net trend})^{0.75}] - 1.00\} \times 100$, where net trend is loss trend divided by premium trend.
- (j) $(13) = [(10) * (11)] + [(12) * (1.00 - (11))]$

PRIVATE PASSENGER AUTOMOBILE

PERSONAL AUTO GROUP

COUNTRYWIDE EXPENSE EXPERIENCE FOR LOSS ADJUSTMENT FACTORS (a)

LIABILITY

	2009 <u>(000)</u>	2010 <u>(000)</u>
(1) Losses Incurred Net of Salvage & Subrogation	\$448,736	\$400,978
(2) Loss Adjustment Expenses Incurred	\$114,712	\$106,414
(3) Losses + Expenses (1)+(2)	\$563,448	\$507,393
(4) Loss & LAE Incurred as a Ratio Losses Incurred (3)/(1)	1.256	1.265
(5) Two Year Average		1.261
(6) Selected Provision		1.261

NOTES: (a) Mainland experience for 2009 - 2010 from the Personal Auto Group
Annual Statement Schedule P workpapers.

PRIVATE PASSENGER AUTOMOBILE

PERSONAL AUTO GROUP

COUNTRYWIDE EXPENSE EXPERIENCE FOR LOSS ADJUSTMENT FACTORS (a)

PHYSICAL DAMAGE

	2009 <u>(000)</u>	2010 <u>(000)</u>
(1) Losses Incurred Net of Salvage & Subrogation	\$216,204	\$207,531
(2) Loss Adjustment Expenses Incurred	\$33,324	\$29,533
(3) Losses + Expenses (1)+(2)	\$249,528	\$237,064
(4) Loss & LAE Incurred as a Ratio Losses Incurred (3)/(1)	1.154	1.142
(5) Two Year Average		1.148
(6) Selected Provision		1.148

NOTES: (a) Mainland experience for 2009 - 2010 from the Personal Auto Group
Annual Statement Schedule P workpapers.

PRIVATE PASSENGER AUTOMOBILE

ARKANSAS

Development of Permissible Loss and Loss
Adjustment Expense Ratio

	<u>Liab</u>	<u>Phys Dam</u>
(1) Operating Expenses (a)	26.81%	26.81%
(2) Premium Taxes (b)	2.50%	3.00%
(3) Underwriting Profit & Contingencies	5.00%	5.00%
(4) Investment Income (c)	3.84%	0.46%
(5) Net Profit & Contingencies Provision (d)	1.16%	4.54%
(6) Total Expense and Profit Ratio (e)	30.47%	34.35%
(7) Total Permissible Loss and Loss Adjustment Expense Ratio (f)	69.53%	65.65%

- NOTES:
- (a) Refer to Section B, Exhibit 6.
 - (b) 2011 State Tax Provision.
 - (c) Refer to Section B, Exhibit 7.
 - (d) (5) = (3) - (4)
 - (e) (6) = (1) + (2) + (5)
 - (f) (7) = 100% - (6).

PRIVATE PASSENGER AUTOMOBILE

MAINLAND VOLUNTARY OPERATING EXPENSE EXPERIENCE

All Coverages

	2009 (000)	2010 (000)
(1) Net Premiums Written	\$1,856,529	\$1,711,297
(2) Net Premiums Earned	\$2,009,415	\$1,715,493
(3) Net Commission Expense Incurred	\$180	\$5,730
(4) Licenses and Fees	\$9,803	\$8,391
(5) Other Acquisition Expense Incurred	\$409,515	\$366,724
(6) General Expense Incurred	\$110,269	\$85,825
(7) Total Operating Expense Ratio	0.2641	0.2721
(8) Two Year Average		0.2681
(9) Selected Operating Expense Provision		0.2681

21st CENTURY NORTH AMERICA INSURANCE COMPANY
 EFFECT OF INVESTMENT INCOME

	Private Passenger Auto Liability	Phys. Damage
1. Loss & Loss Expense Reserves at 12/31/08	\$ 1,426,887,849	\$ 10,159,066
2. Loss & Loss Expense Reserves at 12/31/09	\$ 1,216,682,306	\$ 7,753,833
3. Mean Loss & Loss Expense Reserves	\$ 1,321,785,078	\$ 8,956,449
4. Unearned Premium Reserves at 12/31/08	\$ 352,769,975	\$ 229,525,935
5. Unearned Premium Reserves at 12/31/09	\$ 266,336,012	\$ 164,008,687
6. Mean Unearned Premium Reserves	\$ 309,552,993	\$ 196,767,311
7. Deduction for Prepaid Expenses	\$ 50,457,138	\$ 32,073,072
8. Gross Investable Reserve	\$ 1,580,880,933	\$ 173,650,688
9. Deduction for Federal Taxes Payable	\$ 60,141,221	\$ 156,738
10. Deduction for Agents Balance	\$ 103,184,331	\$ 65,589,104
11. Net Investable Reserves	\$ 1,417,555,381	\$ 107,904,846
12. Net Investment Income-All Lines	\$ 38,335,093	\$ 38,335,093
13. Cash & Invested Assets	\$ 1,080,222,051	\$ 1,080,222,051
14. Rate of Investment Income	3.55%	3.55%
15. Investment Income on All Reserves	\$ 50,323,216	\$ 3,830,622
16. Earned Premium	\$ 1,218,423,597	\$ 788,761,085
17. Investment Income as Percent of Earned Premium Before Federal Income Taxes	4.13%	0.49%
18. Investment Income as a Percent of Earned Premium After Federal Income Taxes	3.84%	0.46%

Effect of Investment Income
 Private Passenger Auto

Explanatory Notes

- Line 1 21st Direct as of 12/31/08, Prior to Parent Company Quota Share
- Line 2 21st Direct as of 12/31/09, Prior to Parent Company Quota Share
- Line 3 (Line 1 + Line 2)/2
- Line 4 21st Direct as of 12/31/08, Prior to Parent Company Quota Share
- Line 5 21st Direct as of 12/31/09, Prior to Parent Company Quota Share
- Line 6 (Line 4 + Line 5)/2
- Line 7 Line 6 * Ratio of Prepaid Expenses to Earned Premium
 Insurance Expense Exhibit 2008
- Commission & Brokerage (Line 24) + (0.5) Other Acquisition
 (Line 28) + (0.5) General Expenses (Line 30) + Taxes (Line 26)
- P.P. Auto Liability 16.3%
- P.P. Auto Phys. Damage 16.3%
- Line 8 (Line 3 + Line 6) - Line 7
- Line 9 Deduction for Federal Taxes Payable

	Liab.	Phys. Damage
	-----	-----
Unearned Premium Reserve (Revenue Offset)		
0.35 x (0.20 (Line 5 - Line 4)) [Limited to \$0]	0	0
+		
Loss Reserve Discount (Line 3 x Average Discount Factor x 0.35 where, Average Discount Factor is as follows:	60,141,221	156,738
P.P. Auto Liability 0.13		
P.P. Auto Physical Damage 0.05		
	-----	-----
Total Deduction for Federal Taxes Payable	60,141,221	156,738

Explanatory Notes

- Line 10 (6) / 3
- Line 11 (Line 8 - Line 9 - Line 10); Limited to 0.
- Line 12 American International Insurance Company Annual Statement as of 12/31/09, Page 4, Line 9
- Line 13 American International Insurance Company Annual Statement as of 12/31/09, Page 2, Line 10
- Line 14 Line 12 / Line 13
- Line 15 Line 14 * Line 11
- Line 16 21st Direct as of 12/31/09, Prior to Parent Company Quota Share
- Line 17 Line 15 / Line 16
- Line 18 Federal Taxes on Investment Income
American International Insurance Company Annual Statement as of 12/31/09
Exhibit of Net Investment Income

	Income	Tax Rate
Bonds		
Taxable (Line 1.2)	1,231,377	0.350
Non-Taxable (Line 1.0 + 1.1)	37,128,340	0.053 (A)
Stocks		
Unaffiliated (Line 2.1 + 2.2)	0	0.112 (B)
Affiliated (Line 2.11 + 2.21)	0	0.053 (A)
Other Investment Income	1,047,195	0.350
Subtotal (Line 10)	39,406,912	0.070
Investment Deductions (Line 13)	0	0.350
Net Investment Income	39,406,912	0.070

Line 18 = Line 17 * (1 - Net Investment Income Tax Rate)

- (A) 15% of the income is taxed at a full corporate income tax rate of 35%.
The applicable tax rate is thus 5.3% (0.15 x 0.35 = .053).
- (B) Only 20% of dividend income is subject to a full corporate income tax rate
of 35%. 15% of the remaining 80% of dividend income is taxed
at a rate of 35%. The applicable tax rate is thus 11.2% [(0.20 x 0.35)
+ (0.80 x 0.15 x 0.35) = 0.112].

Arkansas Trend Summary

	Claim Cost: Comprehensive				Claim Cost: Collision			
	ISO				Fast Track			
	4 pt.	6 pt.	8 pt.	12 pt.	4 pt.	6 pt.	8 pt.	12 pt.
Average Annual Change (A)								
(a) State	6.7%	3.6%	3.1%	2.0%	0.8%	0.4%	-0.1%	-0.6%
(b) Countrywide	-0.6%	-0.5%	0.7%	1.6%	1.2%	-0.4%	-1.0%	-1.3%
(c) Credibility (B)			0.60			1.00		
(d) Weighted Average (C)	3.8%	1.9%	2.2%	1.8%	0.8%	0.4%	-0.1%	-0.6%
(c) Selected			2.5%					0.0%
Prospective			4.0%					0.5%

	Frequency: Comprehensive				Frequency: Collision			
	ISO				Fast Track			
	4 pt.	6 pt.	8 pt.	12 pt.	4 pt.	6 pt.	8 pt.	12 pt.
Average Annual Change (A)								
(a) State	-2.9%	2.3%	3.7%	6.6%	-1.5%	0.5%	1.5%	0.8%
(b) Countrywide	-2.5%	-2.6%	-2.0%	-0.6%	0.8%	-0.5%	-0.8%	-1.7%
(c) Credibility (B)			0.60			1.00		
(d) Weighted Average (C)	-2.8%	0.3%	1.4%	3.8%	-1.5%	0.5%	1.5%	0.8%
(c) Selected			3.5%					1.0%
Prospective			1.0%					0.0%

	Total Loss Trend:
Average Annual Change In Losses	1.0%
Historic	0.5%
Prospective	

Notes:
 (A) Fast Track Trends are based on data through 2010Q4. ISO Trends are based on data through 2010Q1.
 (B) Credibility was determined by taking the square root of the ratio of the total number of claims divided by 10,623, which is the number of claims necessary for full credibility.
 (C) (d) = [(a) x (c)] + [(b) x {1.00 - (c)}].

Arkansas
PRIVATE PASSENGER AUTOMOBILE
FAST TRACK DATA

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Collision
2006Q4	10,205	2,759	2,997
2007Q1	9,974	2,770	3,051
2007Q2	9,564	2,786	3,023
2007Q3	9,716	2,789	3,027
2007Q4	9,652	2,804	3,033
2008Q1	10,024	2,820	3,088
2008Q2	10,438	2,840	3,138
2008Q3	10,533	2,844	3,135
2008Q4	10,499	2,848	3,144
2009Q1	10,370	2,862	3,103
2009Q2	10,314	2,866	3,084
2009Q3	10,280	2,908	3,081
2009Q4	10,241	2,943	3,069
2010Q1	10,260	2,960	3,084
2010Q2	10,150	2,969	3,067
2010Q3	10,317	2,966	3,084
2010Q4	10,529	2,966	3,099
# of PAID CLAIMS	11,489	43,082	56,685
4 PT. Fit	3.8%	0.2%	0.8%
6 PT. Fit	1.5%	1.4%	0.4%
8 PT. Fit	0.3%	2.4%	-0.1%
12 PT. Fit	0.0%	2.2%	-0.6%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Collision
2006Q4	1.37	3.14	5.62
2007Q1	1.34	3.14	5.65
2007Q2	1.33	3.15	5.66
2007Q3	1.32	3.15	5.66
2007Q4	1.32	3.14	5.64
2008Q1	1.31	3.09	5.61
2008Q2	1.30	3.04	5.55
2008Q3	1.26	2.99	5.53
2008Q4	1.23	2.93	5.48
2009Q1	1.21	2.92	5.49
2009Q2	1.22	2.94	5.53
2009Q3	1.23	2.96	5.56
2009Q4	1.25	3.01	5.64
2010Q1	1.25	3.02	5.67
2010Q2	1.26	3.03	5.67
2010Q3	1.26	3.02	5.66
2010Q4	1.24	2.99	5.60
4 PT. Fit	-1.0%	-1.3%	-1.5%
6 PT. Fit	0.8%	0.7%	0.5%
8 PT. Fit	1.9%	1.8%	1.5%
12 PT. Fit	-1.0%	-0.1%	0.8%

Arkansas
PRIVATE PASSENGER AUTOMOBILE
ISO DATA

AVERAGE PAID CLAIM COST DATA

Year Ended	Total Limit Bodily Injury	Property Damage	Comp	Collision
2007Q2	7,644	2,650	2,295	3,154
2007Q3	8,018	2,583	2,324	3,182
2007Q4	7,652	2,535	2,248	3,165
2008Q1	8,375	2,491	2,247	3,245
2008Q2	8,813	2,518	2,283	3,196
2008Q3	8,874	2,526	2,297	3,141
2008Q4	9,019	2,542	2,343	3,117
2009Q1	8,794	2,624	2,305	3,076
2009Q2	8,683	2,659	2,328	3,049
2009Q3	8,466	2,690	2,349	3,064
2009Q4	8,014	2,713	2,349	3,061
2010Q1	7,894	2,690	2,458	2,993
# of PAID CLAIMS	1,942	6,208	3,836	9,996
4 PT. Fit	-12.7%	1.7%	6.7%	-2.2%
6 PT. Fit	-10.5%	4.6%	3.6%	-2.4%
8 PT. Fit	-6.8%	4.9%	3.1%	-3.0%
12 PT. Fit	1.8%	2.1%	2.0%	-2.2%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
2005Q4	1.104	2.966	1.623	5.103
2006Q1	1.098	2.954	1.660	5.034
2006Q2	1.105	2.925	1.653	4.960
2006Q3	1.101	2.947	1.698	4.919
2006Q4	1.081	2.995	1.710	4.936
2007Q1	1.087	2.994	1.725	5.052
2007Q2	1.058	3.006	1.743	5.060
2007Q3	1.012	3.016	1.745	5.109
2007Q4	0.983	3.024	1.820	5.142
2008Q1	0.968	3.076	1.853	5.132
2008Q2	0.987	3.091	1.939	5.165
2008Q3	0.989	3.061	1.929	5.195
2008Q4	1.009	3.049	1.924	5.182
2009Q1	0.976	2.995	2.066	5.227
2009Q2	0.926	3.062	2.028	5.346
2009Q3	0.959	3.161	2.074	5.431
2009Q4	0.965	3.249	2.110	5.604
2010Q1	1.021	3.263	1.967	5.705
4 PT. Fit	12.6%	9.1%	-2.9%	9.5%
6 PT. Fit	0.6%	7.3%	2.3%	8.4%
8 PT. Fit	-0.4%	3.9%	3.7%	6.1%
12 PT. Fit	-1.7%	2.5%	6.6%	4.0%

**COUNTRYWIDE
PRIVATE PASSENGER AUTOMOBILE
FAST TRACK DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Collision
12/31/06	12,254	2,679	2,998
3/31/07	12,422	2,697	3,001
6/30/07	12,590	2,710	2,996
9/30/07	12,765	2,725	2,998
12/31/07	12,977	2,734	2,998
3/31/08	13,198	2,750	3,021
6/30/08	13,390	2,763	3,015
9/30/08	13,586	2,772	3,001
12/31/08	13,796	2,787	3,011
3/31/09	13,860	2,787	2,986
6/30/09	14,000	2,788	2,968
9/30/09	14,058	2,782	2,959
12/31/09	14,022	2,780	2,943
3/31/10	14,118	2,777	2,917
6/30/10	14,156	2,777	2,921
9/30/10	14,274	2,793	2,938
12/31/10	14,371	2,803	2,940
# OF PAID CLAIMS	961,172	4,167,539	5,257,028
4 PT. Fit	2.5%	1.3%	1.2%
6 PT. Fit	1.9%	0.6%	-0.4%
8 PT. Fit	1.8%	0.2%	-1.0%
12 PT. Fit	2.8%	0.4%	-1.3%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Collision
12/31/06	1.35	3.51	5.70
3/31/07	1.33	3.51	5.74
6/30/07	1.31	3.52	5.78
9/30/07	1.30	3.53	5.80
12/31/07	1.29	3.54	5.84
3/31/08	1.27	3.54	5.84
6/30/08	1.24	3.52	5.82
9/30/08	1.21	3.49	5.77
12/31/08	1.19	3.42	5.69
3/31/09	1.18	3.41	5.67
6/30/09	1.19	3.40	5.63
9/30/09	1.21	3.42	5.62
12/31/09	1.22	3.44	5.62
3/31/10	1.22	3.42	5.57
6/30/10	1.22	3.42	5.56
9/30/10	1.23	3.42	5.58
12/31/10	1.24	3.42	5.60
4 PT. Fit	2.3%	0.0%	0.8%
6 PT. Fit	1.7%	-0.2%	-0.5%
8 PT. Fit	2.6%	0.2%	-0.8%
12 PT. Fit	-0.1%	-1.0%	-1.7%

**COUNTRYWIDE
 PRIVATE PASSENGER AUTOMOBILE
 ISO DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
6/30/07	11,210	2,499	2,160	2,777
9/30/07	11,245	2,514	2,158	2,771
12/31/07	11,250	2,525	2,180	2,758
3/31/08	11,242	2,543	2,196	2,760
6/30/08	11,409	2,558	2,207	2,741
9/30/08	11,662	2,566	2,220	2,725
12/31/08	11,870	2,577	2,251	2,720
3/31/09	11,965	2,576	2,254	2,704
6/30/09	12,002	2,572	2,252	2,688
9/30/09	11,873	2,559	2,241	2,679
12/31/09	11,769	2,551	2,243	2,665
3/31/10	11,879	2,551	2,241	2,640
# OF PAID CLAIMS	132,552	782,274	343,236	1,143,508
4 PT. Fit	-1.6%	-1.1%	-0.6%	-2.3%
6 PT. Fit	-0.6%	-1.0%	-0.5%	-2.2%
8 PT. Fit	1.6%	-0.3%	0.7%	-2.0%
12 PT. Fit	2.7%	0.7%	1.6%	-1.8%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
6/30/04	1.1009	3.6821	1.4896	5.1957
9/30/04	1.1005	3.6586	1.4599	5.1616
12/31/04	1.0913	3.6272	1.4462	5.1386
3/31/05	1.0845	3.5936	1.4340	5.1195
6/30/05	1.0783	3.5925	1.4340	5.1484
9/30/05	1.0730	3.5814	1.4319	5.1627
12/31/05	1.0592	3.5588	1.4181	5.1631
3/31/06	1.0418	3.5280	1.4308	5.1152
6/30/06	1.0263	3.4757	1.4349	5.0801
9/30/06	1.0046	3.4248	1.4355	5.0368
12/31/06	0.9951	3.4135	1.4538	5.0334
3/31/07	0.9771	3.4158	1.4595	5.1082
6/30/07	0.9583	3.4302	1.4700	5.1716
9/30/07	0.9420	3.4442	1.4851	5.2206
12/31/07	0.9270	3.4689	1.4920	5.3006
3/31/08	0.9291	3.4848	1.4933	5.3381
6/30/08	0.9333	3.4835	1.4999	5.3359
9/30/08	0.9345	3.4775	1.5050	5.3308
12/31/08	0.9351	3.4340	1.5001	5.2936
3/31/09	0.9261	3.4115	1.4936	5.2769
6/30/09	0.9141	3.4181	1.4820	5.3056
9/30/09	0.9152	3.4464	1.4698	5.3627
12/31/09	0.9209	3.4846	1.4676	5.4104
3/31/10	0.9240	3.4794	1.4512	5.4376
4 PT. Fit	1.6%	2.6%	-2.5%	3.4%
6 PT. Fit	-0.9%	1.6%	-2.6%	2.5%
8 PT. Fit	-1.0%	0.1%	-2.0%	1.2%
12 PT. Fit	-1.1%	0.1%	-0.6%	1.2%

Derivation of Average Annual Change in Loss Severity

MEDICAL PAYMENTS

Medical Care Component of the Consumer Price Index *

Calendar Year Ended	(1) Average <u>Unadjusted Index</u>
03/31/08	355.10
06/30/08	358.72
09/30/08	361.65
12/31/08	364.07
03/31/09	366.54
06/30/09	369.38
09/30/09	372.42
12/31/09	375.61
03/31/10	378.97
06/30/10	382.25
09/30/10	385.34
12/30/10	388.43

(2) Average Annual Change in Index Based on Exponential Curve of Best Fit	4 pt. Fit	3.3%
	6 pt. Fit	3.4%
	8 pt. Fit	3.4%
	12 pt. Fit	3.3%
(3) Selected Average Annual Change	Historic	3.4%
	Prospective	3.4%

* As published by the U.S. Department of Labor, Bureau of Labor Statistics

21st CENTURY INSURANCE
MAINLAND
Development Implied Loss Development Factors - Year Ending 09/30/XX
Bodily Injury Fault

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/10 (b)	(3) Loss Development Factor (c)
9/30/2008	80,884,640	78,854,015	1.026
9/30/2009	70,258,415	65,130,025	1.079
9/30/2010	54,744,686	44,826,423	1.221

- NOTES:
- (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 2.
 - (b) Actual Mainland Incurred Loss for the respective accident year end.
 - (c) (3) = (1) / (2).
 - (d) Fault States include Alabama, Alaska, Arizona, Arkansas, California, Colorado (07/01/03 and subsequent), Connecticut, Delaware, DC, Georgia, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

21st CENTURY INSURANCE
MAINLAND
Bodily Injury Fault

Average Paid Loss						Incurred Claims					
Acc Year	15	27	39	51	63	Acc Year	15	27	39	51	63
9/30/2002	3,038	5,686	7,092	7,786	8,122	9/30/2002	6,590	6,193	6,247	6,214	6,204
9/30/2003	3,400	6,513	8,193	8,942	9,340	9/30/2003	6,158	5,987	5,954	5,940	5,942
9/30/2004	4,518	7,274	8,605	9,400	9,863	9/30/2004	5,847	5,613	5,604	5,630	5,619
9/30/2005	4,513	7,132	8,480	9,344	9,575	9/30/2005	6,257	6,154	6,188	6,190	6,192
9/30/2006	4,432	6,974	8,300	9,133	9,374	9/30/2006	6,695	6,709	6,769	6,782	6,778
9/30/2007	4,275	7,163	8,430	8,918		9/30/2007	7,831	7,779	7,804	7,798	
9/30/2008	4,926	7,275	8,399			9/30/2008	8,443	8,472	8,502		
9/30/2009	4,887	7,572				9/30/2009	7,028	6,980			
9/30/2010	4,983					9/30/2010	5,479				
Acc Year	15/27	27/39	39/51	51/63	Tail	Acc Year	15/27	27/39	39/51	51/63	Tail
9/30/2002	1.872	1.247	1.098	1.043		9/30/2002	0.940	1.009	0.995	0.998	
9/30/2003	1.916	1.258	1.091	1.045		9/30/2003	0.972	0.994	0.998	1.000	
9/30/2004	1.610	1.183	1.092	1.049		9/30/2004	0.960	0.998	1.005	0.998	
9/30/2005	1.580	1.189	1.102	1.025		9/30/2005	0.984	1.006	1.000	1.000	
9/30/2006	1.574	1.190	1.100	1.026		9/30/2006	1.002	1.009	1.002	0.999	
9/30/2007	1.675	1.177	1.058			9/30/2007	0.993	1.003	0.999		
9/30/2008	1.477	1.154				9/30/2008	1.003	1.004			
9/30/2009	1.549					9/30/2009	0.993				
9/30/2010						9/30/2010					
Average	1.657	1.200	1.090	1.038		Average	0.981	1.003	1.000	0.999	
Average 4	1.569	1.178	1.088	1.036		Average 4	0.998	1.005	1.002	1.000	
Average 3	1.567	1.174	1.087	1.033		Average 3	0.997	1.005	1.000	0.999	
Average 2	1.513	1.166	1.079	1.026		Average 2	0.998	1.003	1.001	1.000	
Selected	1.513	1.170	1.090	1.026		Selected	0.997	1.003	1.000	0.999	
Cumulative	2.007	1.327	1.134	1.040	1.014	Cumulative	0.999	1.002	0.999	0.999	1.000
Ultimates	10,002	10,046	9,523	9,278	9,505	Ultimates	5,473	6,994	8,493	7,790	6,779

**21st CENTURY INSURANCE
MAINLAND
Development Implied Loss Development Factors - Year Ending 09/30/XX
Property Damage**

Acc Yr End	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/10 (b)	(3) Loss Development Factor (c)
9/30/2008	179,640,046	179,308,921	1.002
9/30/2009	134,529,314	133,308,456	1.009
9/30/2010	111,223,258	104,125,065	1.068

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 4.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

21st CENTURY INSURANCE
MAINLAND
Property Damage

Acc Year	Average Paid Loss					Acc Year	Incurred Claims				
	15	27	39	51	63		15	27	39	51	63
9/30/2002	2,338	2,476	2,490	2,493	2,493	9/30/2002	44,569	44,491	44,738	44,801	44,809
9/30/2003	2,400	2,526	2,540	2,543	2,547	9/30/2003	41,831	42,280	42,474	42,528	42,538
9/30/2004	2,423	2,552	2,572	2,577	2,578	9/30/2004	43,596	43,909	44,162	44,219	44,219
9/30/2005	2,442	2,574	2,591	2,593	2,594	9/30/2005	50,965	51,929	52,190	52,255	52,268
9/30/2006	2,460	2,577	2,592	2,595	2,596	9/30/2006	55,685	57,188	57,422	57,467	57,476
9/30/2007	2,523	2,642	2,653	2,657		9/30/2007	61,637	63,237	63,440	63,459	
9/30/2008	2,592	2,688	2,699			9/30/2008	64,949	66,260	66,423		
9/30/2009	2,564	2,643				9/30/2009	49,642	50,361			
9/30/2010	2,488					9/30/2010	41,950				

Acc Year	15/27	27/39	39/51	51/63	Tail	Acc Year	15/27	27/39	39/51	51/63	Tail
9/30/2002	1.059	1.006	1.001	1.000		9/30/2002	0.998	1.006	1.001	1.000	
9/30/2003	1.052	1.006	1.001	1.001		9/30/2003	1.011	1.005	1.001	1.000	
9/30/2004	1.053	1.008	1.002	1.000		9/30/2004	1.007	1.006	1.001	1.000	
9/30/2005	1.054	1.006	1.001	1.001		9/30/2005	1.019	1.005	1.001	1.000	
9/30/2006	1.047	1.006	1.001	1.000		9/30/2006	1.027	1.004	1.001	1.000	
9/30/2007	1.047	1.004	1.001			9/30/2007	1.026	1.003	1.000		
9/30/2008	1.037	1.004				9/30/2008	1.020	1.002			
9/30/2009	1.031					9/30/2009	1.014				
9/30/2010						9/30/2010					
Average	1.048	1.006	1.001	1.001		Average	1.015	1.004	1.001	1.000	
Average 4	1.041	1.005	1.001	1.001		Average 4	1.022	1.004	1.001	1.000	
Average 3	1.038	1.005	1.001	1.000		Average 3	1.020	1.003	1.001	1.000	
Average 2	1.034	1.004	1.001	1.000		Average 2	1.017	1.003	1.001	1.000	
Selected	1.034	1.006	1.001	1.000		Selected	1.020	1.003	1.001	1.000	
Cumulative	1.041	1.007	1.001	1.000	1.000	Cumulative	1.024	1.004	1.001	1.000	1.000
Ultimates	2,590	2,661	2,702	2,657	2,597	Ultimates	42,948	50,548	66,489	63,483	57,486

**21st CENTURY INSURANCE
 MAINLAND
 Development Implied Loss Development Factors - Year Ending 09/30/XX
 Medical Payments**

Acc Yr End	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/10 (b)	(3) Loss Development Factor (c)
9/30/2008	16,465,301	16,347,275	1.007
9/30/2009	12,573,157	12,239,558	1.027
9/30/2010	11,363,899	10,745,510	1.058

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 6.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

21st CENTURY INSURANCE
MAINLAND
Medical Payments

Average Paid Loss						Incurred Claims					
Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>
9/30/2002	1,796	2,094	2,149	2,173	2,174	9/30/2002	5,533	5,468	5,496	5,506	5,508
9/30/2003	1,898	2,231	2,307	2,323	2,324	9/30/2003	5,281	5,151	5,187	5,200	5,204
9/30/2004	2,248	2,532	2,579	2,601	2,603	9/30/2004	4,618	4,731	4,781	4,787	4,790
9/30/2005	2,257	2,515	2,565	2,588	2,592	9/30/2005	4,974	5,179	5,245	5,272	5,276
9/30/2006	2,473	2,731	2,778	2,791	2,791	9/30/2006	5,405	5,583	5,633	5,648	5,650
9/30/2007	2,605	2,909	2,949	2,960		9/30/2007	5,665	5,785	5,842	5,849	
9/30/2008	2,558	2,867	2,908			9/30/2008	5,397	5,576	5,611		
9/30/2009	2,772	3,002				9/30/2009	4,079	4,059			
9/30/2010	3,010					9/30/2010	3,251				
Acc Year	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>	Acc Year	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>
9/30/2002	1.166	1.026	1.011	1.001		9/30/2002	0.988	1.005	1.002	1.000	
9/30/2003	1.176	1.034	1.007	1.001		9/30/2003	0.975	1.007	1.003	1.001	
9/30/2004	1.126	1.019	1.008	1.001		9/30/2004	1.024	1.011	1.001	1.001	
9/30/2005	1.114	1.020	1.009	1.002		9/30/2005	1.041	1.013	1.005	1.001	
9/30/2006	1.104	1.017	1.005	1.000		9/30/2006	1.033	1.009	1.003	1.000	
9/30/2007	1.117	1.014	1.004			9/30/2007	1.021	1.010	1.001		
9/30/2008	1.121	1.014				9/30/2008	1.033	1.006			
9/30/2009	1.083					9/30/2009	0.995				
9/30/2010						9/30/2010					
Average	1.126	1.021	1.007	1.001		Average	1.014	1.009	1.002	1.001	
Average 4	1.106	1.016	1.006	1.001		Average 4	1.021	1.009	1.003	1.001	
Average 3	1.107	1.015	1.006	1.001		Average 3	1.016	1.008	1.003	1.001	
Average 2	1.102	1.014	1.004	1.001		Average 2	1.014	1.008	1.002	1.001	
Selected	1.110	1.014	1.006	1.001		Selected	1.014	1.008	1.002	1.001	
Cumulative	1.133	1.021	1.006	1.000	0.999	Cumulative	1.025	1.011	1.003	1.001	1.000
Ultimates	3,409	3,064	2,927	2,961	2,790	Ultimates	3,333	4,104	5,626	5,853	5,649

**21st CENTURY INSURANCE
MAINLAND
Development Implied Loss Development Factors - Year Ending 09/30/XX
Uninsured Motorists Fault**

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/10 (b)	(3) Loss Development Factor (c)
9/30/2008	44,671,412	42,117,358	1.061
9/30/2009	38,594,981	32,933,123	1.172
9/30/2010	31,489,276	18,901,551	1.666

- NOTES:
- (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 8.
 - (b) Actual Mainland Incurred Loss for the respective accident year end.
 - (c) $(3) = (1) / (2)$.
 - (d) Fault States include Alabama, Alaska, Arizona, Arkansas, California, Colorado (07/01/03 and subsequent), Connecticut, Delaware, DC, Georgia, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

21st CENTURY INSURANCE
MAINLAND
Uninsured Motorists Fault

Average Paid Loss						Incurred Claims					
Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>
9/30/2002	3,005	5,157	6,830	7,989	8,428	9/30/2002	2,703	2,747	2,793	2,786	2,785
9/30/2003	3,042	5,730	7,586	8,896	9,662	9/30/2003	2,581	2,695	2,697	2,667	2,665
9/30/2004	4,406	7,656	9,402	10,341	10,703	9/30/2004	2,529	2,677	2,734	2,743	2,746
9/30/2005	3,126	5,698	7,205	7,928	8,248	9/30/2005	3,208	3,406	3,496	3,500	3,501
9/30/2006	3,518	6,465	8,196	9,006	9,395	9/30/2006	3,597	3,814	3,897	3,893	3,881
9/30/2007	3,035	5,102	6,161	6,796		9/30/2007	4,874	5,079	5,176	5,173	
9/30/2008	3,146	5,665	6,409			9/30/2008	5,650	5,860	5,940		
9/30/2009	3,715	5,865				9/30/2009	4,633	4,718			
9/30/2010	3,804					9/30/2010	3,389				
Acc Year	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>	Acc Year	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>
9/30/2002	1.716	1.324	1.170	1.055		9/30/2002	1.016	1.017	0.997	1.000	
9/30/2003	1.884	1.324	1.173	1.086		9/30/2003	1.044	1.001	0.989	0.999	
9/30/2004	1.738	1.228	1.100	1.035		9/30/2004	1.059	1.021	1.003	1.001	
9/30/2005	1.823	1.264	1.100	1.040		9/30/2005	1.062	1.026	1.001	1.000	
9/30/2006	1.837	1.268	1.099	1.043		9/30/2006	1.060	1.022	0.999	0.997	
9/30/2007	1.681	1.208	1.103			9/30/2007	1.042	1.019	0.999		
9/30/2008	1.801	1.131				9/30/2008	1.037	1.014			
9/30/2009	1.578					9/30/2009	1.018				
9/30/2010						9/30/2010					
Average	1.757	1.250	1.124	1.052		Average	1.042	1.017	0.998	0.999	
Average 4	1.724	1.218	1.101	1.051		Average 4	1.039	1.020	1.001	0.999	
Average 3	1.687	1.202	1.101	1.040		Average 3	1.033	1.018	1.000	0.999	
Average 2	1.690	1.169	1.101	1.042		Average 2	1.028	1.016	0.999	0.999	
Selected	1.700	1.170	1.101	1.045		Selected	1.030	1.016	1.001	0.999	
Cumulative	2.336	1.374	1.174	1.067	1.021	Cumulative	1.046	1.015	0.999	0.998	0.999
Ultimates	8,886	8,058	7,526	7,249	9,589	Ultimates	3,544	4,790	5,935	5,165	3,879

**21st CENTURY INSURANCE
MAINLAND
Development Implied Loss Development Factors - Year Ending 09/30/XX
Comprehensive**

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/10 (b)	(3) Loss Development Factor (c)
9/30/2008	89,614,220	89,585,632	1.000
9/30/2009	67,171,338	67,077,536	1.001
9/30/2010	57,231,032	55,960,562	1.023

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 10.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

21st CENTURY INSURANCE
MAINLAND
Comprehensive

Average Paid Loss						Incurred Claims					
Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>
9/30/2002	1,141	1,136	1,138	1,138	1,138	9/30/2002	58,195	58,535	58,558	58,563	58,563
9/30/2003	1,119	1,121	1,122	1,122	1,122	9/30/2003	52,475	52,414	52,460	52,472	52,473
9/30/2004	1,174	1,184	1,184	1,184	1,184	9/30/2004	49,181	49,720	49,774	49,788	49,793
9/30/2005	1,194	1,214	1,216	1,217	1,217	9/30/2005	54,883	55,892	55,946	55,953	55,953
9/30/2006	1,349	1,351	1,353	1,353	1,353	9/30/2006	60,618	61,471	61,536	61,542	61,550
9/30/2007	1,224	1,230	1,231	1,231		9/30/2007	59,600	60,441	60,498	60,514	
9/30/2008	1,384	1,391	1,391			9/30/2008	63,393	64,320	64,375		
9/30/2009	1,294	1,297				9/30/2009	50,942	51,711			
9/30/2010	1,194					9/30/2010	46,954				
Acc Year	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>	Acc Year	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>
9/30/2002	0.996	1.001	1.000	1.000		9/30/2002	1.006	1.000	1.000	1.000	
9/30/2003	1.002	1.001	1.000	1.000		9/30/2003	0.999	1.001	1.000	1.000	
9/30/2004	1.009	0.999	1.000	1.001		9/30/2004	1.011	1.001	1.000	1.000	
9/30/2005	1.017	1.002	1.000	1.000		9/30/2005	1.018	1.001	1.000	1.000	
9/30/2006	1.002	1.001	1.000	1.000		9/30/2006	1.014	1.001	1.000	1.000	
9/30/2007	1.005	1.000	1.000			9/30/2007	1.014	1.001	1.000		
9/30/2008	1.005	1.000				9/30/2008	1.015	1.001			
9/30/2009	1.002					9/30/2009	1.015				
9/30/2010						9/30/2010					
Average	1.005	1.001	1.000	1.000		Average	1.011	1.001	1.000	1.000	
Average 4	1.004	1.001	1.000	1.000		Average 4	1.014	1.001	1.000	1.000	
Average 3	1.004	1.001	1.000	1.000		Average 3	1.015	1.001	1.000	1.000	
Average 2	1.004	1.000	1.000	1.000		Average 2	1.015	1.001	1.000	1.000	
Selected	1.004	1.000	1.000	1.000		Selected	1.015	1.001	1.000	1.000	
Cumulative	1.004	1.000	1.000	1.000	1.000	Cumulative	1.017	1.001	1.000	1.000	1.000
Ultimates	1,199	1,297	1,392	1,231	1,353	Ultimates	47,734	51,775	64,393	60,520	61,554

**21st CENTURY INSURANCE
 MAINLAND
 Development Implied Loss Development Factors - Year Ending 09/30/XX
 Collision**

Acc Yr End	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/10 (b)	(3) Loss Development Factor (c)
9/30/2008	294,305,395	294,191,340	1.000
9/30/2009	220,538,574	220,294,090	1.001
9/30/2010	179,264,604	177,707,160	1.009

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 12.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

21st CENTURY INSURANCE
MAINLAND
Collision

Acc Year	Average Paid Loss					Acc Year	Incurred Claims				
	15	27	39	51	63		15	27	39	51	63
9/30/2002	3,449	3,476	3,479	3,480	3,480	9/30/2002	64,152	63,872	63,886	63,888	63,889
9/30/2003	3,660	3,689	3,690	3,690	3,691	9/30/2003	56,327	56,174	56,197	56,200	56,201
9/30/2004	3,689	3,724	3,725	3,725	3,725	9/30/2004	53,397	53,319	53,345	53,350	53,351
9/30/2005	3,652	3,679	3,680	3,681	3,681	9/30/2005	60,243	60,353	60,388	60,400	60,404
9/30/2006	3,737	3,761	3,761	3,761	3,761	9/30/2006	66,993	67,274	67,313	67,320	67,322
9/30/2007	3,747	3,768	3,768	3,769		9/30/2007	74,481	74,795	74,825	74,832	
9/30/2008	3,757	3,770	3,770			9/30/2008	77,732	77,991	78,026		
9/30/2009	3,749	3,759				9/30/2009	58,446	58,594			
9/30/2010	3,873					9/30/2010	45,953				

Acc Year	15/27	27/39	39/51	51/63	Tail	Acc Year	15/27	27/39	39/51	51/63	Tail
9/30/2002	1.008	1.001	1.000	1.000		9/30/2002	0.996	1.000	1.000	1.000	
9/30/2003	1.008	1.000	1.000	1.000		9/30/2003	0.997	1.000	1.000	1.000	
9/30/2004	1.009	1.000	1.000	1.000		9/30/2004	0.999	1.000	1.000	1.000	
9/30/2005	1.008	1.000	1.000	1.000		9/30/2005	1.002	1.001	1.000	1.000	
9/30/2006	1.006	1.000	1.000	1.000		9/30/2006	1.004	1.001	1.000	1.000	
9/30/2007	1.006	1.000	1.000			9/30/2007	1.004	1.000	1.000		
9/30/2008	1.004	1.000				9/30/2008	1.003	1.000			
9/30/2009	1.003					9/30/2009	1.003				
9/30/2010						9/30/2010					
Average	1.006	1.000	1.000	1.000		Average	1.001	1.000	1.000	1.000	
Average 4	1.005	1.000	1.000	1.000		Average 4	1.004	1.001	1.000	1.000	
Average 3	1.004	1.000	1.000	1.000		Average 3	1.003	1.000	1.000	1.000	
Average 2	1.003	1.000	1.000	1.000		Average 2	1.003	1.000	1.000	1.000	
Selected	1.003	1.000	1.000	1.000		Selected	1.003	1.000	1.000	1.000	
Cumulative	1.004	1.001	1.000	1.000	1.000	Cumulative	1.004	1.001	1.000	1.000	1.000
Ultimates	3,887	3,762	3,771	3,769	3,761	Ultimates	46,118	58,629	78,036	74,835	67,323

ARKANSAS
PERSONAL AUTOMOBILE INSURANCE
EXCESS WIND AND WATER FACTOR
NON-HURRICANE REGION PROCEDURE

Year	(1) Total Wind & Water Paid Losses ^a	(2) Total Paid Losses ^a	(3) Reported Non-Wind Losses (2) - (1)	(4) Wind To Non-Wind Ratio (1) ÷ (3)	(5) Total Capped Wind Ratio < (5 x med)	(6) Capped Excess Wind Ratio (5) - Avg(5)	(7) Capped Excess Wind Losses (3) x (6)	(8) Excess Wind Ratio Above The Cap (4) - (5)	(9) Excess Wind Losses Above The Cap (8) x (3)	(10) Total Excess Wind Losses (7) + (9)
6/1984	899,803	3,416,665	2,516,862	0.358	0.358	0.000	0	0.000	0	0
6/1985	556,230	3,580,155	3,023,925	0.184	0.184	0.000	0	0.000	0	0
6/1986	795,463	3,517,836	2,722,373	0.292	0.292	0.000	0	0.000	0	0
6/1987	221,115	2,766,502	2,545,387	0.087	0.087	0.000	0	0.000	0	0
6/1988	719,060	3,857,285	3,138,225	0.229	0.229	0.000	0	0.000	0	0
6/1989	2,499,092	5,426,051	2,926,959	0.854	0.854	0.467	1,366,890	0.000	0	1,366,890
12/1990	926,299	4,634,808	3,708,509	0.250	0.250	0.000	0	0.000	0	0
12/1991	1,480,984	5,899,547	4,418,563	0.335	0.335	0.000	0	0.000	0	0
12/1992	1,216,240	5,799,653	4,583,413	0.265	0.265	0.000	0	0.000	0	0
12/1993	1,080,792	6,349,318	5,268,526	0.205	0.205	0.000	0	0.000	0	0
12/1994	3,383,403	10,525,583	7,142,180	0.474	0.474	0.087	621,370	0.000	0	621,370
12/1995	2,920,312	10,212,981	7,292,669	0.400	0.400	0.013	94,805	0.000	0	94,805
12/1996	9,727,473	18,506,265	8,778,792	1.108	1.108	0.721	6,329,509	0.000	0	6,329,509
12/1997	2,039,975	10,717,614	8,677,639	0.235	0.235	0.000	0	0.000	0	0
12/1998	1,710,949	10,430,264	8,719,315	0.196	0.196	0.000	0	0.000	0	0
12/1999	8,198,783	19,931,257	11,732,474	0.699	0.699	0.312	3,660,532	0.000	0	3,660,532
12/2000	3,217,152	15,581,423	12,364,271	0.260	0.260	0.000	0	0.000	0	0
12/2001	3,906,549	18,961,117	15,054,568	0.259	0.259	0.000	0	0.000	0	0
12/2002	4,885,671	17,502,927	12,617,256	0.387	0.387	0.000	0	0.000	0	0
12/2003	5,051,239	16,624,462	11,573,223	0.436	0.436	0.049	567,088	0.000	0	567,088
12/2004	4,808,422	18,569,615	13,761,193	0.349	0.349	0.000	0	0.000	0	0
12/2005	4,084,119	19,180,703	15,076,584	0.271	0.271	0.000	0	0.000	0	0
12/2006	7,305,238	21,922,704	14,617,466	0.500	0.500	0.113	1,651,774	0.000	0	1,651,774
12/2007	1,250,860	17,011,970	15,761,110	0.079	0.079	0.000	0	0.000	0	0
12/2008	16,847,919	34,419,148	17,571,229	0.959	0.959	0.572	10,050,743	0.000	0	10,050,743
Total	\$89,733,142	\$305,325,853	\$215,592,711	9.671	9.671	2.334	\$24,342,711	0.000	\$0	\$24,342,711
Average				0.387	0.387	0.093		0.000		

(1) Normal Wind to Non-Wind Ratio = Average of Column (5) =
 (12) Median Wind to Non-Wind Ratio =
 (13) $5 \times \text{Median Wind to Non-Wind Ratio} =$
 (14) State Excess Component = $1 + \{(\text{average}(6) + \text{average}(8)) + (1 + \text{average}(5) - \text{average}(6))\}$
 = $1 + \{(0.093 + 0.000) + (1 + 0.387 - 0.093)\} =$
 * Full Coverage, \$50, and \$100 Deductible for 1984 to 1987.
 Full Coverage, \$50, \$100, \$200, and \$250 Deductible for 1988 to 1990.
 Full Coverage, \$50, \$100, \$200, \$250, and \$500 Deductible for 1991 to 1993.
 Full Coverage, \$50, \$100, \$200, \$250, \$500, and \$1,000 Deductible for 1994 to 2008.
 All Losses are Comprehensive losses adjusted to a \$100 Deductible level.