Filing at a Glance

Company: Alfa Specialty Insurance Corporation

Product Name: 11004_AR_ASIC_111_Rates/Rules

SERFF Tr Num: VSGP-127188515

State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: 11004_AR_ASIC_111_RATES/RULES

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Nancy Horton

Authors: Josh Payne, Michael Walters

Disposition Date: 06/21/2011

Date Submitted: 05/27/2011

Disposition Status: Filed

Effective Date Requested (New): 07/26/2011

Effective Date (New): 07/26/2011

Effective Date Requested (Renewal): 08/28/2011

Effective Date (Renewal): 08/28/2011

State Filing Description:

General Information

Project Name: 11004_AR_ASIC_111_Rates/Rules

Status of Filing in Domicile: Not Filed

Project Number: 11004_AR_ASIC_111_Rates/Rules

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: Josh Payne

Submitted By: Josh Payne

Corresponding Filing Tracking Number:

Filing Description:

Rate & rule filing.

Company and Contact

Filing Contact Information

Josh Payne, jpayne@vision-ins.com

210 Westwood Place
Suite 200
Brentwood, TN 37027

615-312-2326 [Phone]

Filing Company Information

Alfa Specialty Insurance Corporation	CoCode: 11004	State of Domicile: Virginia
2108 East South Boulevard	Group Code:	Company Type:
Montgomery, AL 36116-2015	Group Name:	State ID Number:
(334) 288-3900 ext. [Phone]	FEIN Number: 63-1232537	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100 per rate/rule fiiling x 1.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Alfa Specialty Insurance Corporation	$100.00	05/27/2011	48146619

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Alexa Grissom	06/13/2011	06/13/2011	Josh Payne	06/13/2011	06/13/2011
Pending Industry Response	Alexa Grissom	06/06/2011	06/06/2011	Josh Payne	06/07/2011	06/07/2011

Disposition

Disposition Date: 06/21/2011

Effective Date (New): 07/26/2011

Effective Date (Renewal): 08/28/2011

Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document *(revised)*	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Cover letter		Yes
Supporting Document	Filing memo		Yes
Supporting Document	Retention scoring		Yes
Supporting Document	Loss data supporting the use of credit information		Yes
Rate	Indications		Yes
Rate	Off Balance		Yes
Rate	Rate Pages		Yes
Rate	Rule Changes (side by side)		Yes
Rate	Rule Changes (clean)		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/13/2011
Submitted Date	06/13/2011
Respond By Date	

Dear Josh Payne,

This will acknowledge receipt of the captioned filing. Please clarify if this filing does apply to renewal business. Some of the exhibits seem to indicate it doesn"t.

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

NOTICE regarding, corrections to filings and scrivener’s Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener’s errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change.”

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/13/2011
Submitted Date	06/13/2011

Dear Alexa Grissom,

Comments:
Please see the response below.

Response 1

Comments: Objection 1: Please clarify if this filing does apply to renewal business. Some of the exhibits seem to indicate it doesn't.

Yes, this filing does apply to renewal business. There are some rating variables in the Off Balance exhibit that show a 0% impact at the coverage and overall level.

1. SR-22 surcharge – the only factor change was to PIP and there is no inforce premium for this coverage.

2. Advanced Quote discount – there were no factor changes to this variable. I failed to hide this row in the submitted Off Balance exhibit.

3. Payment Plan surcharge – the factors did change, but this surcharge is only applicable to the first term of a policy. At the first renewal this surcharge is removed. The factor changes will have no impact to the inforce book.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your attention to this filing.

Sincerely,
Josh Payne, Michael Walters

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/06/2011
Submitted Date	06/06/2011
Respond By Date	

Dear Josh Payne,

This will acknowledge receipt of the captioned filing. Section 6 of the Rf-1 must be completed. Please advise how retention is accurately predicted. Lastly, please advise the Department how a surviving spouse would be impacted under the proposed rule which appears to remove them as a named insured.

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

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/07/2011
Submitted Date	06/07/2011

Dear Alexa Grissom,

Comments:
Please see the responses below.

Response 1

Comments: Responses to objection letter dated 06/06/2011

Objection 1: Section 6 of the RF-1 must be completed.

Please see version 2 of the RF-1 form.

Objection 2: Please advise how retention is accurately predicted.

The underlying statistical approach to retention modeling is survival analysis. All historical policies incepted from 2005 through 2008 were tracked through their policy end date, and any policies still in force at the chosen data cutoff date were considered “censored” from a modeling point of view. A variety of policy characteristics, available at inception, were used in the survival analysis to predict a given policy’s future retention days with Alfa.

As is standard with a survival analysis problem such as this, the modeling data set consisted of a mix of policies that opened and closed during the measurement period and policies that remained in force at the point of data cutoff. The software used in the statistical modeling, which appropriately handles right censored data, included SAS (SAS Institute Inc.) survival analysis procedures using an underlying Weibull distribution. The mean predicted retention days, capped at 10 years, was estimated via the following general formula:
Predicted Retention Days = exp(m)*Gamma(1+1/b),
where exp(m) represents the scale parameter and b is the shape parameter

Due to the nature of survival analysis, with censored data very much a part of the modeling, traditional goodness-of-fit metrics such as R^2 in regression are not appropriate. Individual predictor variable coefficients were evaluated using the Wald Chi-Square test and the overall model goodness-of-fit was evaluated via residual plots using Cox-Snell residuals. Several competing models were evaluated for overall goodness-of-fit.

Objection 3: Please advise the Department how a surviving spouse would be impacted under the proposed rule which appears to remove them as a named insured.

This will have no impact on a surviving spouse – they are not removed as a named insured. We do allow multiple named insureds on a policy. If the surviving spouse was not the primary named insured, which signed the application and/or appropriate rejection forms, the company would need updated signatures. The policy would be rewritten and the surviving spouse would continue to be rated with the previous risk characteristics, including marital status and any applicable discounts.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment: Form RF-1 v2.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your attention to this filing.

Sincerely,
Josh Payne, Michael Walters

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
	Indications		Replacement		AR ASIC 111 Indications (2011 Q1).pdf
	Off Balance		Replacement		AR ASIC 111 Off Balance.pdf
	Rate Pages		Replacement		AR ASIC 111 Rate

		Pages.pdf
Rule Changes (side by side)	Replacement	AR ASIC 111 Rule Changes - side by side.pdf
Rule Changes (clean)	Replacement	AR ASIC 111 Rules (clean).pdf

Section I. Summary of Rate Changes

	New Business	Renewals
Approved Effective Dates:		

Liability (Excl. PIP)

Coverage	Indicated	Filed
Liability BI	1.1%	
Liability PD	-3.8%	
Combined Liability BI/PD	-1.3%	0.0%
Uninsured Motorist BI	0.0%	
Underinsured Motorist BI	0.0%	
Uninsured Motorist PD	0.3%	
Combined Uninsured Motorist	0.1%	0.0%
All Liability Coverages	-1.2%	0.0%

Physical Damage

Coverage	Indicated	Filed
Comprehensive	-2.6%	
Collision	-4.8%	
Combined Comp. & Collision	-4.2%	0.0%
Rental Reimbursement	-2.0%	
Towing & Labor	-2.0%	
Additional Equipment	-2.0%	
Combined Other Coverages	-2.0%	0.0%
All Physical Damage Coverages	-4.1%	0.0%

Summary

Coverage	Indicated	Filed
All Liability (Excl. PIP)	-1.2%	
All Physical Damage	-4.1%	
Personal Injury Protection (PIP)	1.5%	
All Coverages Combined	-2.1%	0.0%

Exhibit I.A Indicated Rate Change
Coverage: Liability BI

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	25,566	206,408	232,758	464,733
B.	On-Level Earned Premium (Exh. I.M)	25,566	206,408	232,758	464,733
C.	Premium Trend Factor (Exh. I.N)	1.043	1.030	1.018	
D.	Adjusted Earned Premium (BxC)	26,666	212,600	236,948	476,214
E.	Accident Period Reported Losses *	26,044	123,550	123,766	273,360
F.	Estimated IBNR Losses (Exh. I.O)	948	10,722	29,295	40,964
G.	Loss Trend Factor (Exh. I.P)	1.017	1.012	1.007	
H.	Adjusted Ultimate Losses (E+F)xG	27,451	135,883	154,132	317,466
I.	Ratio of ALAE to Losses (Exh.)	0.090	0.090	0.090	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	29,922	148,112	168,004	346,038
K.	Adj. Loss and ALAE Ratio (J/D)	112.2%	69.7%	70.9%	72.7%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				72.5%
N.	Credibility (Exh. I.L)				10.8%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.7%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				66.4%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				1.1%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.B Indicated Rate Change
Coverage: Liability PD

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	25,450	204,508	230,664	460,622
B.	On-Level Earned Premium (Exh. I.M)	25,450	204,508	230,664	460,622
C.	Premium Trend Factor (Exh. I.N)	1.043	1.030	1.018	
D.	Adjusted Earned Premium (BxC)	26,544	210,643	234,816	472,003
E.	Accident Period Reported Losses *	41,668	61,500	99,814	202,981
F.	Estimated IBNR Losses (Exh. I.O)	173	726	11,262	12,160
G.	Loss Trend Factor (Exh. I.P)	1.076	1.054	1.032	
H.	Adjusted Ultimate Losses (E+F)xG	45,021	65,586	114,630	225,237
I.	Ratio of ALAE to Losses (Exh.)	0.090	0.090	0.090	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	49,073	71,489	124,947	245,509
K.	Adj. Loss and ALAE Ratio (J/D)	184.9%	33.9%	53.2%	52.0%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				53.0%
N.	Credibility (Exh. I.L)				19.6%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.7%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				63.2%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				-3.8%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.C Indicated Rate Change
Coverage: Uninsured/Underinsured Motorist BI

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	2,234	23,584	27,128	52,946
B.	On-Level Earned Premium (Exh. I.M)	2,234	23,584	27,128	52,946
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D.	Adjusted Earned Premium (BxC)	2,234	23,584	27,128	52,946
E.	Accident Period Reported Losses *	-	-	-	-
F.	Estimated IBNR Losses (Exh. I.O)	-	-	-	-
G.	Loss Trend Factor (Exh. I.P)	1.017	1.012	1.007	
H.	Adjusted Ultimate Losses (E+F)xG	-	-	-	-
I.	Ratio of ALAE to Losses (Exh.)	0.090	0.090	0.090	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	-	-	-	-
K.	Adj. Loss and ALAE Ratio (J/D)	0.0%	0.0%	0.0%	0.0%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				0.0%
N.	Credibility (Exh. I.L)				0.0%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.7%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				65.7%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				0.0%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.D Indicated Rate Change
Coverage: Uninsured Motorist PD

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	1,988	20,064	23,845	45,897
B.	On-Level Earned Premium (Exh. I.M)	1,988	20,064	23,845	45,897
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D.	Adjusted Earned Premium (BxC)	1,988	20,064	23,845	45,897
E.	Accident Period Reported Losses *	663	9,713	16,924	27,300
F.	Estimated IBNR Losses (Exh. I.O)	(2)	(67)	(171)	(239)
G.	Loss Trend Factor (Exh. I.P)	1.076	1.054	1.032	
H.	Adjusted Ultimate Losses (E+F)xG	712	10,167	17,289	28,168
I.	Ratio of ALAE to Losses (Exh.)	0.090	0.090	0.090	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	776	11,082	18,845	30,703
K.	Adj. Loss and ALAE Ratio (J/D)	39.0%	55.2%	79.0%	66.9%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				68.7%
N.	Credibility (Exh. I.L)				6.3%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.7%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				65.9%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				0.3%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.H Indicated Rate Change
Coverage: Personal Injury Protection

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	764	13,903	15,882	30,550
B.	On-Level Earned Premium (Exh. I.M)	764	13,903	15,882	30,550
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D.	Adjusted Earned Premium (BxC)	764	13,903	15,882	30,549
E.	Accident Period Reported Losses *	-	19,766	9,000	28,766
F.	Estimated IBNR Losses (Exh. I.O)	-	(555)	(1,510)	(2,066)
G.	Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000	
H.	Adjusted Ultimate Losses (E+F)xG	-	19,210	7,490	26,700
I.	Ratio of ALAE to Losses (Exh.)	0.090	0.090	0.090	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	-	20,939	8,164	29,103
K.	Adj. Loss and ALAE Ratio (J/D)	0.0%	150.6%	51.4%	95.3%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				83.6%
N.	Credibility (Exh. I.L)				5.6%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.7%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				66.7%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				1.5%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.F Indicated Rate Change
Coverage: Comprehensive

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	7,570	70,725	77,267	155,561
B.	On-Level Earned Premium (Exh. I.M)	7,570	70,725	77,267	155,561
C.	Premium Trend Factor (Exh. I.N)	1.094	1.067	1.039	
D.	Adjusted Earned Premium (BxC)	8,281	75,463	80,281	164,025
E.	Accident Period Reported Losses *	157	43,025	36,103	79,285
F.	Estimated IBNR Losses (Exh. I.O)	(0)	(9)	229	220
G.	Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000	
H.	Adjusted Ultimate Losses (E+F)xG	157	43,016	36,332	79,505
I.	Ratio of ALAE to Losses (Exh.)	0.050	0.050	0.050	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	165	45,167	38,149	83,481
K.	Adj. Loss and ALAE Ratio (J/D)	2.0%	59.9%	47.5%	50.9%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				49.6%
N.	Credibility (Exh. I.L)				11.0%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.0%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				63.3%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				-2.6%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.G Indicated Rate Change
Coverage: Collision

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	16,866	167,437	181,326	365,628
B.	On-Level Earned Premium (Exh. I.M)	16,866	167,437	181,326	365,628
C.	Premium Trend Factor (Exh. I.N)	1.268	1.185	1.107	
D.	Adjusted Earned Premium (BxC)	21,386	198,413	200,727	420,526
E.	Accident Period Reported Losses *	10,560	56,283	109,490	176,334
F.	Estimated IBNR Losses (Exh. I.O)	(6)	(33)	(1,854)	(1,894)
G.	Loss Trend Factor (Exh. I.P)	1.036	1.025	1.015	
H.	Adjusted Ultimate Losses (E+F)xG	10,934	57,656	109,250	177,840
I.	Ratio of ALAE to Losses (Exh.)	0.050	0.050	0.050	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	11,481	60,539	114,713	186,733
K.	Adj. Loss and ALAE Ratio (J/D)	53.7%	30.5%	57.1%	44.4%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				47.6%
N.	Credibility (Exh. I.L)				17.6%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.0%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				61.9%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				-4.8%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.H Indicated Rate Change
Coverage: Other Coverages (Rental, Towing, Add'l Equipment)

		4/08-3/09	4/09-3/10	4/10-3/11	Total
A.	Calendar Period Earned Premium	686	11,003	15,102	26,791
B.	On-Level Earned Premium (Exh. I.M)	686	11,003	15,102	26,791
C.	Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D.	Adjusted Earned Premium (BxC)	686	11,003	15,102	26,791
E.	Accident Period Reported Losses *	480	4,694	6,327	11,501
F.	Estimated IBNR Losses (Exh. I.O)	-	(3)	104	101
G.	Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000	
H.	Adjusted Ultimate Losses (E+F)xG	480	4,691	6,431	11,602
I.	Ratio of ALAE to Losses (Exh.)	0.050	0.050	0.050	
J.	Adj. Ultimate Losses and ALAE (1+I)xH	504	4,926	6,753	12,183
K.	Adj. Loss and ALAE Ratio (J/D)	73.5%	44.8%	44.7%	45.5%
L.	Accident Period Weights	5.0%	35.0%	60.0%	
M.	Weighted Adjusted Loss & ALAE Ratio				46.2%
N.	Credibility (Exh. I.L)				7.1%
O.	Permissible Loss and ALAE Ratio (Exh. I.I)				65.0%
P.	Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				63.7%
Q.	Credibility Weighted Indicated Rate Change (P/O -1)				-2.0%

* Losses are evaluated at 3/31/2011 and are net of recoveries received.

Exhibit I.I Calculation of Permissible Loss and LAE Ratio

		Liability & PIP	Physical Damage	Overall
A.	Agent Commissions	14.4%	14.4%	
B.	Other Acquisition Expenses	1.3%	1.3%	
C.	General Expenses	15.0%	15.0%	
D.	Taxes, Licenses, & Fees	3.1%	3.1%	
E.	ULAE	5.8%	5.8%	
E.	Other Expenses	1.6%	1.6%	
F.	Profit & Contingency	5.0%	5.0%	
H.	Fee Income Offset	-11.0%	-11.0%	
G.	Investment Income Offset (Exh. I.J)	-0.8%	-0.1%	
H.	Total Expense Ratio (Excl. ALAE)	34.3%	35.0%	
I.	Permissible Loss and ALAE Ratio (1-J)	65.7%	65.0%	65.5%

Exhibit I.J Calculation of Investment Income Offset

	Investible Unearned Premium	Liability & PIP	Phys. Damage
A.	Avg. Unearned Premium during 4/10-3/11	231,519	119,256
B.	Prepaid Expense Ratio (Commission & Taxes)	17.5%	17.5%
C.	Avg. In-force Premium during 4/10-3/11	423,476	216,966
D.	Avg. % of Inforce Premium Receivable*	42.8%	43.3%
E.	Avg. Premium Receivable (C)x(D)	181,205	94,033
F.	Investible Unearned Premium (A)x[1-(B)] - (E)	9,856	4,383
G.	Earned Premium during 4/10-3/11	530,277	273,694
H.	Investible Unearned Premium/Earned Premium (F)/(G)	1.9%	1.6%
	Investible Loss & ALAE Reserves		
I.	Avg. Loss & ALAE Reserves during 4/10-3/11	269,951	10,662
J.	Investible Loss & ALAE Reserves/Earned Premium (I)/(G)	50.9%	3.9%
	Investment Income Offset		
K.	Total Investible Reserves/Earned Premium (H)+(J)	52.8%	5.5%
L.	After Tax Anticipated Portfolio Yield	1.6%	1.6%
M.	Investment Income/Earned Premium (K)x(L)	0.8%	0.1%

* Based on distribution of written premium by payment plan option.

Exhibit I.L Calculation of Credibility by Coverage

Incurred Claim Counts as of 3/31/2011					
Coverage	**4/08-3/09**	**4/09-3/10**	**4/10-3/11**	**Total**	**Credibility***
Liability BI	6	19	16	41	0.108
Liability PD	8	35	34	77	0.196
Uninsured/Underinsured Motorist BI				-	0.000
Uninsured Motorist PD	1	8	5	14	0.063
Comprehensive	1	13	10	24	0.110
Collision	4	26	32	62	0.176
Other (Towing, Rental, Equipment)	1	4	5	10	0.071
PIP		8	3	11	0.056
Total	21	113	105	239	

*Full credibility standards:
Injury coverages - 3500 claims
Property coverages - 2000 claims

Exhibit I.N Summary of Premium Trend Factors

Liability BI/PD		Annual Trend	Annual Factor	Trend Factor 4/08-3/09	4/09-3/10	4/10-3/11
	Model Year Trend	1.2%	1.012			
	Symbol Drift Trend	N/A	1.000			
	Combined Trend	1.2%	1.012	1.043	1.030	1.018
Comprehensive						
	Model Year Trend	0.8%	1.008			
	Symbol Drift Trend	1.8%	1.018			
	Combined Trend	2.6%	1.026	1.094	1.067	1.039
Collision						
	Model Year Trend	5.4%	1.054			
	Symbol Drift Trend	1.5%	1.015			
	Combined Trend	7.0%	1.070	1.268	1.185	1.107
PIP						
	Model Year Trend	0.0%	1.000			
	Symbol Drift Trend	N/A	1.000			
	Combined Trend	0.0%	1.000	1.000	1.000	1.000

Calculation of the Lengths of the Trending Periods

Proposed New Business Effective Date:	7/1/2011
Proposed Renewal Effective Date:	8/1/2011
Average Proposed Effective Date:	7/17/2011
Months Proposed Rates Will Be In Effect:	6
Average Written Date Of Proposed Rates:	10/16/2011

Term in Months	Proj. % of Prem.
6	46.2%
12	53.8%

Average Term in Months:	9.23
Average Coverage Date of Proposed Rates:	3/4/2012

Calendar Period	Calendar Period Avg. Coverage Date	Proposed Rates Avg. Coverage Date	Trend Length In Years
4/08-3/09	9/1/2008	3/4/2012	3.509
4/09-3/10	9/1/2009	3/4/2012	2.509
4/10-3/11	9/1/2010	3/4/2012	1.509

Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift
Coverage: Liability BI/PD

		4/08-3/09		4/09-3/10		4/10-3/11	
Model Year	Current Relativity	Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2011	1.303		0%	481	0%	161,614	0%
2010	1.303		0%	88,143	0%	515,099	1%
2009	1.275	80,644	0%	343,576	1%	622,997	1%
2008	1.247	573,096	1%	813,381	1%	1,252,936	2%
2007	1.220	924,390	2%	1,348,908	2%	2,004,413	3%
2006	1.193	1,164,171	2%	1,824,172	3%	2,556,968	3%
2005	1.167	1,654,781	3%	2,332,731	4%	3,195,416	4%
2004	1.141	1,976,382	4%	2,859,469	5%	3,952,667	5%
2003	1.117	2,249,422	5%	3,243,283	5%	4,436,237	6%
2002	1.092	2,701,932	6%	3,923,817	6%	5,326,926	7%
2001	1.068	3,031,167	6%	4,209,933	7%	5,579,542	7%
2000	1.045	4,081,425	9%	5,357,640	9%	6,576,046	9%
1999	1.022	3,753,307	8%	4,708,120	8%	5,836,516	8%
1998	1.000	3,663,478	8%	4,327,538	7%	5,214,060	7%
1997	0.978	3,385,701	7%	4,189,858	7%	5,016,620	7%
1996	0.957	2,850,417	6%	3,563,940	6%	4,077,642	5%
1995	0.936	3,063,107	6%	3,602,962	6%	3,952,128	5%
1994	0.916	2,646,841	6%	2,952,081	5%	3,217,461	4%
1993	0.896	1,995,648	4%	2,244,254	4%	2,351,589	3%
1992	0.876	1,583,763	3%	1,701,738	3%	1,806,939	2%
1991	0.857	1,173,625	2%	1,258,233	2%	1,293,185	2%
1990	0.838	951,819	2%	1,032,114	2%	986,153	1%
1989	0.820	787,710	2%	912,496	2%	841,792	1%
1988	0.802	635,166	1%	714,360	1%	683,341	1%
1987	0.802	425,945	1%	467,176	1%	518,485	1%
1986	0.802	394,861	1%	454,805	1%	427,335	1%
<1986	0.802	1,539,425	3%	2,034,161	3%	2,647,470	4%
Total		47,288,221	100%	60,509,371	100%	75,051,577	100%
Average Relativity			1.001		1.012		1.025

Average Annual Change	1.2%
Selected Annual Change	1.2%

Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift
Coverage: Comprehensive

		4/08-3/09		4/09-3/10		4/10-3/11	
Model Year	Current Relativity	Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2011	1.162		0%	64	0%	70,019	1%
2010	1.162		0%	37,860	1%	219,798	3%
2009	1.137	34,599	1%	147,212	2%	271,072	3%
2008	1.113	246,868	5%	323,241	5%	477,269	5%
2007	1.090	369,492	7%	485,852	7%	705,693	8%
2006	1.067	444,246	9%	634,986	10%	856,120	10%
2005	1.044	542,235	11%	719,197	11%	923,806	11%
2004	1.022	575,459	11%	747,063	11%	979,178	11%
2003	1.000	550,846	11%	722,025	11%	912,090	10%
2002	0.982	528,935	10%	673,532	10%	856,657	10%
2001	0.964	459,706	9%	569,642	9%	686,639	8%
2000	0.946	432,357	9%	508,846	8%	619,307	7%
1999	0.929	307,905	6%	357,131	5%	419,830	5%
1998	0.912	205,616	4%	236,711	4%	265,337	3%
1997	0.896	154,168	3%	173,851	3%	189,133	2%
1996	0.880	88,912	2%	99,969	2%	129,351	1%
1995	0.864	68,729	1%	78,747	1%	96,586	1%
1994	0.848	40,673	1%	49,836	1%	51,602	1%
1993	0.833	21,288	0%	20,781	0%	27,586	0%
1992	0.833	7,015	0%	9,756	0%	15,473	0%
1991	0.833	4,244	0%	1,681	0%	5,737	0%
1990	0.833	770	0%	800	0%	3,361	0%
1989	0.833	68	0%	5	0%	360	0%
1988	0.833	214	0%	23	0%	259	0%
1987	0.833	46	0%	30	0%	16	0%
1986	0.833	-	0%		0%	101	0%
<1986	0.833	(192)	0%	(675)	0%	288	0%
Total		5,084,200	100%	6,598,166	100%	8,782,666	100%
Average Relativity			0.999		1.006		1.015

Average Annual Change	0.8%
Selected Annual Change	0.8%

Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift
Coverage: Collision

		4/08-3/09		4/09-3/10		4/10-3/11	
Model Year	Current Relativity	Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2011	2.025		0%	234	0%	246,332	1%
2010	2.025		0%	134,733	1%	738,934	3%
2009	1.831	108,625	1%	485,897	3%	854,338	4%
2008	1.655	729,379	5%	1,034,784	5%	1,511,688	6%
2007	1.496	1,070,940	7%	1,541,231	8%	2,168,090	9%
2006	1.353	1,305,565	9%	1,963,249	10%	2,532,183	11%
2005	1.223	1,617,739	11%	2,167,978	11%	2,670,807	11%
2004	1.106	1,664,887	12%	2,243,910	12%	2,752,036	11%
2003	1.000	1,587,713	11%	2,072,699	11%	2,465,772	10%
2002	0.912	1,520,370	11%	1,929,335	10%	2,244,763	9%
2001	0.832	1,299,335	9%	1,576,068	8%	1,736,737	7%
2000	0.758	1,195,148	8%	1,383,401	7%	1,506,348	6%
1999	0.691	839,056	6%	944,079	5%	978,505	4%
1998	0.630	549,242	4%	599,908	3%	591,992	2%
1997	0.575	392,495	3%	430,193	2%	407,009	2%
1996	0.524	225,407	2%	231,563	1%	264,189	1%
1995	0.478	168,538	1%	183,146	1%	194,160	1%
1994	0.436	95,641	1%	104,823	1%	96,073	0%
1993	0.397	48,599	0%	39,463	0%	45,192	0%
1992	0.397	13,351	0%	18,619	0%	23,658	0%
1991	0.397	8,819	0%	3,886	0%	10,856	0%
1990	0.397	1,178	0%	1,959	0%	5,040	0%
1989	0.397	205	0%	(3)	0%	256	0%
1988	0.397	632	0%	33	0%	503	0%
1987	0.397	124	0%	99	0%	3	0%
1986	0.397	-	0%		0%	43	0%
<1986	0.397	(637)	0%	(2,094)	0%	609	0%
Total		14,442,350	100%	19,089,192	100%	24,046,118	100%
Average Relativity			1.037		1.085		1.153

Average Annual Change	5.4%
Selected Annual Change	5.4%

Exhibit I.N Calculation of Premium Trend Factors: Symbol Drift
Coverage: Comprehensive

		4/08-3/09		4/09-3/10		4/10-3/11	
Symbol	Current Relativity	Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
1	0.645	473	0%	355	0%	130	0%
2	0.711	581	0%	375	0%	867	0%
3	0.734	1,981	0%	2,265	0%	2,526	0%
4	0.827	5,597	0%	5,928	0%	6,764	0%
5	0.898	20,749	0%	21,434	0%	28,503	0%
6	0.926	47,776	1%	54,071	1%	65,167	1%
7	0.993	104,401	2%	120,682	2%	160,492	2%
8	1.000	257,912	5%	305,644	5%	385,727	4%
10	1.077	343,750	7%	413,475	6%	501,641	6%
11	1.165	511,314	10%	633,328	10%	766,683	9%
12	1.211	606,674	12%	750,958	11%	962,052	11%
13	1.288	591,041	12%	766,008	12%	990,350	11%
14	1.419	624,128	12%	805,140	12%	1,044,793	12%
15	1.457	581,125	11%	762,122	12%	1,084,799	12%
16	1.657	465,512	9%	621,126	9%	886,450	10%
17	1.713	320,187	6%	456,412	7%	573,082	7%
18	1.894	236,354	5%	325,853	5%	458,546	5%
19	2.156	130,811	3%	215,850	3%	300,665	3%
20	2.269	90,031	2%	119,844	2%	186,168	2%
21	2.418	62,871	1%	89,947	1%	119,833	1%
22	2.749	44,557	1%	62,506	1%	94,082	1%
23	2.942	30,270	1%	51,410	1%	77,588	1%
24	3.561	3,424	0%	8,510	0%	31,206	0%
25	3.831	2,793	0%	5,272	0%	18,801	0%
26	4.122		0%	432	0%	7,543	0%
27	4.435	137	0%	57	0%	1,230	0%
Total		5,084,449	100%	6,599,004	100%	8,755,688	100%
Average Relativity			1.429		1.454		1.480

Average Annual Change	1.8%
Selected Annual Change	1.8%

Exhibit I.N Calculation of Premium Trend Factors: Symbol Drift
Coverage: Collision

		4/08-3/09		4/09-3/10		4/10-3/11	
Symbol	Current Relativity	Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
1	0.620	1,254	0%	691	0%	296	0%
2	0.670	1,576	0%	841	0%	1,578	0%
3	0.731	4,533	0%	4,829	0%	4,326	0%
4	0.765	12,300	0%	13,239	0%	14,085	0%
5	0.847	52,693	0%	52,161	0%	65,416	0%
6	0.879	132,307	1%	144,202	1%	166,754	1%
7	0.918	288,640	2%	329,196	2%	412,055	2%
8	1.000	719,149	5%	860,604	5%	1,027,917	4%
10	1.067	973,812	7%	1,185,699	6%	1,378,565	6%
11	1.119	1,428,014	10%	1,831,177	10%	2,086,737	9%
12	1.181	1,708,687	12%	2,142,269	11%	2,644,247	11%
13	1.181	1,635,222	11%	2,150,611	11%	2,644,998	11%
14	1.349	1,796,903	12%	2,337,288	12%	2,914,855	12%
15	1.349	1,665,010	12%	2,239,632	12%	3,017,187	13%
16	1.495	1,328,122	9%	1,808,152	9%	2,405,799	10%
17	1.570	936,696	6%	1,347,605	7%	1,595,431	7%
18	1.696	685,567	5%	971,135	5%	1,240,427	5%
19	2.000	384,470	3%	644,624	3%	857,414	4%
20	2.191	269,940	2%	363,342	2%	526,205	2%
21	2.445	175,146	1%	269,104	1%	339,256	1%
22	2.570	134,003	1%	186,538	1%	259,180	1%
23	2.668	85,483	1%	150,561	1%	205,941	1%
24	3.204	11,227	0%	33,528	0%	81,659	0%
25	3.420	11,945	0%	21,476	0%	47,668	0%
26	3.650		0%	2,871	0%	16,384	0%
27	3.896	426	0%	212	0%	2,724	0%
Total		14,443,127	100%	19,091,588	100%	23,957,104	100%
Average Relativity			1.348		1.372		1.390

Average Annual Change	1.5%
Selected Annual Change	1.5%

Exhibit I.O Summary of Loss Development
Coverage: Liability BI

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1	21,000	21,148	25,455	26,044	26,044	26,044	26,044	26,044	26,044	26,077	26,135	26,135	26,135	26,154	26,137	26,101	26,111	26,110	26,089	26,071	26,071	26,065	26,055	26,058	26,058	14
2009 Q2	2,000	2,400	2,400	2,400	2,400	400	400	400	401	401	402	402	402	403	402	402	402	402	402	401	401	401	401	401	401	1
2009 Q3	24,000	55,250	55,250	55,250	54,750	55,750	56,750	57,084	57,209	57,281	57,408	57,408	57,408	57,450	57,413	57,334	57,354	57,352	57,307	57,267	57,267	57,253	57,231	57,239	57,239	489
2009 Q4	28,500	37,500	37,000	37,000	37,000	37,000	37,275	37,495	37,576	37,624	37,707	37,707	37,707	37,735	37,711	37,659	37,672	37,671	37,641	37,615	37,615	37,606	37,591	37,596	37,596	596
2010 Q1	35,000	41,514	34,900	34,900	29,400	29,661	29,882	30,058	30,123	30,161	30,228	30,228	30,228	30,250	30,231	30,189	30,200	30,199	30,175	30,154	30,154	30,146	30,135	30,139	30,139	739
2010 Q2	30,250	49,750	54,750	54,750	55,845	56,340	56,760	57,094	57,218	57,290	57,418	57,418	57,418	57,460	57,423	57,344	57,364	57,362	57,317	57,277	57,277	57,263	57,241	57,249	57,249	2,499
2010 Q3	5,165	15,165	15,428	16,123	16,445	16,591	16,714	16,813	16,849	16,871	16,908	16,908	16,908	16,921	16,910	16,886	16,892	16,892	16,879	16,867	16,867	16,863	16,856	16,858	16,858	1,430
2010 Q4	14,900	21,588	23,315	24,364	24,851	25,071	25,258	25,407	25,462	25,494	25,551	25,551	25,551	25,569	25,553	25,518	25,527	25,526	25,506	25,488	25,488	25,482	25,472	25,476	25,476	3,888
2011 Q1	32,000	44,800	48,384	50,561	51,573	52,030	52,417	52,726	52,841	52,907	53,025	53,025	53,025	53,064	53,029	52,956	52,975	52,973	52,932	52,895	52,895	52,882	52,862	52,869	52,869	20,869
																									303,885	30,525

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	1.007	1.204	1.023	1.000	1.000	1.000	1.000	1.000				
2009 Q2	1.200	1.000	1.000	1.000	0.167	1.000	1.000					
2009 Q3	2.302	1.000	1.000	0.991	1.018	1.018						
2009 Q4	1.316	0.987	1.000	1.000	1.000							
2010 Q1	1.186	0.841	1.000	0.842								
2010 Q2	1.645	1.101	1.000									
2010 Q3	2.936	1.017										
2010 Q4	1.449											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	1,596,435	1,933,358	2,050,661	2,356,184	2,607,699	2,699,718	2,751,140	2,789,184	2,861,755	2,908,760	2,936,758	2,940,508	2,946,662	2,955,360	2,954,003	2,945,503	2,920,501	2,914,395	2,914,395	2,909,894	2,909,394	2,902,394	2,902,394	2,902,394
2002 Q2	1,804,583	2,217,573	2,630,512	2,780,010	3,017,196	3,101,651	3,135,317	3,151,856	3,153,992	3,188,839	3,232,123	3,263,281	3,306,075	3,330,364	3,332,359	3,338,954	3,343,954	3,334,455	3,343,346	3,343,346	3,331,300	3,331,300	3,331,300	3,331,300
2002 Q3	1,662,556	2,116,649	2,414,568	2,694,833	2,786,396	2,845,595	2,829,275	2,897,049	2,931,289	2,946,989	2,967,507	3,014,836	3,012,673	3,029,473	3,020,739	3,014,738	3,007,964	3,002,963	3,002,463	3,004,963	3,054,213	3,064,213	3,066,120	3,066,120
2002 Q4	1,576,544	2,197,323	2,604,067	2,784,365	3,065,427	3,195,416	3,208,984	3,281,590	3,224,551	3,204,888	3,242,187	3,224,197	3,224,626	3,208,126	3,227,811	3,235,311	3,218,811	3,225,311	3,225,311	3,226,285	3,226,285	3,226,285	3,211,285	3,211,285
2003 Q1	1,817,780	2,063,491	2,218,248	2,506,070	2,736,479	2,838,024	2,913,351	2,920,781	2,926,082	2,910,050	2,981,351	3,006,682	3,016,698	3,026,448	3,035,370	3,051,870	3,077,013	3,077,013	3,086,523	3,086,703	3,086,483	3,089,924	3,089,924	3,090,824
2003 Q2	2,154,273	2,482,014	2,652,695	2,722,920	3,001,263	3,049,036	3,128,285	3,171,821	3,195,221	3,223,861	3,217,033	3,200,775	3,210,752	3,230,460	3,206,322	3,201,400	3,200,898	3,214,584	3,214,584	3,208,397	3,210,398	3,210,397	3,210,397	3,210,397
2003 Q3	2,340,445	3,000,354	3,419,122	3,465,182	3,639,326	3,737,443	3,780,685	3,865,525	3,869,078	3,844,104	3,847,960	3,841,705	3,803,895	3,791,632	3,787,230	3,793,718	3,788,714	3,791,213	3,790,214	3,786,714	3,783,654	3,783,654	3,778,653	3,778,653
2003 Q4	1,851,869	2,368,468	2,803,935	2,874,301	3,024,869	3,053,204	3,131,143	3,171,262	3,183,921	3,212,110	3,182,334	3,226,103	3,226,303	3,236,523	3,244,024	3,229,711	3,224,711	3,223,211	3,228,211	3,228,211	3,228,211	3,228,211	3,228,211	3,228,211
2004 Q1	2,066,128	2,457,797	2,675,754	2,874,385	2,924,139	3,004,735	3,066,390	3,081,886	3,078,643	3,082,443	3,085,817	3,086,375	3,095,875	3,097,875	3,089,457	3,084,375	3,084,375	3,084,375	3,088,876	3,088,876	3,088,876	3,088,876	3,088,876	3,088,876
2004 Q2	2,511,056	3,120,670	3,339,536	3,544,576	3,783,602	3,819,232	3,837,615	3,792,128	3,801,755	3,812,664	3,768,179	3,779,454	3,809,058	3,820,226	3,807,325	3,781,742	3,781,742	3,775,732	3,773,732	3,773,732	3,773,732	3,766,732	3,766,732	3,766,732
2004 Q3	2,299,941	2,809,442	3,042,311	3,065,689	3,178,437	3,191,924	3,223,856	3,251,044	3,267,392	3,262,535	3,269,304	3,275,695	3,289,695	3,265,169	3,273,669	3,275,169	3,277,168	3,270,665	3,268,664	3,268,664	3,268,664	3,268,664	3,268,664	3,268,664
2004 Q4	2,162,652	2,903,251	3,050,975	3,050,070	3,172,288	3,145,073	3,163,714	3,254,709	3,263,685	3,272,129	3,323,355	3,318,523	3,310,242	3,304,745	3,294,246	3,294,246	3,321,201	3,303,819	3,305,820	3,292,520	3,314,517	3,313,217	3,313,217	3,313,217
2005 Q1	1,995,313	2,405,872	2,527,016	2,584,619	2,675,158	2,652,065	2,665,303	2,706,654	2,730,533	2,765,283	2,771,207	2,759,008	2,743,501	2,748,501	2,752,003	2,750,002	2,757,858	2,757,858	2,757,858	2,752,858	2,752,858	2,752,858	2,752,858	2,757,858
2005 Q2	2,226,887	2,408,289	2,505,388	2,618,536	2,637,372	2,724,935	2,761,230	2,803,730	2,807,157	2,847,755	2,845,273	2,833,423	2,826,923	2,819,525	2,811,525	2,809,525	2,811,526	2,811,526	2,788,426	2,788,925	2,788,925	2,788,925	2,788,925	2,788,925
2005 Q3	2,276,453	2,592,739	2,747,476	2,853,410	2,900,927	2,928,661	2,921,575	2,979,906	3,022,044	3,025,867	3,001,324	2,957,570	2,944,991	2,962,858	2,962,360	2,957,018	2,957,018	2,956,018	2,956,018	2,956,018	2,952,017	2,952,017	2,952,017	
2005 Q4	1,981,187	2,425,008	2,429,129	2,569,542	2,639,588	2,652,044	2,606,751	2,618,349	2,614,250	2,595,332	2,566,684	2,552,502	2,563,346	2,563,693	2,547,377	2,547,377	2,547,376	2,547,376	2,547,376	2,538,722	2,538,722	2,528,222		
2006 Q1	2,453,618	3,003,808	3,312,752	3,485,304	3,556,087	3,644,525	3,712,585	3,750,034	3,734,691	3,744,281	3,746,282	3,737,281	3,737,781	3,707,282	3,682,783	3,685,285	3,690,030	3,706,530	3,702,030	3,702,030	3,695,030			
2006 Q2	3,051,260	3,875,451	4,538,411	4,947,369	5,046,925	5,051,177	5,115,214	5,173,079	5,159,997	5,160,689	5,174,589	5,185,769	5,211,838	5,198,895	5,213,456	5,217,956	5,217,457	5,217,457	5,177,957	5,173,456				
2006 Q3	3,092,064	4,064,198	4,798,695	4,907,922	4,952,629	4,955,670	4,975,407	4,946,889	4,917,541	4,864,082	4,873,321	4,870,975	4,888,978	4,903,233	4,891,976	4,883,042	4,883,042	4,888,041	4,880,734					
2006 Q4	2,920,395	4,022,052	4,625,581	4,733,032	4,913,894	4,969,068	4,941,758	4,912,110	4,941,081	4,947,458	4,979,388	4,982,789	4,977,271	4,997,302	4,983,553	4,969,551	4,977,050	4,983,049						
2007 Q1	2,870,808	4,164,833	4,540,717	4,754,460	4,796,241	4,688,918	4,731,447	4,776,386	4,803,903	4,787,051	4,801,842	4,804,372	4,799,026	4,800,445	4,808,850	4,801,353	4,805,939							
2007 Q2	3,314,118	4,262,116	4,710,467	4,986,024	4,992,857	4,881,113	4,942,084	4,949,956	4,988,670	4,969,669	4,989,860	4,957,925	4,997,361	4,975,488	4,999,488	4,949,487								
2007 Q3	2,554,605	3,633,634	4,078,857	4,292,415	4,258,712	4,228,463	4,199,824	4,170,073	4,160,027	4,133,125	4,027,781	4,011,974	3,962,560	3,973,032	3,967,018									
2007 Q4	2,494,608	3,205,805	3,453,798	3,605,029	3,728,283	3,792,767	3,809,324	3,821,265	3,831,940	3,831,943	3,879,603	3,854,079	3,862,577	3,885,798										
2008 Q1	2,313,123	2,651,610	2,883,445	3,026,423	2,998,954	2,989,404	3,019,721	3,063,030	3,051,815	3,041,736	3,031,235	3,039,387	3,036,609											
2008 Q2	2,299,663	2,897,001	3,010,512	3,115,693	3,016,245	3,056,821	2,988,698	2,992,875	3,007,321	3,048,726	3,067,014	3,032,708												
2008 Q3	2,708,917	2,892,401	2,997,492	2,812,598	2,826,583	2,848,484	2,893,486	2,899,353	2,848,206	2,879,998	2,915,284													
2008 Q4	2,765,145	3,224,244	3,230,433	3,280,225	3,305,416	3,329,151	3,341,839	3,240,509	3,234,778	3,223,034														
2009 Q1	2,983,423	3,211,878	3,288,070	3,401,866	3,468,535	3,494,005	3,482,369	3,473,084	3,516,461															
2009 Q2	3,357,676	3,679,327	3,861,711	3,938,313	4,041,075	4,116,265	4,139,295	4,132,673																
2009 Q3	3,263,165	3,716,748	4,109,503	4,287,718	4,352,769	4,372,042	4,446,274																	
2009 Q4	3,398,301	4,171,311	4,519,404	4,604,876	4,633,053	4,625,563																		
2010 Q1	3,188,404	4,190,297	4,413,410	4,753,563	4,833,212																			
2010 Q2	4,245,255	4,790,060	5,157,634	5,416,510																				
2010 Q3	4,259,458	4,852,902	5,373,207																					
2010 Q4	4,776,588	5,809,908																						
2011 Q1	4,881,774																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	1.211	1.061	1.149	1.107	1.035	1.019	1.014	1.026	1.016	1.010	1.001	1.002	1.003	1.000	0.997	0.992	0.998	1.000	0.998	1.000	0.998	1.000	1.000
2002 Q2	1.229	1.186	1.057	1.085	1.028	1.011	1.005	1.001	1.011	1.014	1.010	1.013	1.007	1.001	1.002	1.001	0.997	1.003	1.000	0.996	1.000	1.000	1.000
2002 Q3	1.273	1.141	1.116	1.034	1.021	0.994	1.024	1.012	1.005	1.007	1.016	0.999	1.006	0.997	0.998	0.998	0.998	1.000	1.001	1.016	1.003	1.001	1.000
2002 Q4	**1.394**	**1.185**	**1.069**	**1.101**	**1.042**	**1.004**	**1.023**	**0.983**	**0.994**	**1.012**	**0.994**	**1.000**	**0.995**	**1.006**	**1.002**	**0.995**	**1.002**	**1.000**	**1.000**	**1.000**	**1.000**	**0.995**	**1.000**
2003 Q1	1.135	1.075	1.130	1.092	1.037	1.027	1.003	1.002	0.995	1.025	1.008	1.003	1.003	1.003	1.005	1.008	1.003	1.000	1.000	1.000	1.001	1.000	1.000
2003 Q2	1.152	1.057	1.038	1.102	1.016	1.026	1.014	1.007	1.009	0.998	0.995	1.003	1.006	0.993	0.998	1.000	1.004	1.000	0.998	1.001	1.000	1.000	1.000
2003 Q3	1.282	1.140	1.013	1.050	1.027	1.012	1.022	1.001	0.994	1.001	0.998	0.990	0.997	0.999	1.002	0.999	1.001	1.000	0.999	0.999	1.000	0.999	1.000
2003 Q4	1.279	1.184	1.025	1.052	1.009	1.026	1.013	1.004	1.009	0.991	1.014	1.000	1.003	1.002	0.996	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000
2004 Q1	1.190	1.089	1.074	1.017	1.028	1.021	1.005	0.999	1.001	1.001	1.000	1.003	1.001	0.997	0.998	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2004 Q2	1.243	1.070	1.061	1.067	1.009	1.005	0.988	1.003	1.003	0.988	1.003	1.008	1.003	0.997	0.993	1.000	0.998	0.999	1.000	1.000	0.998	1.000	1.000
2004 Q3	1.222	1.083	1.008	1.037	1.004	0.990	1.008	1.005	0.999	1.002	1.002	1.004	0.993	1.003	1.000	1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2004 Q4	1.342	1.051	1.000	1.040	0.991	1.006	1.029	1.003	1.003	1.016	0.999	0.998	0.998	0.997	1.000	1.008	0.995	1.001	0.996	1.007	1.000	1.000	1.000
2005 Q1	1.206	1.050	1.023	1.035	0.991	1.005	1.016	1.009	1.013	1.002	0.996	0.994	1.002	1.001	0.999	1.003	1.000	1.000	0.998	1.000	1.000	1.000	1.002
2005 Q2	1.081	1.040	1.045	1.007	1.033	1.013	1.015	1.001	1.014	0.999	0.996	0.998	0.997	0.997	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q3	1.139	1.060	1.039	1.017	1.010	0.998	1.020	1.014	1.001	0.992	0.985	0.996	1.006	1.000	0.998	1.000	1.000	1.000	1.000	0.999	1.000	1.000	
2005 Q4	1.224	1.002	1.058	1.027	1.005	0.983	1.004	0.998	0.993	0.989	0.994	1.004	1.000	0.994	1.000	1.000	1.000	1.000	0.997	1.000	0.996		
2006 Q1	1.224	1.103	1.052	1.020	1.025	1.019	1.010	0.996	1.003	1.001	0.998	1.000	0.992	0.993	1.001	1.001	1.004	0.999	1.000	0.998			
2006 Q2	1.270	1.171	1.090	1.020	1.001	1.013	1.011	0.997	1.000	1.003	1.002	1.005	0.998	1.003	1.001	1.000	1.000	0.992	0.999				
2006 Q3	1.314	1.181	1.023	1.009	1.001	1.004	0.994	0.994	0.989	1.002	1.000	1.004	1.003	0.998	0.998	1.000	1.001	0.999					
2006 Q4	1.377	1.150	1.023	1.038	1.011	0.995	0.994	1.006	1.001	1.006	1.001	0.999	1.004	0.997	0.997	1.002	1.001						
2007 Q1	1.451	1.090	1.047	1.009	0.978	1.009	1.009	1.006	0.996	1.003	1.001	0.999	1.000	1.002	0.998	1.001							
2007 Q2	1.286	1.105	1.058	1.001	0.978	1.012	1.002	1.008	0.996	1.004	0.994	1.008	0.996	1.005	0.990								
2007 Q3	1.422	1.123	1.052	0.992	0.993	0.993	0.993	0.998	0.994	0.975	0.996	0.988	1.003	0.998									
2007 Q4	1.285	1.077	1.044	1.034	1.017	1.004	1.003	1.003	1.000	1.012	0.993	1.002	1.006										
2008 Q1	1.146	1.087	1.050	0.991	0.995	1.011	1.014	0.996	0.997	0.997	1.003	0.999											
2008 Q2	1.260	1.039	1.035	0.968	1.013	0.978	1.001	1.005	1.014	1.006	0.989												
2008 Q3	1.068	1.036	0.938	1.005	1.008	1.016	1.002	0.982	1.011	1.012													
2008 Q4	1.166	1.002	1.015	1.008	1.007	1.004	0.970	0.998	0.996														
2009 Q1	1.077	1.024	1.035	1.020	1.007	0.997	0.997	1.012															
2009 Q2	1.096	1.050	1.020	1.026	1.019	1.006	0.998																
2009 Q3	1.139	1.106	1.043	1.015	1.004	1.017																	
2009 Q4	1.227	1.083	1.019	1.006	0.998																		
2010 Q1	1.314	1.053	1.077	1.017																			
2010 Q2	1.128	1.077	1.050																				
2010 Q3	1.139	1.107																					
2010 Q4	1.216																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.224	1.091	1.044	1.028	1.009	1.007	1.006	1.002	1.001	1.002	0.999	1.001	1.001	0.999	0.999	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	
VIG USA Avg. (all)	1.228	1.090	1.046	1.032	1.011	1.008	1.007	1.002	1.002	1.002	0.999	1.001	1.001	0.999	0.999	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	
VIG USA Avg. (last 4)	1.200	1.080	1.047	1.016	1.007	1.006	0.992	0.999	1.004	1.007	0.995	0.999	1.001	1.001	0.996	1.001	1.002	0.997	0.999	0.999	0.999	1.000	1.000	
VIG USA Avg. (5 xHiLo)	1.194	1.089	1.038	1.017	1.006	1.008	0.999	1.000	1.003	1.005	0.994	1.000	1.002	0.999	0.998	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	1.519	1.011	1.003	0.961	0.992	1.012	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	1.630	1.021	1.004	0.967	0.796	1.006	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	1.804	0.986	1.000	0.958	0.796	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	1.470	1.001	1.000	0.997	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	1.400	1.080	1.045	1.020	1.009	1.007	1.006	1.002	1.001	1.002	1.000	1.000	1.001	0.999	0.999	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000

Exhibit I.O Summary of Loss Development
Coverage: Liability PD

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1	35,206	40,961	41,668	41,668	41,668	41,668	41,668	41,668	41,668	41,700	41,734	41,817	41,824	41,832	41,847	41,847	41,850	41,847	41,848	41,849	41,846	41,841	41,841	41,841	41,841	173
2009 Q2	10,357	13,522	17,077	17,077	17,077	17,077	17,077	17,077	17,114	17,128	17,141	17,176	17,179	17,182	17,188	17,188	17,189	17,188	17,188	17,189	17,187	17,185	17,185	17,185	17,185	108
2009 Q3	16,838	18,098	18,474	18,474	18,474	18,474	18,474	18,511	18,551	18,566	18,581	18,618	18,621	18,624	18,631	18,631	18,632	18,631	18,632	18,632	18,631	18,628	18,628	18,628	18,628	154
2009 Q4	7,377	14,598	14,598	14,598	14,598	14,598	14,671	14,700	14,732	14,744	14,755	14,785	14,788	14,790	14,796	14,795	14,796	14,795	14,796	14,796	14,795	14,793	14,793	14,793	14,793	196
2010 Q1	5,490	3,529	3,529	11,101	11,351	11,465	11,522	11,545	11,570	11,579	11,589	11,612	11,614	11,616	11,620	11,620	11,621	11,620	11,621	11,621	11,620	11,619	11,619	11,619	11,619	267
2010 Q2	38,695	40,780	40,780	40,780	41,596	42,012	42,222	42,306	42,398	42,431	42,466	42,551	42,558	42,565	42,581	42,581	42,583	42,581	42,582	42,583	42,580	42,575	42,575	42,575	42,575	1,795
2010 Q3	7,212	6,379	6,379	6,570	6,702	6,769	6,803	6,816	6,831	6,836	6,842	6,856	6,857	6,858	6,860	6,860	6,861	6,860	6,861	6,861	6,860	6,859	6,859	6,859	6,859	481
2010 Q4	25,731	35,855	37,827	38,962	39,741	40,139	40,340	40,420	40,508	40,540	40,573	40,654	40,661	40,668	40,683	40,683	40,685	40,683	40,684	40,685	40,682	40,677	40,677	40,677	40,677	4,821
2011 Q1	16,799	18,479	19,496	20,081	20,482	20,687	20,790	20,832	20,878	20,894	20,911	20,953	20,956	20,960	20,967	20,967	20,969	20,967	20,968	20,968	20,967	20,964	20,964	20,964	20,964	4,165
																									215,141	12,160

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	1.163	1.017	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	1.306	1.263	1.000	1.000	1.000	1.000	1.000					
2009 Q3	1.075	1.021	1.000	1.000	1.000	1.000						
2009 Q4	1.979	1.000	1.000	1.000	1.000							
2010 Q1	0.643	1.000	3.146	1.023								
2010 Q2	1.054	1.000	1.000									
2010 Q3	0.884	1.000										
2010 Q4	1.393											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	1,945,591	2,422,095	2,495,787	2,561,896	2,569,970	2,563,251	2,565,138	2,572,945	2,578,402	2,580,291	2,579,651	2,583,814	2,583,151	2,589,248	2,587,648	2,587,784	2,587,784	2,587,784	2,587,784	2,587,784	2,587,784	2,587,784	2,587,784	2,587,784
2002 Q2	2,157,874	2,487,995	2,627,627	2,693,403	2,713,616	2,717,556	2,720,619	2,734,084	2,753,285	2,754,949	2,766,164	2,764,564	2,766,494	2,766,494	2,766,494	2,766,494	2,766,494	2,766,494	2,766,494	2,766,700	2,766,955	2,766,955	2,766,955	2,766,955
2002 Q3	1,895,038	2,355,101	2,477,341	2,501,376	2,547,184	2,580,344	2,593,123	2,601,669	2,600,858	2,603,286	2,608,392	2,613,652	2,619,852	2,623,201	2,623,201	2,623,201	2,623,201	2,623,201	2,617,001	2,618,601	2,617,001	2,617,001	2,617,001	2,617,001
2002 Q4	2,364,099	2,725,990	2,790,363	2,833,256	2,868,871	2,892,420	2,906,209	2,917,174	2,920,521	2,922,120	2,924,231	2,925,217	2,932,717	2,932,716	2,930,210	2,930,210	2,928,610	2,928,610	2,928,610	2,928,610	2,928,610	2,928,610	2,928,610	2,928,610
2003 Q1	2,175,864	2,605,581	2,685,198	2,692,873	2,725,391	2,739,851	2,732,730	2,743,974	2,758,340	2,762,119	2,765,275	2,763,675	2,763,675	2,764,175	2,766,775	2,763,836	2,763,836	2,763,836	2,763,778	2,763,778	2,763,778	2,763,778	2,763,778	2,763,778
2003 Q2	2,643,463	3,087,614	3,223,568	3,265,176	3,289,977	3,300,801	3,323,412	3,336,676	3,344,302	3,330,816	3,329,817	3,329,817	3,331,616	3,340,866	3,344,166	3,342,739	3,342,739	3,342,738	3,342,738	3,342,738	3,342,738	3,342,738	3,342,738	3,342,488
2003 Q3	2,524,088	2,944,728	3,135,265	3,164,227	3,192,662	3,218,934	3,239,208	3,259,678	3,267,508	3,264,575	3,268,825	3,264,575	3,267,527	3,266,033	3,266,291	3,266,721	3,266,721	3,266,721	3,266,721	3,266,721	3,266,721	3,266,721	3,266,721	3,266,721
2003 Q4	2,162,091	2,527,419	2,657,284	2,717,854	2,754,555	2,800,995	2,810,977	2,810,228	2,794,029	2,799,270	2,799,270	2,796,750	2,786,967	2,786,967	2,791,994	2,791,994	2,795,994	2,795,994	2,795,994	2,795,994	2,793,524	2,793,524	2,793,524	2,793,524
2004 Q1	2,255,696	2,600,711	2,711,863	2,795,329	2,829,214	2,852,580	2,861,449	2,871,950	2,884,138	2,884,765	2,882,165	2,881,883	2,881,883	2,881,883	2,890,383	2,891,224	2,891,224	2,891,224	2,893,324	2,893,324	2,893,324	2,893,324	2,893,324	2,893,324
2004 Q2	2,464,421	2,736,339	2,863,493	2,924,394	2,953,942	2,985,547	2,991,555	3,010,996	3,008,545	3,015,661	3,030,885	3,029,884	3,029,884	3,029,884	3,029,884	3,029,884	3,029,884	3,029,884	3,029,884	3,030,296	3,030,296	3,030,296	3,030,296	3,030,296
2004 Q3	2,297,528	2,607,173	2,717,163	2,775,567	2,795,434	2,802,751	2,811,249	2,808,210	2,829,773	2,827,594	2,829,961	2,829,961	2,829,961	2,823,463	2,829,211	2,829,211	2,829,211	2,829,211	2,831,211	2,831,546	2,831,546	2,831,546	2,831,546	2,831,546
2004 Q4	2,418,732	2,911,350	3,034,369	3,064,926	3,084,556	3,115,549	3,139,282	3,140,994	3,169,810	3,166,016	3,166,015	3,159,991	3,159,991	3,159,991	3,159,991	3,159,991	3,162,305	3,162,305	3,162,305	3,161,305	3,161,305	3,156,305	3,156,305	3,156,305
2005 Q1	2,161,589	2,499,686	2,585,586	2,594,639	2,594,965	2,619,862	2,618,004	2,646,365	2,655,672	2,667,331	2,667,331	2,665,331	2,669,631	2,668,931	2,668,931	2,668,931	2,668,931	2,668,832	2,668,832	2,668,832	2,668,711	2,668,636	2,668,636	2,668,636
2005 Q2	2,344,609	2,753,548	2,830,086	2,841,101	2,868,207	2,888,325	2,927,742	2,902,425	2,906,672	2,915,431	2,913,814	2,917,127	2,932,175	2,935,493	2,935,493	2,935,493	2,935,493	2,935,493	2,935,652	2,935,652	2,935,652	2,935,652	2,935,652	2,935,652
2005 Q3	2,379,323	2,607,771	2,710,160	2,732,201	2,783,897	2,797,200	2,796,566	2,783,678	2,787,119	2,787,875	2,785,513	2,747,509	2,750,586	2,747,386	2,747,386	2,747,386	2,747,386	2,747,386	2,747,386	2,747,386	2,747,386	2,747,386	2,747,386	
2005 Q4	2,289,026	2,670,665	2,769,326	2,777,046	2,828,694	2,845,722	2,869,800	2,887,414	2,903,620	2,901,067	2,901,067	2,901,067	2,899,467	2,899,467	2,899,467	2,903,667	2,903,667	2,903,667	2,903,667	2,903,667	2,903,667	2,903,667		
2006 Q1	2,628,314	3,097,642	3,168,592	3,215,995	3,297,847	3,312,512	3,338,784	3,341,127	3,360,313	3,360,379	3,346,220	3,342,002	3,342,002	3,342,002	3,348,102	3,348,099	3,348,099	3,348,099	3,348,601	3,348,601	3,348,601			
2006 Q2	3,517,179	4,122,037	4,277,951	4,356,525	4,383,808	4,423,131	4,469,728	4,477,787	4,457,560	4,468,568	4,477,128	4,486,832	4,482,332	4,483,332	4,481,631	4,481,631	4,481,080	4,481,080	4,480,080	4,480,080				
2006 Q3	3,444,468	4,209,247	4,403,761	4,434,889	4,500,099	4,512,755	4,529,655	4,520,422	4,518,466	4,528,733	4,530,473	4,528,453	4,527,455	4,532,931	4,532,931	4,531,088	4,531,088	4,530,938	4,530,738					
2006 Q4	3,819,531	4,869,208	5,050,089	5,158,197	5,187,944	5,213,773	5,234,035	5,231,797	5,240,726	5,251,943	5,269,643	5,277,248	5,264,173	5,259,173	5,262,042	5,262,042	5,262,042	5,262,237						
2007 Q1	3,971,011	4,594,778	4,770,966	4,822,019	4,849,814	4,842,073	4,858,280	4,851,805	4,856,505	4,850,005	4,859,001	4,863,874	4,865,172	4,865,172	4,865,172	4,865,436	4,865,436							
2007 Q2	3,631,998	4,410,792	4,507,075	4,569,026	4,603,904	4,616,341	4,610,449	4,612,178	4,620,158	4,616,843	4,616,843	4,616,843	4,616,843	4,616,843	4,616,843	4,616,843								
2007 Q3	3,116,668	3,867,637	4,079,664	4,124,140	4,168,671	4,191,949	4,195,878	4,205,555	4,208,715	4,207,470	4,207,639	4,206,639	4,208,095	4,208,095	4,208,095									
2007 Q4	3,140,064	3,546,106	3,692,351	3,754,988	3,768,905	3,803,979	3,813,802	3,830,357	3,833,657	3,835,117	3,834,429	3,839,987	3,838,986	3,841,005										
2008 Q1	2,708,513	3,081,833	3,165,014	3,196,701	3,250,747	3,267,585	3,267,466	3,274,053	3,272,666	3,289,261	3,287,177	3,287,177	3,287,677											
2008 Q2	2,647,696	2,828,279	2,933,451	3,021,140	3,037,748	3,042,760	3,068,987	3,069,594	3,069,666	3,063,966	3,062,866	3,083,366												
2008 Q3	2,559,979	2,633,456	2,745,257	2,785,215	2,809,188	2,812,634	2,812,634	2,813,544	2,817,072	2,830,658	2,849,554													
2008 Q4	2,942,373	3,255,193	3,339,062	3,423,890	3,461,988	3,470,970	3,480,774	3,484,352	3,515,640	3,520,873														
2009 Q1	2,929,267	3,091,548	3,142,760	3,208,800	3,235,741	3,257,684	3,268,694	3,301,323	3,319,991															
2009 Q2	3,533,597	3,596,986	3,785,788	3,911,407	3,964,883	3,998,478	4,037,722	4,053,900																
2009 Q3	3,201,691	3,386,363	3,610,708	3,742,651	3,819,284	3,916,905	3,939,534																	
2009 Q4	3,620,158	3,766,875	4,113,461	4,202,863	4,315,736	4,391,786																		
2010 Q1	3,537,253	3,861,124	4,180,465	4,312,124	4,387,857																			
2010 Q2	4,295,763	4,808,796	5,052,258	5,179,465																				
2010 Q3	4,339,500	4,716,524	5,077,965																					
2010 Q4	4,452,079	5,601,552																						
2011 Q1	4,726,422																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	1.245	1.030	1.026	1.003	0.997	1.001	1.003	1.002	1.001	1.000	1.002	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q2	1.153	1.056	1.025	1.008	1.001	1.001	1.005	1.007	1.001	1.004	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q3	1.243	1.052	1.010	1.018	1.013	1.005	1.003	1.000	1.001	1.002	1.002	1.002	1.001	1.000	1.000	1.000	0.998	1.000	1.001	0.999	1.000	1.000	1.000
2002 Q4	**1.153**	**1.024**	**1.015**	**1.013**	**1.008**	**1.005**	**1.004**	**1.001**	**1.001**	**1.001**	**1.000**	**1.003**	**1.000**	**0.999**	**1.000**	**0.999**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
2003 Q1	1.197	1.031	1.003	1.012	1.005	0.997	1.004	1.005	1.001	1.001	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q2	1.168	1.044	1.013	1.008	1.003	1.007	1.004	1.002	0.996	1.000	1.000	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q3	1.167	1.065	1.009	1.009	1.008	1.006	1.006	1.002	0.999	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q4	1.169	1.051	1.023	1.014	1.017	1.004	1.000	0.994	1.002	1.000	0.999	0.997	1.000	1.002	1.000	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000
2004 Q1	1.153	1.043	1.031	1.012	1.009	1.003	1.004	1.004	1.000	0.999	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2004 Q2	1.110	1.046	1.021	1.010	1.011	1.002	1.006	0.999	1.002	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q3	1.135	1.042	1.021	1.007	1.003	1.003	0.999	1.008	0.999	1.001	1.000	1.000	0.998	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q4	1.204	1.042	1.010	1.006	1.010	1.008	1.001	1.009	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.998	1.000	1.000
2005 Q1	1.156	1.034	1.004	1.000	1.010	0.999	1.011	1.004	1.004	1.000	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q2	1.174	1.028	1.004	1.010	1.007	1.014	0.991	1.001	1.003	0.999	1.001	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q3	1.096	1.039	1.008	1.019	1.005	1.000	0.995	1.001	1.000	0.999	0.986	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005 Q4	1.167	1.037	1.003	1.019	1.006	1.008	1.006	1.006	0.999	1.000	1.000	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	1.179	1.023	1.015	1.025	1.004	1.008	1.001	1.006	1.000	0.996	0.999	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000			
2006 Q2	1.172	1.038	1.018	1.006	1.009	1.011	1.002	0.995	1.002	1.002	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006 Q3	1.222	1.046	1.007	1.015	1.003	1.004	0.998	1.000	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000					
2006 Q4	1.275	1.037	1.021	1.006	1.005	1.004	1.000	1.002	1.002	1.003	1.001	0.998	0.999	1.001	1.000	1.000	1.000						
2007 Q1	1.157	1.038	1.011	1.006	0.998	1.003	0.999	1.001	0.999	1.002	1.001	1.000	1.000	1.000	1.000	1.000							
2007 Q2	1.214	1.022	1.014	1.008	1.003	0.999	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000								
2007 Q3	1.241	1.055	1.011	1.011	1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
2007 Q4	1.129	1.041	1.017	1.004	1.009	1.003	1.004	1.001	1.000	1.000	1.001	1.000	1.001										
2008 Q1	1.138	1.027	1.010	1.017	1.005	1.000	1.002	1.000	1.005	0.999	1.000	1.000											
2008 Q2	1.068	1.037	1.030	1.005	1.002	1.009	1.000	1.000	0.998	1.000	1.007												
2008 Q3	1.029	1.042	1.015	1.009	1.001	1.000	1.000	1.001	1.005	1.007													
2008 Q4	1.106	1.026	1.025	1.011	1.003	1.003	1.001	1.009	1.001														
2009 Q1	1.055	1.017	1.021	1.008	1.007	1.003	1.010	1.006															
2009 Q2	1.018	1.052	1.033	1.014	1.008	1.010	1.004																
2009 Q3	1.058	1.066	1.037	1.020	1.026	1.006																	
2009 Q4	1.041	1.092	1.022	1.027	1.018																		
2010 Q1	1.092	1.083	1.031	1.018																			
2010 Q2	1.119	1.051	1.025																				
2010 Q3	1.087	1.077																					
2010 Q4	1.258																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.147	1.045	1.018	1.011	1.007	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (all)	1.149	1.044	1.017	1.011	1.007	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (last 4)	1.139	1.075	1.029	1.020	1.015	1.005	1.004	1.004	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (5 xHiLo)	1.099	1.075	1.030	1.017	1.011	1.004	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	1.183	1.034	1.056	1.002	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	1.187	1.043	1.358	1.005	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	0.994	1.000	1.536	1.006	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	1.111	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	1.100	1.055	1.030	1.020	1.010	1.005	1.002	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit I.O Summary of Loss Development
Coverage: UM BI

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1									-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q2								-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q3							-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q4						-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 Q1					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 Q2				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 Q3			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 Q4		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 Q1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2009 Q3	1.000	1.000	1.000	1.000	1.000	1.000						
2009 Q4	1.000	1.000	1.000	1.000	1.000							
2010 Q1	1.000	1.000	1.000	1.000								
2010 Q2	1.000	1.000	1.000									
2010 Q3	1.000	1.000										
2010 Q4	1.000											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	194,400	185,480	223,114	252,014	267,365	301,342	300,148	298,947	304,423	310,340	306,841	301,042	311,040	311,040	311,003	311,001	311,001	311,001	311,001	311,001	311,001	304,502	304,501	304,501
2002 Q2	127,273	207,665	233,915	271,966	334,016	347,616	353,491	364,729	359,710	335,173	335,139	323,038	323,038	298,037	298,037	298,037	298,037	298,037	298,037	298,037	298,037	298,037	298,037	298,037
2002 Q3	70,294	101,689	154,351	224,881	226,397	216,897	187,673	188,732	200,232	197,257	204,759	204,759	202,256	202,256	212,256	222,256	220,256	220,256	218,256	218,656	218,656	218,656	218,656	218,656
2002 Q4	85,294	74,491	146,551	160,161	160,435	158,135	165,573	165,498	165,584	171,067	150,852	150,346	146,083	158,852	158,852	158,428	158,428	158,428	158,428	158,428	158,224	158,224	158,156	158,156
2003 Q1	80,200	134,604	150,504	194,947	209,747	225,225	214,472	214,272	197,660	201,755	201,360	183,560	213,459	188,459	178,459	178,459	178,459	180,662	180,526	178,026	175,626	175,626	175,618	175,618
2003 Q2	104,059	100,160	129,747	126,887	141,189	136,027	140,428	110,616	113,816	130,628	142,167	142,329	163,411	163,411	153,829	149,938	150,438	150,438	150,414	150,414	150,414	150,414	150,414	150,414
2003 Q3	156,820	181,732	281,892	223,629	201,621	196,471	219,759	254,759	253,858	243,958	244,720	244,720	244,618	269,618	269,465	269,414	244,363	244,295	244,295	243,972	243,972	243,904	243,768	243,477
2003 Q4	72,600	183,644	146,479	183,084	159,258	162,580	165,479	187,979	212,979	187,979	187,979	188,329	188,329	188,273	188,225	185,075	185,075	185,075	185,075	185,075	185,075	185,075	185,075	185,075
2004 Q1	67,538	168,968	181,831	175,979	191,469	207,794	160,124	155,425	155,451	156,106	156,132	131,270	130,805	130,632	130,632	130,183	130,183	130,183	130,183	139,839	139,839	139,429	139,429	139,429
2004 Q2	146,200	276,374	291,282	274,712	266,972	270,481	295,462	330,459	356,750	331,741	327,741	327,741	329,415	329,415	329,415	329,415	329,415	329,415	329,415	329,415	329,415	329,415	329,415	329,415
2004 Q3	148,848	236,913	229,656	247,067	273,147	275,595	283,855	308,855	304,856	304,857	294,057	269,056	289,056	289,382	289,382	289,382	289,382	289,382	289,314	289,233	289,233	289,233	289,233	289,233
2004 Q4	179,451	178,546	230,588	240,481	236,028	252,648	257,098	260,098	243,888	251,088	248,088	243,488	241,488	241,488	241,488	241,488	241,488	241,488	241,488	241,488	241,488	241,488	241,488	241,488
2005 Q1	131,551	144,837	161,367	139,191	134,395	144,395	144,385	159,386	165,986	159,386	163,386	162,936	162,523	158,185	157,848	157,510	157,173	156,835	156,498	156,160	155,823	155,598	155,260	155,185
2005 Q2	120,101	145,353	172,105	197,105	175,403	185,403	179,826	179,758	193,758	187,757	169,008	171,510	163,512	163,514	173,514	172,511	176,512	171,510	171,476	169,940	169,861	169,786	179,786	174,786
2005 Q3	132,400	170,300	213,090	195,590	233,149	233,149	238,149	238,149	238,149	239,149	235,649	235,649	235,649	235,649	235,649	235,649	235,649	235,649	235,649	235,649	235,649	235,649	235,649	
2005 Q4	98,900	185,200	200,245	204,445	200,251	216,551	240,051	240,051	255,551	256,551	260,551	262,551	262,551	229,551	229,551	229,551	229,551	229,551	229,551	229,551	229,551	229,551		
2006 Q1	106,055	168,255	204,469	197,869	214,149	224,649	218,649	217,649	217,582	217,582	217,582	217,582	213,582	213,582	213,582	213,582	213,582	213,582	213,582	213,582	213,582			
2006 Q2	101,100	137,270	213,338	236,678	238,028	242,929	269,928	285,428	295,429	297,930	297,930	298,854	298,854	321,760	313,760	313,760	313,760	363,760	363,760	363,760				
2006 Q3	116,100	221,620	292,766	303,366	334,366	323,126	349,076	334,576	337,261	330,411	329,211	328,611	322,910	312,909	321,909	321,909	321,909	321,909	319,409					
2006 Q4	140,511	312,488	336,673	299,773	342,273	341,273	364,274	366,274	360,274	377,274	377,274	377,274	361,273	361,273	361,273	361,273	350,773	350,773						
2007 Q1	134,050	211,858	458,033	463,533	483,333	483,322	517,245	494,045	465,041	465,041	463,760	463,760	463,760	468,760	463,760	463,760	464,760							
2007 Q2	125,800	227,477	296,592	326,342	337,842	347,342	329,626	344,126	358,626	353,626	354,626	337,626	337,626	320,626	320,626	320,626								
2007 Q3	167,501	260,984	249,033	280,283	312,783	293,783	293,833	291,333	297,832	301,332	305,165	304,685	302,685	304,685	304,685									
2007 Q4	122,644	200,080	222,780	223,096	209,656	216,506	233,006	197,356	192,381	182,381	187,206	204,131	203,981	203,981										
2008 Q1	173,850	219,608	249,842	286,092	246,843	250,343	247,085	257,085	247,085	221,584	218,309	218,309	204,309											
2008 Q2	82,252	210,084	322,832	304,332	322,180	348,080	351,580	331,280	329,281	325,868	325,867	325,867												
2008 Q3	138,611	195,288	218,839	238,461	221,964	226,576	218,575	229,576	210,675	203,325	198,325													
2008 Q4	97,837	241,788	259,048	284,563	309,605	305,854	314,454	302,454	297,404	268,904														
2009 Q1	240,503	331,340	380,091	382,125	390,127	372,615	375,213	395,313	380,913															
2009 Q2	297,945	404,228	430,983	456,343	496,561	512,828	521,893	551,780																
2009 Q3	247,246	238,634	288,668	272,371	258,620	279,621	279,720																	
2009 Q4	320,752	409,466	482,214	529,153	556,503	539,154																		
2010 Q1	293,304	446,573	530,722	629,686	658,890																			
2010 Q2	343,709	422,727	562,301	581,152																				
2010 Q3	417,081	673,127	766,225																					
2010 Q4	601,750	825,535																						
2011 Q1	282,411																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	0.954	1.203	1.130	1.061	1.127	0.996	0.996	1.018	1.019	0.989	0.981	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000
2002 Q2	1.632	1.126	1.163	1.228	1.041	1.017	1.032	0.986	0.932	1.000	0.964	1.000	0.923	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q3	1.447	1.518	1.457	1.007	0.958	0.865	1.006	1.061	0.985	1.038	1.000	0.988	1.000	1.049	1.047	0.991	1.000	0.991	1.002	1.000	1.000	1.000	1.000
2002 Q4	**0.873**	**1.967**	**1.093**	**1.002**	**0.986**	**1.047**	**1.000**	**1.001**	**1.033**	**0.882**	**0.997**	**0.972**	**1.087**	**1.000**	**0.997**	**1.000**	**1.000**	**1.000**	**1.000**	**0.999**	**1.000**	**1.000**	**1.000**
2003 Q1	1.678	1.118	1.295	1.076	1.074	0.952	0.999	0.922	1.021	0.998	0.912	1.163	0.883	0.947	1.000	1.000	1.012	0.999	0.986	0.987	1.000	1.000	1.000
2003 Q2	0.963	1.295	0.978	1.113	0.963	1.032	0.788	1.029	1.148	1.088	1.001	1.148	1.000	0.941	0.975	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q3	1.159	1.551	0.793	0.902	0.974	1.119	1.159	0.996	0.961	1.003	1.000	1.000	1.102	0.999	1.000	0.907	1.000	1.000	0.999	1.000	1.000	0.999	0.999
2003 Q4	2.530	0.798	1.230	0.870	1.021	1.018	1.136	1.133	0.883	1.000	1.002	1.000	1.000	1.000	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q1	2.502	1.076	0.968	1.088	1.085	0.771	0.971	1.000	1.004	1.000	0.841	0.996	0.999	1.000	0.997	1.000	1.000	1.000	1.074	1.000	0.997	1.000	1.000
2004 Q2	1.890	1.054	0.943	0.972	1.013	1.092	1.118	1.080	0.930	0.988	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q3	1.592	0.969	1.076	1.106	1.009	1.030	1.088	0.987	1.000	0.965	0.915	1.074	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q4	0.995	1.291	1.043	0.981	1.070	1.018	1.012	0.938	1.030	0.988	0.981	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q1	1.101	1.114	0.863	0.966	1.074	1.000	1.104	1.041	0.960	1.025	0.997	0.997	0.973	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	1.000
2005 Q2	1.210	1.184	1.145	0.890	1.057	0.970	1.000	1.078	0.969	0.900	1.015	0.953	1.000	1.061	0.994	1.023	0.972	1.000	0.991	1.000	1.000	1.059	0.972
2005 Q3	1.286	1.251	0.918	1.192	1.000	1.021	1.000	1.000	1.004	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005 Q4	1.873	1.081	1.021	0.979	1.081	1.109	1.000	1.065	1.004	1.016	1.008	1.000	0.874	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	1.586	1.215	0.968	1.082	1.049	0.973	0.995	1.000	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006 Q2	1.358	1.554	1.109	1.006	1.021	1.111	1.057	1.035	1.008	1.000	1.003	1.000	1.077	0.975	1.000	1.000	1.159	1.000	1.000				
2006 Q3	1.909	1.321	1.036	1.102	0.966	1.080	0.958	1.008	0.980	0.996	0.998	0.983	0.969	1.029	1.000	1.000	1.000	0.992					
2006 Q4	2.224	1.077	0.890	1.142	0.997	1.067	1.005	0.984	1.047	1.000	1.000	0.958	1.000	1.000	1.000	0.971	1.000						
2007 Q1	1.580	2.162	1.012	1.043	1.000	1.070	0.955	0.941	1.000	0.997	1.000	1.000	1.011	0.989	1.000	1.002							
2007 Q2	1.808	1.304	1.100	1.035	1.028	0.949	1.044	1.042	0.986	1.003	0.952	1.000	0.950	1.000	1.000								
2007 Q3	1.558	0.954	1.125	1.116	0.939	1.000	0.991	1.022	1.012	1.013	0.998	0.993	1.007	1.000									
2007 Q4	1.631	1.113	1.001	0.940	1.033	1.076	0.847	0.975	0.948	1.026	1.090	0.999	1.000										
2008 Q1	1.263	1.138	1.145	0.863	1.014	0.987	1.040	0.961	0.897	0.985	1.000	0.936											
2008 Q2	2.554	1.537	0.943	1.059	1.080	1.010	0.942	0.994	0.990	1.000	1.000												
2008 Q3	1.409	1.121	1.090	0.931	1.021	0.965	1.050	0.918	0.965	0.975													
2008 Q4	2.471	1.071	1.098	1.088	0.988	1.028	0.962	0.983	0.904														
2009 Q1	1.378	1.147	1.005	1.021	0.955	1.007	1.054	0.964															
2009 Q2	1.357	1.066	1.059	1.088	1.033	1.018	1.057																
2009 Q3	0.965	1.210	0.944	0.950	1.081	1.000																	
2009 Q4	1.277	1.178	1.097	1.052	0.969																		
2010 Q1	1.523	1.188	1.186	1.046																			
2010 Q2	1.230	1.330	1.034																				
2010 Q3	1.614	1.138																					
2010 Q4	1.372																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.461	1.207	1.050	1.035	1.018	1.016	1.013	1.001	0.983	0.995	0.987	1.004	0.992	0.999	1.000	0.994	1.010	0.999	1.001	0.999	0.998	1.003	0.998	
VIG USA Avg. (all)	1.549	1.241	1.058	1.030	1.022	1.013	1.012	1.006	0.986	0.995	0.987	1.007	0.994	1.000	1.000	0.995	1.007	0.999	1.003	0.999	0.998	1.004	0.998	
VIG USA Avg. (last 4)	1.435	1.209	1.065	1.034	1.009	1.013	1.031	0.965	0.939	0.997	1.022	0.982	0.992	0.997	1.000	0.993	1.040	0.998	1.000	1.000	1.000	1.014	0.993	
VIG USA Avg. (5 xHiLo)	1.390	1.192	1.063	1.040	0.996	1.008	1.022	0.969	0.939	0.999	0.999	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	1.459	1.212	1.059	1.035	1.011	1.013	1.019	0.985	0.962	0.996	0.999	0.998	0.995	0.999	1.000	0.996	1.014	0.999	1.001	0.999	0.998	1.005	0.997	1.000

Exhibit I.O Summary of Loss Development
Coverage: UM PD

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1	663	663	663	663	663	663	663	663	663	663	663	662	662	662	662	662	662	662	662	662	662	662	662	662	662	(2)
2009 Q2	500	192	192	192	192	192	192	192	192	192	192	191	191	191	191	191	191	191	191	191	191	191	191	191	191	(1)
2009 Q3	1,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q4	4,274	4,274	4,274	4,274	4,274	4,274	4,268	4,260	4,256	4,258	4,258	4,252	4,251	4,251	4,249	4,247	4,247	4,247	4,246	4,246	4,246	4,246	4,246	4,246	4,246	(28)
2010 Q1	5,247	5,247	5,247	5,247	5,247	5,242	5,235	5,226	5,220	5,222	5,222	5,215	5,213	5,213	5,212	5,210	5,210	5,210	5,208	5,208	5,208	5,208	5,208	5,208	5,208	(39)
2010 Q2	10,496	11,279	11,279	11,279	11,279	11,267	11,252	11,231	11,220	11,225	11,225	11,208	11,205	11,205	11,201	11,197	11,197	11,197	11,195	11,195	11,195	11,195	11,195	11,195	11,195	(84)
2010 Q3	2,715	2,715	2,715	2,715	2,715	2,713	2,709	2,704	2,701	2,702	2,702	2,698	2,698	2,698	2,697	2,696	2,696	2,696	2,695	2,695	2,695	2,695	2,695	2,695	2,695	(20)
2010 Q4	1,876	1,876	1,857	1,857	1,857	1,856	1,853	1,850	1,848	1,849	1,849	1,846	1,845	1,845	1,845	1,844	1,844	1,844	1,844	1,844	1,844	1,844	1,844	1,844	1,844	(33)
2011 Q1	1,053	1,038	1,027	1,027	1,027	1,026	1,025	1,023	1,022	1,022	1,022	1,021	1,021	1,021	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	(34)
																									27,061	(239)

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	0.384	1.000	1.000	1.000	1.000	1.000	1.000					
2009 Q3	0.000	1.000	1.000	1.000	1.000	1.000						
2009 Q4	1.000	1.000	1.000	1.000	1.000							
2010 Q1	1.000	1.000	1.000	1.000								
2010 Q2	1.075	1.000	1.000									
2010 Q3	1.000	1.000										
2010 Q4	1.000											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	144,210	136,957	130,383	130,110	129,670	126,724	127,075	127,185	127,257	127,185	127,062	127,009	126,342	126,292	126,104	125,879	125,635	125,635	125,567	125,517	125,378	125,204	125,204	125,204
2002 Q2	139,953	118,688	119,934	111,515	115,828	116,028	116,028	116,028	115,934	115,822	115,822	116,082	116,244	111,244	111,244	111,244	111,244	111,176	111,176	110,165	109,095	107,935	105,020	104,700
2002 Q3	93,772	100,421	94,794	93,036	93,125	89,801	91,898	91,418	91,028	90,692	90,147	89,942	89,797	89,565	89,467	89,377	89,167	89,081	88,844	88,736	88,676	88,586	88,473	88,473
2002 Q4	115,629	93,518	89,986	90,525	87,605	87,675	86,045	86,045	86,145	86,295	86,509	86,509	86,509	86,509	86,463	86,115	85,843	85,217	84,860	84,640	84,470	84,368	84,266	84,266
2003 Q1	100,135	94,518	90,376	84,440	84,824	82,023	82,023	82,223	82,273	81,554	84,426	84,516	84,516	84,291	84,066	83,033	82,883	81,717	81,680	81,680	81,680	81,680	81,680	81,680
2003 Q2	123,586	83,004	86,663	81,999	85,751	86,712	86,880	86,199	86,154	87,103	85,122	84,982	84,982	84,871	84,670	85,543	85,533	85,529	85,519	85,502	85,482	85,482	85,482	85,479
2003 Q3	95,221	86,272	78,019	78,111	75,078	74,718	75,310	73,526	73,501	73,501	73,501	73,365	73,093	73,025	72,821	72,821	72,617	72,549	72,549	72,390	72,390	72,390	72,390	72,390
2003 Q4	132,605	109,226	95,701	94,161	94,911	95,015	95,380	95,432	95,382	95,315	95,315	95,278	95,278	95,194	95,194	95,194	95,194	95,194	95,194	95,194	95,194	95,639	95,639	95,639
2004 Q1	87,001	101,111	98,557	93,483	96,447	96,386	96,484	96,610	96,721	97,715	97,515	97,639	98,615	99,057	99,372	99,372	99,372	99,372	100,047	99,057	99,911	99,911	99,911	98,911
2004 Q2	119,732	135,415	134,546	131,849	131,253	130,743	130,046	129,492	129,455	129,086	128,875	127,904	127,771	127,771	127,916	127,916	127,916	127,916	127,916	127,797	127,797	127,722	127,410	127,410
2004 Q3	132,077	134,891	132,291	131,797	131,722	130,132	130,132	130,155	130,136	130,116	129,302	129,302	129,250	128,139	127,811	127,743	127,743	127,743	127,743	127,659	127,455	127,455	127,455	127,455
2004 Q4	109,447	101,075	99,734	100,557	100,092	99,791	97,791	97,441	97,385	97,385	96,881	96,733	96,733	96,733	96,733	96,733	96,733	95,970	95,876	95,876	95,876	95,838	95,782	95,745
2005 Q1	101,249	98,992	98,265	102,843	101,953	101,465	101,075	100,658	100,088	99,690	99,346	99,093	99,093	99,013	99,013	99,013	98,845	98,404	98,179	98,104	97,879	97,504	97,267	97,267
2005 Q2	115,497	121,409	115,967	115,917	115,792	114,318	114,205	113,953	113,671	115,861	115,636	115,050	114,465	114,465	114,465	114,465	114,465	114,465	114,465	114,465	114,465	114,465	114,465	114,465
2005 Q3	137,411	86,475	81,581	81,581	79,981	79,756	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	79,711	
2005 Q4	128,241	118,370	116,833	113,448	111,269	111,119	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894	110,894		
2006 Q1	145,718	113,688	114,549	116,504	116,428	116,206	116,019	115,981	115,906	115,681	115,456	115,456	115,456	115,456	115,456	115,456	115,456	115,456	115,456	115,456	115,456			
2006 Q2	161,195	144,751	136,137	139,704	136,448	136,448	136,283	136,283	136,238	136,238	136,238	136,238	136,238	136,238	136,238	136,238	136,238	136,238	136,238	136,238				
2006 Q3	107,274	80,730	86,528	85,235	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229	85,229					
2006 Q4	171,226	115,300	110,363	110,681	111,238	111,238	109,364	109,364	108,412	108,412	108,412	108,412	108,412	108,412	108,412	108,412	108,412	108,412						
2007 Q1	138,629	133,098	137,218	134,722	132,506	132,506	132,506	132,506	132,506	132,506	132,506	132,506	132,506	132,506	132,506	132,506	132,506							
2007 Q2	160,382	190,591	186,164	184,713	185,316	183,611	183,589	183,551	183,551	183,476	183,476	181,876	181,876	181,876	181,876	181,876								
2007 Q3	130,617	142,241	138,839	135,013	134,648	134,498	134,886	133,565	133,396	133,302	133,190	133,117	133,098	133,098	133,060									
2007 Q4	81,686	70,908	71,277	70,697	70,215	70,140	69,990	69,990	69,990	69,990	69,990	69,990	69,990	69,990										
2008 Q1	111,732	114,664	105,284	103,073	102,515	102,419	102,194	101,744	101,594	101,431	101,431	101,161	101,161											
2008 Q2	108,410	108,698	104,581	99,331	98,635	98,307	98,306	98,476	98,139	98,861	98,861	98,861												
2008 Q3	109,521	111,708	114,730	112,610	112,873	112,835	112,798	112,798	112,798	112,798	112,798													
2008 Q4	148,279	143,502	142,021	143,946	143,721	143,446	143,221	143,096	142,946	141,749														
2009 Q1	135,691	124,276	122,812	122,806	122,668	122,776	122,731	122,643	122,625															
2009 Q2	128,666	148,738	128,951	129,608	131,766	134,423	135,733	135,456																
2009 Q3	135,959	138,922	137,844	139,444	138,698	138,348	136,448																	
2009 Q4	176,137	202,452	198,668	200,208	200,083	199,893																		
2010 Q1	205,092	188,875	187,320	187,582	186,750																			
2010 Q2	279,304	268,042	262,497	265,048																				
2010 Q3	223,915	226,139	232,377																					
2010 Q4	266,972	292,066																						
2011 Q1	201,351																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	0.950	0.952	0.998	0.997	0.977	1.003	1.001	1.001	0.999	0.999	1.000	0.995	1.000	0.999	0.998	0.998	1.000	0.999	1.000	0.999	0.999	1.000	1.000
2002 Q2	0.848	1.010	0.930	1.039	1.002	1.000	1.000	0.999	0.999	1.000	1.002	1.001	0.957	1.000	1.000	1.000	0.999	1.000	0.991	0.990	0.989	0.973	0.997
2002 Q3	1.071	0.944	0.981	1.001	0.964	1.023	0.995	0.996	0.996	0.994	0.998	0.998	0.997	0.999	0.999	0.998	0.999	0.997	0.999	0.999	0.999	0.999	1.000
2002 Q4	**0.809**	**0.962**	**1.006**	**0.968**	**1.001**	**0.981**	**1.000**	**1.001**	**1.002**	**1.002**	**1.000**	**1.000**	**1.000**	**0.999**	**0.996**	**0.997**	**0.993**	**0.996**	**0.997**	**0.998**	**0.999**	**0.999**	**1.000**
2003 Q1	0.944	0.956	0.934	1.005	0.967	1.000	1.002	1.001	0.991	1.035	1.001	1.000	0.997	0.997	0.988	0.998	0.986	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q2	0.672	1.032	0.957	1.046	1.011	1.002	0.992	0.999	1.011	0.977	0.998	1.000	0.999	0.998	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q3	0.906	0.904	1.001	0.961	0.995	1.008	0.976	1.000	1.000	1.000	0.998	0.996	0.999	0.997	1.000	0.997	0.999	1.000	0.998	1.000	1.000	1.000	1.000
2003 Q4	0.824	0.876	0.984	1.008	1.001	1.004	1.001	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000
2004 Q1	1.162	0.975	0.949	1.032	0.999	1.001	1.001	1.001	1.010	0.998	1.001	1.010	1.004	1.003	1.000	1.000	1.000	1.007	1.000	0.999	1.000	1.000	0.990
2004 Q2	1.131	0.994	0.980	0.995	0.996	0.995	0.996	1.000	0.997	0.998	0.992	0.999	1.000	1.001	1.000	1.000	1.000	1.000	0.999	1.000	0.999	0.998	1.000
2004 Q3	1.021	0.981	0.996	0.999	0.988	1.000	1.000	1.000	1.000	0.994	1.000	1.000	0.991	0.997	0.999	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.000
2004 Q4	0.924	0.987	1.008	0.995	0.997	0.980	0.996	0.999	1.000	0.995	0.998	1.000	1.000	1.000	1.000	1.000	0.992	0.999	1.000	1.000	1.000	0.999	1.000
2005 Q1	0.978	0.993	1.047	0.991	0.995	0.996	0.996	0.994	0.996	0.997	0.997	1.000	0.999	1.000	1.000	0.998	0.996	0.998	0.999	0.998	0.996	0.998	1.000
2005 Q2	1.051	0.955	1.000	0.999	0.987	0.999	0.998	0.998	1.019	0.998	0.995	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q3	0.629	0.943	1.000	0.980	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005 Q4	0.923	0.987	0.971	0.981	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	0.780	1.008	1.017	0.999	0.998	0.998	1.000	0.999	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006 Q2	0.898	0.940	1.026	0.977	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006 Q3	0.753	1.072	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006 Q4	0.673	0.957	1.003	1.005	1.000	0.983	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2007 Q1	0.960	1.031	0.982	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2007 Q2	1.188	0.977	0.992	1.003	0.991	1.000	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000								
2007 Q3	1.089	0.976	0.972	0.997	0.999	1.003	0.990	0.999	0.999	0.999	0.999	1.000	1.000	1.000									
2007 Q4	0.868	1.005	0.992	0.993	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2008 Q1	1.026	0.918	0.979	0.995	0.999	0.998	0.996	0.999	0.998	1.000	0.997	1.000											
2008 Q2	1.003	0.962	0.950	0.993	0.997	1.000	1.002	0.997	1.007	1.000	1.000												
2008 Q3	1.020	1.027	0.982	1.002	1.000	1.000	1.000	1.000	1.000	1.000													
2008 Q4	0.968	0.990	1.014	0.998	0.998	0.998	0.999	0.999	0.992														
2009 Q1	0.916	0.988	1.000	0.999	1.001	1.000	0.999	1.000															
2009 Q2	1.156	0.867	1.005	1.017	1.020	1.010	0.998																
2009 Q3	1.022	0.992	1.012	0.995	0.997	0.986																	
2009 Q4	1.149	0.981	1.008	0.999	0.999																		
2010 Q1	0.921	0.992	1.001	0.996																			
2010 Q2	0.960	0.979	1.010																				
2010 Q3	1.010	1.028																					
2010 Q4	1.094																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	0.956	0.976	0.992	0.998	0.996	0.999	0.998	0.999	1.000	0.999	0.999	1.000	0.997	1.000	1.000	0.999	0.998	1.000	0.999	0.999	0.999	0.997	0.999	
VIG USA Avg. (all)	0.953	0.975	0.990	0.998	0.996	0.999	0.998	0.999	1.001	0.999	0.999	1.000	0.998	1.000	1.000	0.999	0.998	1.000	0.999	0.999	0.999	0.998	0.999	
VIG USA Avg. (last 4)	0.996	0.995	1.008	1.002	1.004	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	1.000	
VIG USA Avg. (5 xHiLo)	1.021	0.988	1.008	0.998	0.999	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	0.807	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	1.019	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	0.985	0.990	1.000	1.000	0.999	0.999	0.998	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit I.O Summary of Loss Development
Coverage: PIP

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2													-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q2	5,500	3,982	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,641	3,640	3,640	3,640	3,640	3,638	3,638	3,629	3,628	3,615	3,615	(26)
2009 Q3	2,000	5,000	5,000	5,000	2,667	2,667	2,667	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,649	2,649	2,649	2,649	2,648	2,648	2,642	2,640	2,631	2,631	(36)
2009 Q4	5,140	5,140	5,140	5,140	5,140	5,140	5,081	5,049	5,049	5,049	5,049	5,049	5,049	5,049	5,049	5,048	5,048	5,048	5,048	5,046	5,046	5,033	5,031	5,013	5,013	(127)
2010 Q1		2,000	8,318	8,318	8,318	8,153	8,060	8,010	8,010	8,010	8,010	8,010	8,010	8,010	8,010	8,007	8,007	8,007	8,007	8,004	8,004	7,984	7,980	7,952	7,952	(366)
2010 Q2					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 Q4	6,000	9,000	8,412	8,036	7,835	7,680	7,592	7,544	7,544	7,544	7,544	7,544	7,544	7,544	7,544	7,542	7,542	7,542	7,542	7,539	7,539	7,520	7,516	7,490	7,490	(1,510)
2011 Q1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
																									26,700	(2,066)

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	0.724	0.914	1.000	1.000	1.000	1.000	1.000					
2009 Q3	2.500	1.000	1.000	0.533	1.000	1.000						
2009 Q4	1.000	1.000	1.000	1.000	1.000							
2010 Q1	1.000	4.159	1.000	1.000								
2010 Q2	1.000	1.000	1.000									
2010 Q3	1.000	1.000										
2010 Q4	1.500											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	352,806	571,320	523,257	487,119	501,884	497,165	498,333	494,289	491,483	505,102	494,324	493,254	489,546	460,499	460,499	460,999	460,999	460,979	460,979	460,979	442,619	442,619	442,619	442,619
2002 Q2	447,071	652,474	642,186	573,790	556,944	558,460	536,132	514,041	503,759	499,535	477,070	477,230	477,818	477,898	480,187	480,187	485,187	485,187	485,187	485,187	485,187	485,187	482,164	482,164
2002 Q3	402,376	659,580	634,217	632,823	594,414	582,988	581,215	566,067	540,437	511,232	511,140	511,124	509,298	509,298	509,298	500,298	500,298	497,798	476,798	476,798	476,798	476,798	476,798	476,798
2002 Q4	452,391	711,343	656,962	608,178	552,273	530,496	516,726	483,530	474,525	464,783	458,783	461,105	458,148	458,606	436,683	436,683	436,683	433,308	433,308	433,308	433,308	433,308	433,308	433,308
2003 Q1	384,600	529,188	497,541	432,920	419,248	427,148	418,829	385,069	384,606	380,613	380,613	380,613	380,613	373,863	373,863	366,876	366,876	366,876	366,876	366,876	366,876	366,876	366,876	352,626
2003 Q2	610,129	691,500	649,764	605,737	582,275	586,807	592,558	586,068	583,728	583,895	583,055	579,455	563,480	560,909	561,252	558,437	559,556	559,558	556,591	556,591	556,589	556,589	556,589	556,589
2003 Q3	544,177	798,397	795,957	743,685	731,867	703,577	654,520	668,114	651,212	639,018	620,018	615,135	609,428	613,582	610,061	615,061	609,548	609,344	601,958	601,890	601,916	601,678	601,368	601,198
2003 Q4	708,515	942,092	892,565	854,929	737,550	724,172	711,489	698,010	691,660	695,704	675,935	672,312	672,652	669,549	666,233	666,402	659,191	659,191	659,191	655,941	655,941	651,651	651,651	651,651
2004 Q1	507,092	716,364	667,319	634,464	616,023	624,065	611,756	624,761	613,836	594,384	588,747	588,982	583,316	583,604	583,604	563,664	563,664	563,664	563,664	563,664	563,664	563,299	563,299	563,299
2004 Q2	592,678	792,337	718,549	694,984	668,649	651,526	649,976	658,413	651,548	635,001	633,001	625,512	619,294	621,411	621,411	621,382	621,322	621,143	621,143	620,964	620,926	620,860	620,793	613,433
2004 Q3	496,192	600,174	565,860	533,226	507,456	491,112	491,905	490,739	489,034	486,162	488,724	481,974	479,912	479,912	479,912	479,912	473,162	473,162	473,162	473,162	473,162	473,162	473,162	473,162
2004 Q4	415,334	426,271	395,091	405,650	397,815	382,865	382,715	382,602	363,871	363,759	363,646	363,534	338,730	337,189	330,439	330,439	328,690	328,690	328,690	328,690	328,690	321,940	321,940	321,940
2005 Q1	456,739	431,580	400,501	406,046	413,114	420,257	407,273	404,794	395,686	373,802	349,732	349,732	350,819	350,819	350,819	349,327	349,327	346,857	348,130	348,130	348,130	348,130	348,130	346,065
2005 Q2	338,030	379,883	414,600	409,917	430,867	414,640	399,622	388,599	383,406	370,484	365,318	365,318	365,318	365,318	365,318	365,318	365,318	365,318	365,318	365,318	365,318	358,568	358,568	358,568
2005 Q3	283,527	318,649	309,140	301,284	280,623	277,243	279,131	273,414	256,172	243,033	243,033	246,469	239,998	239,998	239,998	239,998	239,998	239,998	239,998	239,998	239,998	239,998	239,998	
2005 Q4	528,222	655,375	677,441	637,553	587,953	549,453	536,528	539,404	543,550	531,064	509,607	509,607	495,559	495,559	495,559	495,559	495,559	495,559	495,559	495,559	495,559	495,406		
2006 Q1	665,467	1,142,803	1,152,328	1,003,072	1,007,303	981,102	987,085	975,051	988,895	976,026	968,192	959,750	959,976	959,444	955,694	955,694	955,694	955,694	955,694	955,694	955,694	957,328		
2006 Q2	1,246,553	2,101,321	1,934,314	1,993,763	1,986,450	1,932,063	1,890,209	1,879,259	1,876,284	1,868,539	1,871,319	1,871,427	1,872,616	1,867,459	1,867,459	1,867,459	1,868,459	1,868,459	1,868,459	1,868,459	1,868,459			
2006 Q3	1,363,179	2,297,029	2,228,325	2,165,976	2,214,284	2,214,222	2,185,137	2,173,847	2,169,790	2,160,603	2,171,641	2,185,960	2,186,108	2,176,344	2,176,756	2,174,872	2,175,120	2,175,120	2,175,208					
2006 Q4	1,720,120	2,596,231	2,395,053	2,313,012	2,238,979	2,238,472	2,239,948	2,229,330	2,229,869	2,213,404	2,209,162	2,214,750	2,215,776	2,217,497	2,218,148	2,218,232	2,219,107	2,219,382						
2007 Q1	2,309,225	3,141,244	3,004,901	2,866,250	2,838,723	2,777,810	2,776,030	2,779,094	2,781,272	2,798,134	2,792,793	2,791,374	2,791,374	2,792,692	2,792,692	2,821,024	2,916,029							
2007 Q2	1,819,456	2,481,592	2,258,218	2,205,930	2,196,911	2,155,591	2,133,538	2,142,262	2,125,941	2,120,325	2,128,698	2,122,338	2,124,167	2,124,255	2,128,957	2,129,653								
2007 Q3	1,384,580	1,851,059	1,665,114	1,615,206	1,555,013	1,537,716	1,529,055	1,529,214	1,526,294	1,528,344	1,523,922	1,517,534	1,520,034	1,528,915	1,528,465									
2007 Q4	925,185	1,029,721	929,312	906,391	865,816	873,361	876,462	876,081	871,545	875,545	875,940	866,981	866,981	866,981										
2008 Q1	606,949	682,517	635,155	577,439	561,366	537,916	533,086	537,317	545,501	545,501	528,280	524,642	524,531											
2008 Q2	511,433	531,251	503,447	454,683	438,108	417,457	396,759	386,057	389,121	384,621	386,621	383,403												
2008 Q3	392,186	433,743	366,046	366,913	347,242	339,131	337,226	336,149	334,349	334,349	325,791													
2008 Q4	579,370	702,587	607,665	556,781	540,741	517,455	505,286	505,416	512,937	504,024														
2009 Q1	443,211	557,049	457,388	441,434	432,593	414,629	418,907	419,197	419,197															
2009 Q2	353,437	372,467	349,338	332,960	272,584	258,404	248,839	242,839																
2009 Q3	584,877	649,984	635,056	555,965	541,379	535,118	526,113																	
2009 Q4	502,423	642,188	625,779	579,798	549,865	489,796																		
2010 Q1	794,955	895,937	755,305	723,498	724,959																			
2010 Q2	886,603	854,351	829,976	775,912																				
2010 Q3	847,749	882,198	744,968																					
2010 Q4	888,581	1,027,096																						
2011 Q1	839,859																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	1.619	0.916	0.931	1.030	0.991	1.002	0.992	0.994	1.028	0.979	0.998	0.992	0.941	1.000	1.001	1.000	1.000	1.000	1.000	0.960	1.000	1.000	1.000
2002 Q2	1.459	0.984	0.893	0.971	1.003	0.960	0.959	0.980	0.992	0.955	1.000	1.001	1.000	1.005	1.000	1.010	1.000	1.000	1.000	1.000	1.000	0.994	1.000
2002 Q3	1.639	0.962	0.998	0.939	0.981	0.997	0.974	0.955	0.946	1.000	1.000	0.996	1.000	1.000	0.982	1.000	0.995	0.958	1.000	1.000	1.000	1.000	1.000
2002 Q4	**1.572**	**0.924**	**0.926**	**0.908**	**0.961**	**0.974**	**0.936**	**0.981**	**0.979**	**0.987**	**1.005**	**0.994**	**1.001**	**0.952**	**1.000**	**1.000**	**0.992**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
2003 Q1	1.376	0.940	0.870	0.968	1.019	0.981	0.919	0.999	0.990	1.000	1.000	1.000	0.982	1.000	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.961
2003 Q2	1.133	0.940	0.932	0.984	0.984	1.010	0.989	0.996	1.000	0.999	0.994	0.972	0.995	1.001	0.995	1.002	1.000	0.995	1.000	1.000	1.000	1.000	1.000
2003 Q3	1.467	0.997	0.934	0.984	0.961	0.930	1.021	0.975	0.981	0.970	0.992	0.991	1.007	0.994	1.008	0.991	1.000	0.988	1.000	1.000	1.000	0.999	1.000
2003 Q4	1.330	0.947	0.958	0.863	0.982	0.982	0.981	0.991	1.006	0.972	0.995	1.001	0.995	0.995	1.000	0.989	1.000	1.000	0.995	1.000	0.993	1.000	1.000
2004 Q1	1.413	0.932	0.951	0.971	1.013	0.980	1.021	0.983	0.968	0.991	1.000	0.990	1.000	1.000	0.966	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
2004 Q2	1.337	0.907	0.967	0.962	0.974	0.998	1.013	0.990	0.975	0.997	0.988	0.990	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988
2004 Q3	1.210	0.943	0.942	0.952	0.968	1.002	0.998	0.997	0.994	1.005	0.986	0.996	1.000	1.000	1.000	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q4	1.026	0.927	1.027	0.981	0.962	1.000	1.000	0.951	1.000	1.000	1.000	0.932	0.995	0.980	1.000	0.995	1.000	1.000	1.000	1.000	0.979	1.000	1.000
2005 Q1	0.945	0.928	1.014	1.017	1.017	0.969	0.994	0.978	0.945	0.936	1.000	1.003	1.000	1.000	0.996	1.000	0.993	1.004	1.000	1.000	1.000	1.000	0.994
2005 Q2	1.124	1.091	0.989	1.051	0.962	0.964	0.972	0.987	0.966	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982	1.000	1.000
2005 Q3	1.124	0.970	0.975	0.931	0.988	1.007	0.980	0.937	0.949	1.000	1.014	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005 Q4	1.241	1.034	0.941	0.922	0.935	0.976	1.005	1.008	0.977	0.960	1.000	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	1.717	1.008	0.870	1.004	0.974	1.006	0.988	1.014	0.987	0.992	0.991	1.000	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.002			
2006 Q2	1.686	0.921	1.031	0.996	0.973	0.978	0.994	0.998	0.996	1.001	1.000	1.001	0.997	1.000	1.000	1.001	1.000	1.000	1.000				
2006 Q3	1.685	0.970	0.972	1.022	1.000	0.987	0.995	0.998	0.996	1.005	1.007	1.000	0.996	1.000	0.999	1.000	1.000	1.000					
2006 Q4	1.509	0.923	0.966	0.968	1.000	1.001	0.995	1.000	0.993	0.998	1.003	1.000	1.001	1.000	1.000	1.000	1.000						
2007 Q1	1.360	0.957	0.954	0.990	0.979	0.999	1.001	1.001	1.006	0.998	0.999	1.000	1.000	1.000	1.010	1.034							
2007 Q2	1.364	0.910	0.977	0.996	0.981	0.990	1.004	0.992	0.997	1.004	0.997	1.001	1.000	1.002	1.000								
2007 Q3	1.337	0.900	0.970	0.963	0.989	0.994	1.000	0.998	1.001	0.997	0.996	1.002	1.006	1.000									
2007 Q4	1.113	0.902	0.975	0.955	1.009	1.004	1.000	0.995	1.005	1.000	0.990	1.000	1.000										
2008 Q1	1.125	0.931	0.909	0.972	0.958	0.991	1.008	1.015	1.000	0.968	0.993	1.000											
2008 Q2	1.039	0.948	0.903	0.964	0.953	0.950	0.973	1.008	0.988	1.005	0.992												
2008 Q3	1.106	0.844	1.002	0.946	0.977	0.994	0.997	0.995	1.000	0.974													
2008 Q4	1.213	0.865	0.916	0.971	0.957	0.976	1.000	1.015	0.983														
2009 Q1	1.257	0.821	0.965	0.980	0.958	1.010	1.001	1.000															
2009 Q2	1.054	0.938	0.953	0.819	0.948	0.963	0.976																
2009 Q3	1.111	0.977	0.875	0.974	0.988	0.983																	
2009 Q4	1.278	0.974	0.927	0.948	0.891																		
2010 Q1	1.127	0.843	0.958	1.002																			
2010 Q2	0.964	0.971	0.935																				
2010 Q3	1.041	0.844																					
2010 Q4	1.156																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.319	0.935	0.955	0.975	0.980	0.989	0.994	0.995	0.992	0.993	0.998	0.996	0.998	0.999	1.000	1.005	0.999	0.998	1.000	0.998	0.998	1.000	0.996	
VIG USA Avg. (all)	1.285	0.937	0.950	0.967	0.976	0.986	0.990	0.991	0.987	0.988	0.998	0.992	0.997	0.997	0.997	1.000	0.999	0.997	1.000	0.998	0.997	1.000	0.996	
VIG USA Avg. (last 4)	1.072	0.908	0.924	0.936	0.946	0.983	0.993	1.004	0.993	0.987	0.993	1.001	1.002	1.001	1.002	1.009	1.000	1.000	1.000	1.000	0.995	1.000	0.999	
VIG USA Avg. (5 xHiLo)	1.108	0.930	0.938	0.967	0.954	0.985	0.991	1.008	0.996	0.991	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	0.998	
ASIC AR Avg. (wgt)	1.348	1.371	1.000	0.854	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	1.246	1.512	1.000	0.883	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	1.125	1.790	1.000	0.883	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	1.200	0.935	0.955	0.975	0.980	0.989	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	0.996	1.000

Exhibit I.O Summary of Loss Development
Coverage: Comprehensive

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1		157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	(0)
2009 Q2	11,060	18,331	18,331	18,331	18,331	18,331	18,331	18,331	18,332	18,324	18,323	18,323	18,321	18,324	18,324	18,324	18,323	18,323	18,321	18,321	18,320	18,320	18,320	18,320	18,320	(10)
2009 Q3			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q4	10,873	18,178	18,178	18,178	18,178	18,178	18,184	18,184	18,185	18,177	18,176	18,176	18,174	18,177	18,177	18,177	18,176	18,176	18,174	18,174	18,173	18,173	18,173	18,174	18,174	(5)
2010 Q1	5,711	6,516	6,516	6,516	6,516	6,524	6,525	6,525	6,526	6,523	6,523	6,523	6,522	6,523	6,523	6,523	6,523	6,523	6,522	6,522	6,522	6,522	6,522	6,522	6,522	6
2010 Q2	121	884	884	884	884	886	886	886	886	885	885	885	885	885	885	885	885	885	885	885	885	885	885	885	885	1
2010 Q3	7,421	3,414	3,414	3,413	3,414	3,418	3,419	3,419	3,419	3,418	3,418	3,418	3,417	3,418	3,418	3,418	3,418	3,418	3,418	3,417	3,417	3,417	3,417	3,417	3,417	4
2010 Q4	8,394	24,394	24,284	24,282	24,289	24,317	24,324	24,324	24,326	24,315	24,314	24,314	24,311	24,315	24,315	24,315	24,314	24,314	24,312	24,311	24,311	24,311	24,311	24,311	24,311	(83)
2011 Q1	7,412	7,745	7,710	7,710	7,712	7,721	7,723	7,723	7,723	7,720	7,720	7,720	7,719	7,720	7,720	7,720	7,720	7,720	7,719	7,719	7,719	7,719	7,719	7,719	7,719	307
																									79,505	220

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	1.657	1.000	1.000	1.000	1.000	1.000	1.000					
2009 Q3	1.000	1.000	1.000	1.000	1.000	1.000						
2009 Q4	1.672	1.000	1.000	1.000	1.000							
2010 Q1	1.141	1.000	1.000	1.000								
2010 Q2	7.328	1.000	1.000									
2010 Q3	0.460	1.000										
2010 Q4	2.906											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	253,895	261,566	256,171	251,938	253,197	254,797	255,072	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472	253,472
2002 Q2	456,652	422,189	415,296	418,685	419,570	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988	420,988
2002 Q3	211,436	225,626	250,060	244,457	246,658	246,658	250,716	245,952	245,952	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165	243,165
2002 Q4	266,191	266,221	253,564	252,293	246,078	247,298	247,894	248,757	248,757	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829	253,829
2003 Q1	182,101	147,931	137,721	133,400	133,710	134,320	134,320	134,001	134,001	134,001	134,001	134,001	134,011	134,011	134,011	134,011	134,011	134,011	134,011	134,011	134,011	134,011	134,011	134,041
2003 Q2	279,439	243,526	231,168	236,077	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520	236,520
2003 Q3	242,987	312,949	316,000	314,756	316,430	316,430	316,700	316,700	316,700	316,700	316,700	316,700	316,700	316,700	316,700	316,700	316,700	316,700	316,235	316,235	316,235	316,265	316,265	316,265
2003 Q4	242,273	267,988	267,273	268,491	268,591	268,591	268,591	268,591	268,591	268,591	268,591	271,558	271,558	271,558	271,558	271,558	271,558	271,558	271,558	271,558	271,558	271,558	271,558	271,558
2004 Q1	198,995	188,871	188,911	187,965	188,701	189,385	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766	191,766
2004 Q2	191,995	192,590	190,124	189,428	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053	189,053
2004 Q3	165,974	170,217	162,950	163,296	163,296	163,296	163,296	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333	163,333
2004 Q4	131,922	160,484	169,796	172,276	170,764	170,764	170,764	170,764	171,813	171,783	171,783	174,056	173,010	173,010	173,010	173,010	173,010	173,010	173,010	173,010	173,010	173,010	173,010	173,010
2005 Q1	136,037	125,219	121,240	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858	122,858
2005 Q2	178,892	143,560	142,697	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097	143,097
2005 Q3	148,636	140,426	138,549	138,549	138,549	139,033	139,033	139,033	139,033	139,033	139,033	139,033	139,033	138,988	138,943	138,853	138,718	138,673	138,628	138,598	138,418	138,373	138,373	
2005 Q4	218,927	217,664	217,696	216,971	216,728	216,768	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003	218,003		
2006 Q1	355,293	362,961	374,555	368,949	368,807	368,864	368,282	368,282	368,282	368,847	368,847	368,872	368,872	368,872	368,872	368,872	368,872	368,872	368,872	368,872	368,872			
2006 Q2	673,113	703,524	688,466	686,541	686,915	686,814	689,650	689,650	689,650	689,650	689,650	689,650	689,650	689,650	689,650	690,663	690,663	690,663	690,663	690,663				
2006 Q3	544,878	535,391	533,872	525,522	523,951	523,951	523,951	523,951	521,391	521,458	522,334	522,334	522,334	522,334	522,542	522,542	522,542	522,542	522,542					
2006 Q4	664,319	723,008	726,741	733,540	732,940	732,940	732,940	732,006	732,041	732,041	732,041	732,041	732,041	733,307	733,307	733,307	733,307	733,307						
2007 Q1	503,229	529,617	518,290	518,456	524,872	525,979	525,110	524,703	524,703	524,703	524,703	524,703	524,703	524,703	524,703	524,703	524,703							
2007 Q2	487,519	606,674	632,154	637,698	643,512	638,631	637,570	637,570	639,125	632,125	632,125	632,125	632,125	632,125	632,125	632,005	632,005							
2007 Q3	442,531	484,383	474,651	488,006	487,119	494,237	490,337	490,337	490,337	490,337	490,337	490,337	490,337	490,337	490,337	490,337								
2007 Q4	580,402	709,315	700,560	685,877	685,908	685,908	685,908	685,908	685,908	685,908	686,079	686,079	686,079	686,079										
2008 Q1	510,748	608,934	602,387	606,797	606,366	606,366	606,366	606,366	606,866	606,366	606,366	606,366	606,366											
2008 Q2	565,779	629,287	650,910	655,112	654,645	657,601	657,601	657,601	657,601	657,601	656,288	656,288												
2008 Q3	439,647	485,863	485,167	479,496	479,476	479,476	479,476	479,476	479,476	479,476	479,476													
2008 Q4	578,357	601,471	610,778	610,778	610,778	612,378	610,778	610,778	610,778	610,778														
2009 Q1	563,392	577,980	562,985	564,862	564,862	564,862	564,862	564,862	564,862															
2009 Q2	785,558	794,381	792,603	793,470	793,470	793,570	793,670	793,670																
2009 Q3	672,088	654,847	639,913	633,946	634,462	634,406	634,356																	
2009 Q4	1,189,411	1,237,450	1,231,340	1,241,170	1,241,995	1,244,152																		
2010 Q1	1,024,488	924,577	921,158	916,656	911,344																			
2010 Q2	962,510	1,004,392	997,498	1,000,804																				
2010 Q3	875,041	919,547	902,520																					
2010 Q4	1,174,109	1,296,035																						
2011 Q1	959,902																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	1.030	0.979	0.983	1.005	1.006	1.001	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q2	0.925	0.984	1.008	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q3	1.067	1.108	0.978	1.009	1.000	1.016	0.981	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q4	**1.000**	**0.952**	**0.995**	**0.975**	**1.005**	**1.002**	**1.003**	**1.000**	**1.020**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
2003 Q1	0.812	0.931	0.969	1.002	1.005	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q2	0.871	0.949	1.021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q3	1.288	1.010	0.996	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2003 Q4	1.106	0.997	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q1	0.949	1.000	0.995	1.004	1.004	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q2	1.003	0.987	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q3	1.026	0.957	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q4	1.216	1.058	1.015	0.991	1.000	1.000	1.000	1.006	1.000	1.000	1.013	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q1	0.920	0.968	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q2	0.802	0.994	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q3	0.945	0.987	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	1.000	1.000	0.999	0.999	1.000	1.000	
2005 Q4	0.994	1.000	0.997	0.999	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	1.022	1.032	0.985	1.000	1.000	0.998	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006 Q2	1.045	0.979	0.997	1.001	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
2006 Q3	0.983	0.997	0.984	0.997	1.000	1.000	1.000	0.995	1.002	1.000	1.000	1.000	1.000	1.020	0.981	1.000	1.000	1.000					
2006 Q4	1.088	1.005	1.009	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000						
2007 Q1	1.052	0.979	1.000	1.012	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2007 Q2	1.244	1.042	1.009	1.009	0.992	0.998	1.000	1.002	0.989	1.000	1.000	1.000	1.000	1.000	1.000								
2007 Q3	1.095	0.980	1.028	0.998	1.015	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2007 Q4	1.222	0.988	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2008 Q1	1.192	0.989	1.007	0.999	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000											
2008 Q2	1.112	1.034	1.006	0.999	1.005	1.000	1.000	1.000	1.000	0.998	1.000												
2008 Q3	1.105	0.999	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2008 Q4	1.040	1.015	1.000	1.000	1.003	0.997	1.000	1.000	1.000														
2009 Q1	1.026	0.974	1.003	1.000	1.000	1.000	1.000	1.000															
2009 Q2	1.011	0.998	1.001	1.000	1.000	1.000	1.000																
2009 Q3	0.974	0.977	0.991	1.001	1.000	1.000																	
2009 Q4	1.040	0.995	1.008	1.001	1.002																		
2010 Q1	0.902	0.996	0.995	0.994																			
2010 Q2	1.044	0.993	1.003																				
2010 Q3	1.051	0.981																					
2010 Q4	1.104																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.045	0.995	1.000	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (all)	1.036	0.995	0.999	1.000	1.001	1.001	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (last 4)	1.025	0.991	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (5 xHiLo)	1.045	0.990	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	1.649	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	2.146	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	2.959	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	1.906	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	1.045	0.995	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit I.O Summary of Loss Development
Coverage: Collision

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4	1,600	752	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	907	907	907	(1)
2009 Q1	3,435	9,492	9,652	9,652	9,652	9,652	9,652	9,652	9,652	9,652	9,652	9,652	9,651	9,652	9,652	9,651	9,651	9,651	9,651	9,650	9,650	9,649	9,647	9,647	9,647	(6)
2009 Q2	5,978	8,190	8,366	8,366	8,366	8,366	8,366	8,366	8,366	8,366	8,366	8,366	8,365	8,366	8,366	8,366	8,366	8,365	8,365	8,365	8,364	8,363	8,362	8,361	8,361	(5)
2009 Q3	6,498	6,498	6,498	6,498	6,498	6,498	6,498	6,498	6,498	6,498	6,498	6,498	6,497	6,497	6,498	6,497	6,497	6,497	6,496	6,496	6,496	6,495	6,494	6,494	6,494	(4)
2009 Q4	17,196	17,862	17,862	18,857	18,857	18,857	18,857	18,857	18,857	18,857	18,857	18,857	18,855	18,856	18,857	18,856	18,856	18,855	18,854	18,853	18,852	18,851	18,848	18,846	18,846	(11)
2010 Q1	29,416	22,422	22,562	22,562	22,562	22,562	22,562	22,562	22,562	22,562	22,562	22,562	22,559	22,560	22,563	22,560	22,560	22,560	22,558	22,558	22,556	22,554	22,551	22,549	22,549	(13)
2010 Q2	26,731	22,587	22,587	22,587	22,587	22,587	22,587	22,587	22,587	22,587	22,587	22,587	22,584	22,585	22,587	22,585	22,585	22,584	22,583	22,582	22,581	22,579	22,575	22,574	22,574	(13)
2010 Q3	22,921	14,292	14,292	14,220	14,220	14,220	14,220	14,220	14,220	14,220	14,220	14,220	14,218	14,219	14,220	14,219	14,219	14,218	14,218	14,217	14,216	14,215	14,213	14,212	14,212	(80)
2010 Q4	45,397	40,459	40,055	39,854	39,854	39,854	39,854	39,854	39,854	39,854	39,854	39,854	39,849	39,851	39,855	39,851	39,851	39,849	39,847	39,846	39,843	39,840	39,834	39,831	39,831	(628)
2011 Q1	32,152	31,509	31,194	31,038	31,038	31,038	31,038	31,038	31,038	31,038	31,038	31,038	31,034	31,035	31,038	31,035	31,035	31,034	31,032	31,031	31,029	31,027	31,022	31,019	31,019	(1,132)
																									174,440	(1,894)

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	0.470	1.208	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	2.763	1.017	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	1.370	1.022	1.000	1.000	1.000	1.000	1.000					
2009 Q3	1.000	1.000	1.000	1.000	1.000	1.000						
2009 Q4	1.039	1.000	1.056	1.000	1.000							
2010 Q1	0.762	1.006	1.000	1.000								
2010 Q2	0.845	1.000	1.000									
2010 Q3	0.624	1.000										
2010 Q4	0.891											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	1,111,733	1,282,311	1,274,754	1,263,543	1,248,949	1,244,843	1,242,938	1,241,394	1,237,965	1,237,965	1,238,065	1,237,815	1,237,628	1,237,631	1,237,631	1,237,575	1,237,462	1,237,411	1,237,411	1,237,309	1,237,258	1,237,207	1,237,156	1,237,054
2002 Q2	872,718	957,792	957,568	941,127	938,525	938,473	937,426	938,910	938,860	938,835	938,735	932,360	932,248	932,173	931,419	931,394	931,374	931,318	931,262	931,205	931,168	931,112	931,068	931,012
2002 Q3	503,935	638,522	601,757	599,673	599,873	601,754	603,874	598,049	597,749	597,386	597,261	597,111	596,231	596,106	596,056	596,056	595,514	595,471	595,530	595,530	595,530	595,530	595,530	595,530
2002 Q4	715,903	768,105	747,896	751,283	729,214	724,950	725,804	726,546	724,155	724,630	724,630	726,782	726,782	726,782	726,782	726,782	726,782	726,782	726,782	726,782	726,782	726,782	726,646	726,646
2003 Q1	716,719	846,524	848,445	839,571	848,004	830,350	830,997	830,772	829,946	830,608	830,533	830,571	830,571	830,621	830,405	830,405	831,190	831,190	831,190	831,122	831,122	831,047	831,047	830,997
2003 Q2	790,993	780,600	763,832	766,686	762,266	763,764	765,144	765,069	768,319	765,594	765,920	765,890	765,817	765,579	765,653	765,697	765,638	765,638	765,538	765,428	765,020	765,020	765,020	764,952
2003 Q3	682,284	751,113	722,028	702,696	707,094	705,721	696,991	696,991	698,313	700,235	700,235	700,536	700,606	701,043	701,419	701,398	701,398	701,398	701,398	701,398	701,398	701,398	701,398	701,398
2003 Q4	600,121	615,346	615,541	613,708	618,199	614,477	610,010	608,799	610,743	611,201	612,352	612,205	607,600	607,717	607,480	607,966	607,592	607,354	606,946	607,513	607,479	607,064	606,121	605,821
2004 Q1	642,373	649,440	642,166	642,832	646,856	647,387	655,622	655,921	656,837	656,239	656,288	658,461	659,052	658,933	659,851	659,806	659,659	659,659	660,971	660,971	660,971	660,971	660,971	660,971
2004 Q2	596,613	579,394	588,438	577,332	593,253	585,329	586,074	586,401	587,766	587,585	591,191	593,235	593,130	591,350	591,073	590,935	590,672	590,827	589,433	589,229	589,054	589,021	588,650	588,508
2004 Q3	523,011	499,313	482,713	477,035	474,535	474,535	474,460	474,728	474,728	474,728	474,728	474,778	474,778	474,778	474,778	474,778	472,456	472,456	472,456	472,456	472,456	472,456	472,456	472,456
2004 Q4	444,324	426,763	434,059	434,746	434,184	434,184	434,184	434,184	434,184	434,184	434,184	434,184	434,184	434,184	434,184	431,934	431,934	431,934	431,934	431,934	431,934	431,934	431,934	431,934
2005 Q1	483,614	461,005	454,324	454,288	455,958	457,958	458,075	457,325	457,325	455,316	455,316	454,080	454,080	454,080	454,080	454,080	454,080	454,080	454,080	454,043	453,968	453,780	453,780	453,780
2005 Q2	364,557	348,960	352,471	352,471	352,778	352,659	352,358	349,857	349,440	349,440	349,440	349,440	348,431	348,431	348,341	348,321	309,077	309,077	309,077	309,077	309,077	309,077	309,077	309,077
2005 Q3	494,934	457,158	449,574	448,632	438,654	438,223	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	440,519	
2005 Q4	633,791	635,098	621,866	613,220	609,257	606,122	604,787	604,787	604,787	604,787	604,787	599,633	599,633	599,633	599,633	599,633	599,633	599,633	599,633	599,633	599,633	599,633		
2006 Q1	1,056,978	1,095,413	1,074,798	1,078,972	1,056,941	1,054,619	1,038,093	1,037,820	1,029,813	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065	1,032,065			
2006 Q2	1,626,579	1,655,104	1,583,078	1,546,976	1,539,270	1,520,875	1,518,601	1,516,962	1,514,511	1,498,764	1,497,570	1,497,532	1,497,457	1,497,457	1,497,157	1,497,082	1,496,782	1,496,482	1,496,332	1,495,882				
2006 Q3	1,785,242	1,851,710	1,806,788	1,779,624	1,774,341	1,765,921	1,765,071	1,762,923	1,762,335	1,755,762	1,752,181	1,742,304	1,742,304	1,742,304	1,742,304	1,742,304	1,742,304	1,742,304	1,742,304					
2006 Q4	1,918,267	2,095,887	2,064,142	2,043,918	2,034,663	2,027,790	2,027,964	2,020,988	2,018,319	2,017,430	2,017,355	2,018,003	2,018,580	2,018,580	2,018,580	2,018,580	2,018,580	2,018,580						
2007 Q1	2,230,792	2,182,677	2,149,363	2,102,112	2,092,145	2,075,920	2,067,276	2,058,968	2,057,965	2,057,605	2,057,605	2,057,605	2,060,113	2,062,913	2,062,913	2,062,913	2,062,913							
2007 Q2	2,018,217	2,149,089	2,020,776	2,000,048	1,987,794	1,980,808	1,973,311	1,971,680	1,965,342	1,963,314	1,963,224	1,963,053	1,962,968	1,962,968	1,962,968	1,962,968								
2007 Q3	1,866,474	2,044,616	1,925,460	1,943,355	1,926,767	1,925,169	1,913,247	1,913,357	1,913,188	1,913,019	1,912,963	1,913,586	1,913,586	1,913,586	1,916,322									
2007 Q4	1,692,837	1,856,688	1,808,586	1,794,105	1,785,281	1,771,668	1,773,661	1,771,911	1,771,911	1,771,911	1,773,450	1,773,450	1,773,450	1,773,450										
2008 Q1	1,658,113	1,868,128	1,818,008	1,807,984	1,805,611	1,801,214	1,802,815	1,802,815	1,802,815	1,803,526	1,795,236	1,794,232	1,794,232											
2008 Q2	1,451,482	1,484,220	1,436,503	1,421,744	1,422,577	1,425,948	1,425,346	1,423,050	1,423,050	1,423,050	1,423,050	1,423,050												
2008 Q3	1,516,623	1,541,958	1,533,282	1,533,093	1,529,256	1,527,142	1,527,279	1,527,431	1,527,478	1,527,513	1,520,385													
2008 Q4	1,904,598	1,930,687	1,902,840	1,887,709	1,882,301	1,879,985	1,880,361	1,881,427	1,881,727	1,877,343														
2009 Q1	2,164,568	2,092,655	2,034,086	2,040,320	2,041,016	2,042,047	2,042,117	2,042,057	2,042,127															
2009 Q2	2,329,682	2,154,076	2,092,727	2,095,356	2,094,524	2,094,521	2,094,758	2,094,608																
2009 Q3	2,357,716	2,222,286	2,177,101	2,167,198	2,169,075	2,158,435	2,155,526																	
2009 Q4	2,719,812	2,613,824	2,632,582	2,596,352	2,590,310	2,599,158																		
2010 Q1	3,253,148	3,003,168	2,994,804	2,968,338	2,965,871																			
2010 Q2	3,036,208	2,930,004	2,894,365	2,883,548																				
2010 Q3	3,405,972	3,475,176	3,346,807																					
2010 Q4	3,846,986	3,952,399																						
2011 Q1	4,312,022																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	1.153	0.994	0.991	0.988	0.997	0.998	0.999	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q2	1.097	1.000	0.983	0.997	1.000	0.999	1.002	1.000	1.000	1.000	0.993	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q3	1.263	0.945	0.997	1.000	1.003	1.004	0.990	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q4	**1.073**	**0.974**	**1.005**	**0.971**	**0.994**	**1.001**	**1.001**	**0.997**	**1.001**	**1.000**	**1.003**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
2003 Q1	1.181	1.002	0.990	1.010	0.979	1.001	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2003 Q2	0.987	0.981	1.001	0.994	1.002	1.002	1.000	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000
2003 Q3	1.101	0.961	0.973	1.006	0.998	0.988	1.000	1.002	1.003	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q4	1.025	1.000	0.997	1.007	0.994	0.993	0.998	1.003	1.001	1.002	1.000	0.992	1.000	1.000	1.001	0.999	1.000	0.999	1.001	1.000	0.999	0.998	1.000
2004 Q1	1.011	0.989	1.001	1.006	1.001	1.013	1.000	1.001	0.999	1.000	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000
2004 Q2	0.971	1.016	0.981	1.028	0.987	1.001	1.001	1.002	1.000	1.006	1.003	1.000	0.997	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	0.999	1.000
2004 Q3	0.955	0.967	0.988	0.995	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q4	0.960	1.017	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q1	0.953	0.986	1.000	1.004	1.004	1.000	0.998	1.000	0.996	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q2	0.957	1.010	1.000	1.001	1.000	0.999	0.993	0.999	1.000	1.000	1.000	0.997	1.000	1.000	1.000	0.887	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q3	0.924	0.983	0.998	0.978	0.999	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005 Q4	1.002	0.979	0.986	0.994	0.995	0.998	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	1.036	0.981	1.004	0.980	0.998	0.984	1.000	0.992	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006 Q2	1.018	0.956	0.977	0.995	0.988	0.999	0.999	0.998	0.990	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006 Q3	1.037	0.976	0.985	0.997	0.995	1.000	0.999	1.000	0.996	0.998	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006 Q4	1.093	0.985	0.990	0.995	0.997	1.000	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2007 Q1	0.978	0.985	0.978	0.995	0.992	0.996	0.996	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000							
2007 Q2	1.065	0.940	0.990	0.994	0.996	0.996	0.999	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000								
2007 Q3	1.095	0.942	1.009	0.991	0.999	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001									
2007 Q4	1.097	0.974	0.992	0.995	0.992	1.001	0.999	1.000	1.000	1.001	1.000	1.000	1.000										
2008 Q1	1.127	0.973	0.994	0.999	0.998	1.001	1.000	1.000	1.000	0.995	0.999	1.000											
2008 Q2	1.023	0.968	0.990	1.001	1.002	1.000	0.998	1.000	1.000	1.000	1.000												
2008 Q3	1.017	0.994	1.000	0.997	0.999	1.000	1.000	1.000	1.000	0.995													
2008 Q4	1.014	0.986	0.992	0.997	0.999	1.000	1.001	1.000	0.998														
2009 Q1	0.967	0.972	1.003	1.000	1.001	1.000	1.000	1.000															
2009 Q2	0.925	0.972	1.001	1.000	1.000	1.000	1.000																
2009 Q3	0.943	0.980	0.995	1.001	0.995	0.999																	
2009 Q4	0.961	1.007	0.986	0.998	1.003																		
2010 Q1	0.923	0.997	0.991	0.999																			
2010 Q2	0.965	0.988	0.996																				
2010 Q3	1.020	0.963																					
2010 Q4	1.027																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.016	0.979	0.993	0.997	0.997	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (all)	1.026	0.981	0.993	0.997	0.997	0.999	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (last 4)	0.984	0.989	0.992	0.999	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (5 xHiLo)	0.982	0.988	0.994	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	0.896	1.006	1.011	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	1.085	1.032	1.008	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	0.780	1.002	1.014	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	0.833	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	0.980	0.990	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit I.O Summary of Loss Development
Coverage: Other (Rental, Towing, Add'l Equipment)

ASIC Arkansas Reported Losses (Net of Recoveries) -- Projected to Ultimate

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	Ult	IBNR
2008 Q2												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q3											-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 Q4										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Q1	600	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	-
2009 Q2		102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	(0)
2009 Q3	2,500	4,000	4,000	4,000	4,000	4,000	4,000	3,999	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	(3)
2009 Q4	420	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	(0)
2010 Q1	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	(0)
2010 Q2	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	(0)
2010 Q3	2,824	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	(0)
2010 Q4	5,662	5,662	5,747	5,748	5,748	5,750	5,750	5,749	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	5,747	84
2011 Q1	100	118	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	20
																									11,602	101

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36
2008 Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008 Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008 Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009 Q1	0.800	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009 Q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2009 Q3	1.600	1.000	1.000	1.000	1.000	1.000						
2009 Q4	0.266	1.000	1.000	1.000	1.000							
2010 Q1	1.000	1.000	1.000	1.000								
2010 Q2	1.000	1.000	1.000									
2010 Q3	0.115	1.000										
2010 Q4	1.000											

Vision Insurance Group - Total Countrywide Adjusted Reported Losses (Net of Recoveries)

Accident Qtr.	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2002 Q1	16,291	14,946	12,808	12,783	15,383	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883	13,883
2002 Q2	18,391	23,315	18,715	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782	18,782
2002 Q3	14,794	17,458	15,948	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198	16,198
2002 Q4	14,631	14,206	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485	13,485
2003 Q1	9,643	10,734	10,734	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598
2003 Q2	10,705	13,365	13,549	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574	13,574
2003 Q3	8,400	12,147	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651	10,651
2003 Q4	3,914	6,875	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565	7,565
2004 Q1	3,616	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792	5,792
2004 Q2	6,084	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389	8,389
2004 Q3	5,001	9,631	9,700	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140	10,140
2004 Q4	7,837	8,328	8,328	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828	7,828
2005 Q1	8,643	7,821	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488
2005 Q2	6,426	4,825	4,825	4,825	4,675	4,675	4,675	4,675	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450	4,450
2005 Q3	1,559	2,607	3,078	3,078	2,895	2,895	2,895	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	2,775	
2005 Q4	8,220	10,152	10,152	10,152	10,152	10,152	10,152	10,152	10,152	10,152	9,702	9,702	9,702	9,702	9,702	9,702	9,702	9,702	9,702	9,702	9,702	9,702		
2006 Q1	16,199	17,200	17,200	16,657	16,251	16,206	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004	16,004			
2006 Q2	18,046	20,957	21,261	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586	21,586				
2006 Q3	18,687	17,623	17,963	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823	17,823					
2006 Q4	24,417	25,519	26,839	26,879	26,429	26,287	26,287	26,287	26,287	26,287	26,287	26,287	26,287	26,287	26,287	26,287	26,287	26,287						
2007 Q1	27,540	26,952	27,041	27,727	27,727	27,727	27,547	27,547	27,547	27,547	27,547	27,547	27,547	27,547	27,547	27,547	27,547							
2007 Q2	18,038	31,549	32,365	31,765	31,765	31,765	31,540	31,540	31,540	31,540	31,540	31,540	31,540	31,540	31,540	31,540								
2007 Q3	21,385	28,271	27,690	27,690	27,434	27,434	27,434	27,434	27,434	27,434	27,434	27,434	27,434	27,434	27,434									
2007 Q4	23,839	27,188	27,910	27,910	27,910	27,690	27,792	27,792	27,792	27,792	27,792	27,792	27,792	27,792										
2008 Q1	20,499	31,921	32,008	32,141	32,141	32,402	32,402	32,402	32,402	32,402	32,402	32,402	32,402											
2008 Q2	18,846	26,953	26,618	26,618	26,618	26,618	26,618	26,618	26,618	26,618	26,618	26,618												
2008 Q3	14,348	19,169	19,329	19,329	19,329	19,329	19,329	19,329	19,329	19,329	19,329													
2008 Q4	20,059	24,670	24,670	24,670	24,670	24,670	24,670	24,670	24,670	24,670														
2009 Q1	34,178	39,714	40,374	40,374	40,374	40,374	40,374	40,374	40,374															
2009 Q2	52,435	66,574	68,075	68,075	68,075	68,075	68,075	68,075																
2009 Q3	72,459	79,706	79,898	79,898	79,927	79,927	79,927																	
2009 Q4	117,322	136,760	138,837	138,237	138,451	138,451																		
2010 Q1	106,082	119,720	121,354	121,320	121,385																			
2010 Q2	117,247	126,479	129,005	129,747																				
2010 Q3	137,074	164,226	165,391																					
2010 Q4	142,225	208,083																						
2011 Q1	172,071																							

Accident Qtr.	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69
2002 Q1	0.917	0.857	0.998	1.047	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q2	1.268	0.803	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q3	1.180	0.914	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002 Q4	**0.971**	**0.949**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
2003 Q1	1.113	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q2	1.248	1.014	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q3	1.446	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003 Q4	1.756	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q1	1.602	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q2	1.379	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q3	1.926	1.007	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004 Q4	1.063	1.000	0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q1	0.905	0.957	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q2	0.751	1.000	1.000	0.989	1.000	1.000	1.000	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005 Q3	1.672	1.181	1.000	0.941	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005 Q4	1.235	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.956	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006 Q1	1.062	1.000	0.968	0.976	0.997	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006 Q2	1.161	1.014	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006 Q3	0.943	1.019	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006 Q4	1.045	1.052	1.001	0.983	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2007 Q1	0.979	1.003	1.025	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2007 Q2	1.749	1.026	0.981	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007 Q3	1.322	0.979	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2007 Q4	1.141	1.027	1.000	1.000	0.992	1.004	1.000	1.000	1.000	1.000	1.000	1.000											
2008 Q1	1.557	1.003	1.004	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000												
2008 Q2	1.430	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2008 Q3	1.336	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
2008 Q4	1.230	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2009 Q1	1.162	1.017	1.000	1.000	1.000	1.000	1.000																
2009 Q2	1.270	1.023	1.000	1.000	1.000	1.000																	
2009 Q3	1.100	1.002	1.000	1.000	1.000																		
2009 Q4	1.166	1.015	0.996	1.002	1.000																		
2010 Q1	1.129	1.014	1.000	1.001																			
2010 Q2	1.079	1.020	1.006																				
2010 Q3	1.198	1.007																					
2010 Q4	1.463																						

	6/3	9/6	12/9	15/12	18/15	21/18	24/21	27/24	30/27	33/30	36/33	39/36	42/39	45/42	48/45	51/48	54/51	57/54	60/57	63/60	66/63	69/66	72/69	Ult/72
VIG USA Avg. (wgt)	1.210	1.003	1.000	0.999	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (all)	1.249	0.996	0.999	0.997	1.001	0.999	0.999	0.998	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (last 4)	1.217	1.014	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
VIG USA Avg. (5 xHiLo)	1.164	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
ASIC AR Avg. (wgt)	0.896	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (all)	0.848	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (last 4)	0.779	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ASIC AR Avg. (5 xHiLo)	0.755	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Selected	1.180	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit I.P Summary of Loss Trend Factors

	Annual Trend	Annual Factor	Trend Factor 4/08-3/09	Trend Factor 4/09-3/10	Trend Factor 4/10-3/11
Liab. BI, UM/UIM BI					
Frequency Trend	-1.00%	0.9900			
Severity Trend	1.50%	1.0150			
Combined Trend	0.49%	1.0049	1.017	1.012	1.007
Liab. PD, UM PD					
Frequency Trend	0.00%	1.0000			
Severity Trend	2.10%	1.0210			
Combined Trend	2.10%	1.0210	1.076	1.054	1.032
Comprehensive					
Frequency Trend	0.00%	1.0000			
Severity Trend	0.00%	1.0000			
Combined Trend	0.00%	1.0000	1.000	1.000	1.000
Collision					
Frequency Trend	1.00%	1.0100			
Severity Trend	0.00%	1.0000			
Combined Trend	1.00%	1.0100	1.036	1.025	1.015
Other (Rental, Towing, Equipment)					
Frequency Trend	0.00%	1.0000			
Severity Trend	0.00%	1.0000			
Combined Trend	0.00%	1.0000	1.000	1.000	1.000
Personal Injury Protection (PIP)					
Frequency Trend	0.00%	1.0000			
Severity Trend	0.00%	1.0000			
Combined Trend	0.00%	1.0000	1.000	1.000	1.000

Calculation of the Lengths of the Trending Periods

Proposed New Business Effective Date:	7/1/2011
Proposed Renewal Effective Date:	8/1/2011
Average Proposed Effective Date:	7/17/2011
Months Proposed Rates Will Be In Effect:	6
Average Written Date Of Proposed Rates:	10/16/2011

Term in Months	Projected % of Premium
6	46.2%
12	53.8%

Average Term in Months:	9.23
Average Accident Date of Proposed Rates:	3/4/2012

Accident Period	Accident Period Avg. Accident Date	Proposed Rates Avg. Accident Date	Trend Length In Years
4/08-3/09	9/1/2008	3/4/2012	3.509
4/09-3/10	9/1/2009	3/4/2012	2.509
4/10-3/11	9/1/2010	3/4/2012	1.509

Exhibit I.P Fast Track Data

FAST TRACK PLUS™
Private Passenger Auto Loss Data and Trends
Arkansas

	Bodily Injury				Property Damage			Comprehensive			Collision		
Year Quarter Ending	Pure Premium($)	Paid Claim Freq.*	Paid Claim Cost($)	Arising Claim Freq.*	Pure Premium($)	Paid Claim Freq.*	Paid Claim Cost($)	Pure Premium($)	Paid Claim Freq.*	Paid Claim Cost($)	Pure Premium($)	Paid Claim Freq.*	Paid Claim Cost($)
2006 - 4	92.80	0.91	10,205	1.37	86.60	3.14	2,759	104.49	8.96	1,166	168.56	5.62	2,997
2007 - 1	91.32	0.92	9,974	1.34	86.93	3.14	2,770	96.51	8.44	1,143	172.36	5.65	3,051
2007 - 2	87.77	0.92	9,564	1.33	87.72	3.15	2,786	73.39	7.31	1,004	171.25	5.66	3,023
2007 - 3	87.57	0.90	9,716	1.32	87.93	3.15	2,789	72.13	7.10	1,015	171.21	5.66	3,027
2007 - 4	85.96	0.89	9,652	1.32	88.07	3.14	2,804	72.05	7.03	1,025	171.07	5.64	3,033
2008 - 1	87.02	0.87	10,024	1.31	87.22	3.09	2,820	77.82	7.17	1,086	173.12	5.61	3,088
2008 - 2	88.50	0.85	10,438	1.30	86.36	3.04	2,840	143.19	9.23	1,551	174.22	5.55	3,138
2008 - 3	88.25	0.84	10,533	1.26	85.16	2.99	2,844	148.47	9.29	1,598	173.35	5.53	3,135
2008 - 4	87.19	0.83	10,499	1.23	83.58	2.93	2,848	151.73	9.22	1,646	172.44	5.48	3,144
2009 - 1	84.22	0.81	10,370	1.21	83.50	2.92	2,862	151.41	9.18	1,649	170.38	5.49	3,103
2009 - 2	82.21	0.80	10,314	1.22	84.29	2.94	2,866	96.40	7.36	1,310	170.51	5.53	3,084
2009 - 3	81.86	0.80	10,280	1.23	86.06	2.96	2,908	111.35	7.90	1,409	171.48	5.56	3,081
2009 - 4	81.79	0.80	10,241	1.25	88.71	3.01	2,943	114.28	8.14	1,403	173.01	5.64	3,069
2010 - 1	82.05	0.80	10,260	1.25	89.38	3.02	2,960	113.96	8.25	1,381	174.71	5.67	3,084
2010 - 2	82.34	0.81	10,150	1.26	89.84	3.03	2,969	109.32	8.33	1,312	173.95	5.67	3,067
2010 - 3	84.19	0.82	10,317	1.26	89.55	3.02	2,966	89.99	7.83	1,149	174.57	5.66	3,084
2010 - 4	83.85	0.80	10,529	1.24	88.58	2.99	2,966	88.76	7.82	1,135	173.42	5.60	3,099
2011 - 1													
2011 - 2													
2011 - 3													
Annual Trends													
Linear													
1 Year	3.50%	-0.24%	3.77%	-1.03%	-1.21%	-1.40%	0.20%	-37.78%	-8.90%	-28.98%	-0.75%	-1.56%	0.82%
2 Year	0.52%	0.18%	0.35%	1.87%	4.02%	1.73%	2.31%	-20.76%	-3.38%	-16.73%	1.40%	1.47%	-0.08%
3 Year	-2.46%	-2.50%	0.02%	-1.01%	1.98%	-0.19%	2.15%	-11.03%	-3.28%	-7.11%	0.25%	0.81%	-0.56%
4 Year	-2.36%	-4.07%	1.64%	-2.16%	0.59%	-1.47%	2.04%	4.54%	1.19%	4.02%	0.33%	-0.02%	0.35%
Exponential													
1 Year	3.56%	-0.24%	3.83%	-1.03%	-1.20%	-1.40%	0.20%	-31.46%	-8.53%	-25.07%	-0.75%	-1.55%	0.82%
2 Year	0.52%	0.18%	0.34%	1.90%	4.14%	1.75%	2.35%	-17.90%	-2.99%	-15.36%	1.41%	1.49%	-0.08%
3 Year	-2.40%	-2.43%	0.03%	-0.98%	1.99%	-0.17%	2.17%	-9.34%	-2.93%	-6.60%	0.25%	0.81%	-0.56%
4 Year	-2.32%	-3.93%	1.68%	-2.11%	0.58%	-1.44%	2.05%	6.20%	1.40%	4.74%	0.33%	-0.02%	0.35%
Selected		-1.00%	1.50%			0.00%	2.10%		0.00%	0.00%		1.00%	0.00%

Exhibit Ultimate Ratio of Paid ALAE to Paid Losses
Coverage: All Liability

Vision Insurance Group Data - Countrywide (AVIC/Vision states)

Net Paid Losses - Line 19.1 & 19.2

AY	12	24	36	48	60	72	84	96	108
4/02 - 3/03	13,300,777	22,347,224	24,991,417	26,269,532	26,576,429	26,761,702	26,776,315	26,826,398	26,826,398
4/03 - 3/04	14,993,466	25,170,206	27,976,179	28,726,628	29,068,149	29,089,830	29,166,095	29,163,932	
4/04 - 3/05	14,895,155	24,282,060	26,835,048	27,742,220	28,071,456	28,092,105	28,138,388		
4/05 - 3/06	13,381,866	23,661,346	26,407,543	27,088,422	27,310,162	27,346,095			
4/06 - 3/07	27,168,954	44,637,333	47,811,430	49,171,712	49,866,344				
4/07 - 3/08	23,462,576	33,568,349	36,311,794	37,776,886					
4/08 - 3/09	15,206,809	24,090,833	27,168,678						
4/09 - 3/10	19,936,886	33,497,035							
4/10 - 3/11	29,234,686								

Net Paid ALAE - Line 19.1 & 19.2

AY	12	24	36	48	60	72	84	96	108
4/02 - 3/03	61,756	357,962	703,043	983,565	1,143,183	1,192,020	1,223,251	1,236,547	1,237,323
4/03 - 3/04	41,738	358,432	657,600	884,432	1,021,979	1,054,443	1,074,662	1,074,845	
4/04 - 3/05	342,318	728,999	1,113,318	1,427,473	1,571,795	1,597,332	1,614,144		
4/05 - 3/06	478,253	979,969	1,353,464	1,611,117	1,687,938	1,698,074			
4/06 - 3/07	620,835	1,269,557	2,037,048	2,687,639	3,001,533				
4/07 - 3/08	609,961	1,556,808	2,553,095	3,057,073					
4/08 - 3/09	669,724	1,443,841	2,058,453						
4/09 - 3/10	673,248	1,377,866							
4/10 - 3/11	942,439								

Ratio of Net Paid ALAE to Net Paid Losses

AY	12	24	36	48	60	72	84	96	108
4/02 - 3/03	0.005	0.016	0.028	0.037	0.043	0.045	0.046	0.046	0.046
4/03 - 3/04	0.003	0.014	0.024	0.031	0.035	0.036	0.037	0.037	0.037
4/04 - 3/05	0.023	0.030	0.041	0.051	0.056	0.057	0.057	0.058	0.058
4/05 - 3/06	0.036	0.041	0.051	0.059	0.062	0.062	0.063	0.063	0.063
4/06 - 3/07	0.023	0.028	0.043	0.055	0.060	0.061	0.062	0.063	0.063
4/07 - 3/08	0.026	0.046	0.070	0.081	0.089	0.090	0.092	0.092	0.092
4/08 - 3/09	0.044	0.060	0.076	0.092	0.101	0.103	0.105	0.105	0.105
4/09 - 3/10	0.034	0.041	0.058	0.070	0.077	0.078	0.079	0.080	0.080
4/10 - 3/11	0.032	0.045	0.064	0.077	0.085	0.086	0.088	0.088	0.088
								Selected	0.090

Development Factors

AY	24/12	36/24	48/36	60/48	72/60	84/72	96/84	Ult/96
4/02 - 3/03	3.45	1.76	1.33	1.15	1.04	1.03	1.01	1.00
4/03 - 3/04	5.12	1.65	1.31	1.14	1.03	1.02	1.00	
4/04 - 3/05	1.31	1.38	1.24	1.09	1.02	1.01		
4/05 - 3/06	1.16	1.24	1.16	1.04	1.00			
4/06 - 3/07	1.24	1.50	1.28	1.10				
4/07 - 3/08	1.78	1.52	1.15					
4/08 - 3/09	1.36	1.26						
4/09 - 3/10	1.22							
Wtd. Avg.	1.42	1.42	1.22	1.10	1.02	1.02	1.01	1.00
Avg Last 4	1.40	1.38	1.21	1.09	1.02	N/A	N/A	N/A
Selected	1.41	1.40	1.22	1.09	1.02	1.02	1.01	1.00

Exhibit Ultimate Ratio of Paid ALAE to Paid Losses
Coverage: All Physical Damage

Vision Insurance Group Data - Countrywide (AVIC/Vision states)

Net Paid Losses - Line 21.1

AY	12	24	36	48	60	72	84	96	108
4/02 - 3/03	3,675,077	4,223,514	4,195,245	4,195,860	4,195,766	4,195,504	4,194,965	4,194,667	4,194,424
4/03 - 3/04	3,397,328	3,771,486	3,785,322	3,788,012	3,787,501	3,788,077	3,795,559	3,802,673	
4/04 - 3/05	2,445,633	2,620,819	2,640,245	2,636,077	2,629,799	2,628,966	2,628,535		
4/05 - 3/06	2,693,313	3,355,118	3,326,354	3,322,385	3,282,826	3,282,571			
4/06 - 3/07	9,195,647	9,958,136	9,887,079	9,882,536	9,884,136				
4/07 - 3/08	9,233,631	10,001,190	9,984,644	9,980,924					
4/08 - 3/09	8,350,648	9,291,538	9,285,300						
4/09 - 3/10	12,758,053	13,794,819							
4/10 - 3/11	17,740,943								

Net Paid ALAE - Line 21.1

AY	12	24	36	48	60	72	84	96	108
4/02 - 3/03	58,027	81,783	93,996	95,778	95,778	95,788	95,788	95,788	95,788
4/03 - 3/04	13,577	29,717	33,411	33,910	36,506	36,506	36,512	36,512	
4/04 - 3/05	62,943	79,932	82,434	85,761	85,761	85,761	85,761		
4/05 - 3/06	108,951	167,589	199,096	211,613	219,649	219,649			
4/06 - 3/07	329,312	426,569	452,436	477,475	480,750				
4/07 - 3/08	280,469	346,085	355,862	357,046					
4/08 - 3/09	330,153	398,603	400,731						
4/09 - 3/10	515,485	640,183							
4/10 - 3/11	597,947								

Ratio of Net Paid ALAE to Net Paid Losses

AY	12	24	36	48	60	72	84	96	108
4/02 - 3/03	0.016	0.019	0.022	0.023	0.023	0.023	0.023	0.023	0.023
4/03 - 3/04	0.004	0.008	0.009	0.009	0.010	0.010	0.010	0.010	0.010
4/04 - 3/05	0.026	0.030	0.031	0.033	0.033	0.033	0.033	0.033	0.033
4/05 - 3/06	0.040	0.050	0.060	0.064	0.067	0.067	0.067	0.067	0.067
4/06 - 3/07	0.036	0.043	0.046	0.048	0.049	0.049	0.049	0.049	0.049
4/07 - 3/08	0.030	0.035	0.036	0.036	0.037	0.037	0.037	0.037	0.037
4/08 - 3/09	0.040	0.043	0.043	0.045	0.046	0.046	0.046	0.046	0.046
4/09 - 3/10	0.040	0.046	0.050	0.051	0.053	0.053	0.053	0.053	0.053
4/10 - 3/11	0.034	0.039	0.041	0.043	0.044	0.044	0.044	0.044	0.044

Selected 0.050

Development Factors

AY	24/12	36/24	48/36	60/48	72/60	84/72	96/84	Ult/96	
4/02 - 3/03	1.23	1.16	1.02	1.00	1.00	1.00	1.00	1.00	
4/03 - 3/04	1.97	1.12	1.01	1.08	1.00	1.00	1.00		
4/04 - 3/05	1.19	1.02	1.04	1.00	1.00	1.00			
4/05 - 3/06	1.23	1.20	1.06	1.05	1.00				
4/06 - 3/07	1.20	1.07	1.06	1.01					
4/07 - 3/08	1.14	1.03	1.00						
4/08 - 3/09	1.09	1.01							
4/09 - 3/10	1.15								
Wtd. Avg.	1.16	1.06	1.04	1.02	1.00	1.00	1.00	1.00	N/A
Avg Last 4	1.14	1.08	1.04	1.03	1.00	N/A	N/A	N/A	N/A
Selected	1.15	1.07	1.04	1.03	1.00	1.00	1.00	1.00	1.00

Calculation of Overall Net Effect

Alfa Specialty Insurance Corporation
Data as of 03/31/11

	Policy Fee	BI	PD	UM BI	UIM BI	UMPD	PIP Medical	PIP Inc. Disability	PIP Acc. Death	ALL PIP	ALL LIAB (exc PIP)	RENTAL	SPEC EQUIP	TOWING	COMP	COLL	ALL PHYS DAM	OVERALL TOTAL
Territory	0.0%	2.3%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**2.0%**	0.0%	0.0%	0.0%	2.4%	2.3%	**2.2%**	**2.0%**
Driver Class / Points / Point Market combo	0.0%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	0.0%	0.0%	0.0%	0.0%	**-2.6%**	0.0%	0.0%	0.0%	-1.7%	-2.6%	**-2.2%**	**-2.5%**
Model Year	0.0%	3.2%	3.2%	3.2%	3.4%	3.2%	2.9%	2.9%	2.9%	2.9%	**3.0%**	0.0%	0.0%	0.0%	1.2%	2.5%	**2.0%**	**2.7%**
Symbols	0.0%	-0.3%	-0.3%	-0.1%	-0.3%	0.0%	-0.5%	-0.5%	-0.5%	-0.5%	**-0.3%**	0.0%	0.0%	0.0%	-2.6%	-2.0%	**-2.1%**	**-0.9%**
Limits	0.0%	-0.3%	0.1%	0.1%	0.0%	-0.6%	0.0%	0.0%	0.0%	0.0%	**-0.1%**	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	**-0.1%**
Multi-Car/UW Tier	0.0%	0.1%	0.1%	0.8%	1.0%	0.0%	0.6%	0.6%	0.6%	0.6%	**0.2%**	0.0%	0.0%	0.0%	0.1%	0.1%	**0.1%**	**0.1%**
Tier Matrix	0.0%	-4.4%	-4.4%	-6.0%	-6.8%	-5.9%	-10.6%	-10.6%	-10.6%	-10.6%	**-4.3%**	0.0%	0.0%	0.0%	4.4%	4.5%	**4.3%**	**-1.6%**
EFT Discount	0.0%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	0.7%	0.7%	0.7%	0.7%	**-0.1%**	0.0%	0.0%	0.0%	-1.7%	-1.8%	**-1.7%**	**-0.6%**
SR-22 Surcharge	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	**0.0%**
Foreign Operator	0.0%	-1.3%	-1.3%	-0.8%	-1.0%	-0.8%	0.0%	0.0%	0.0%	0.0%	**-1.2%**	0.0%	0.0%	0.0%	0.0%	-0.3%	**-0.2%**	**-0.8%**
Core Discounts	0.0%	0.6%	0.7%	0.6%	0.1%	0.6%	0.0%	0.0%	0.0%	0.0%	**0.6%**	0.0%	0.0%	0.0%	4.0%	3.8%	**3.7%**	**1.6%**
Advanced Quote Discount	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	**0.0%**
Standard Carrier Discount	0.0%	0.5%	0.5%	0.5%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%	**0.5%**	0.0%	0.0%	0.0%	2.1%	2.2%	**2.0%**	**1.0%**
Renewal Discount	0.0%	0.8%	0.8%	0.9%	0.9%	0.8%	0.6%	0.6%	0.6%	0.6%	**0.7%**	0.0%	0.0%	0.0%	1.0%	0.9%	**0.9%**	**0.8%**
Payment Plan Surcharge	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	**0.0%**
Vehicle Coverage	0.0%	2.7%	2.7%	2.9%	3.0%	2.9%	0.0%	0.0%	0.0%	0.0%	**2.6%**	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	**1.7%**
Deductibles	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	0.0%	0.0%	0.0%	0.4%	-0.4%	**-0.2%**	**-0.1%**
Retention Model	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**	**0.0%**
Driver/Vehicle Exposure	0.0%	0.4%	0.4%	0.2%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	**0.3%**	0.0%	0.0%	0.0%	-0.7%	-0.8%	**-0.7%**	**0.0%**
Relativity Change	0.0%	1.1%	1.7%	-0.9%	-1.9%	-2.2%	-6.8%	-6.8%	-6.8%	**-6.8%**	**1.1%**	0.0%	0.0%	0.0%	9.0%	8.3%	**8.0%**	**3.1%**
Current Base Rate	$5 / mo	$134.11	$134.11	$29.52	$20.66	$36.50	$82.31	$32.92	$32.92			$48.00	$10.00	$8.00	$91.01	$205.88		
Proposed Base Rate	$5 / mo	$130.10	$124.80	$30.85	$21.85	$38.86	$92.80	$37.10	$37.10			$32.00	$9.00	$7.20	$76.00	$175.20		
Base Rate Change	0.0%	-3.0%	-6.9%	4.5%	5.8%	6.5%	12.7%	12.7%	12.7%	**12.7%**	**-3.8%**	-33.3%	-10.0%	-10.0%	-16.5%	-14.9%	**-16.1%**	**-7.4%**
Overall Effect	**0.0%**	**-1.9%**	**-5.4%**	**3.5%**	**3.7%**	**4.1%**	**5.0%**	**5.0%**	**5.0%**	**5.0%**	**-2.8%**	**-33.3%**	**-10.0%**	**-10.0%**	**-9.0%**	**-7.8%**	**-9.3%**	**-4.7%**
Current Inforce Premium	$26,160	$202,799	$201,431	$15,550	$5,573	$19,539	$9,583	$2,166	$2,461	$14,210	$471,052	$9,952	$180	$1,855	$63,685	$156,062	$231,734	$716,996
% of Line of Business	5.6%	43.1%	42.8%	3.3%	1.2%	4.1%	67.4%	15.2%	17.3%	100.0%	100.0%	4.3%	0.1%	0.8%	27.5%	67.3%	100.0%	
% of Overall Total	3.6%	28.3%	28.1%	2.2%	0.8%	2.7%	1.3%	0.3%	0.3%	2.0%	65.7%	1.4%	0.0%	0.3%	8.9%	21.8%	32.3%	100.0%

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Rate Order of Calculation

	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
Average Driver Factor								
Base Rate	x	x	x	x	x	x	x	x
Household Structure Factor	x	x	x	x	x	x	x	x
Driver-Vehicle Exposure Factor	x	x	x	x	x	x	x	x
UW Tier-Multicar Factor	x	x	x	x	x	x	x	x
Tier Matrix Factor	x	x	x	x	x	x	x	x
Territory Factor	x	x	x	x	x	x	x	x
Vehicle Model Year	x	x	x	x	x	x	x	x
Vehicle Symbol Factor	x	x	x	x	x	x	x	x
Vehicle Use Factor	x	x	x	x	x	x	x	x
Limit Factor	x	x	x	x	x	x		
Deductible Factor							x	x
Coverage Factor	x	x	x	x	x	x	x	x
(1-Core Discount Factor)	x	x	x	x	x	x	x	x
(1-Advanced Quote Discount)	x	x	x	x	x	x	x	x
(1-Standard Carrier Discount)	x	x	x	x	x	x	x	x
(1-Renewal Discount)	x	x	x	x	x	x	x	x
(1-EFT Discount)	x	x	x	x	x	x	x	x
(1-Farm Bureau Discount)	x	x	x	x	x	x	x	x
(1-AntiTheft Discount)							x	
(1+Payment Plan Surcharge)	x	x	x	x	x	x	x	x
(1+SR22 Surcharge)	**x**	**x**	**x**	**x**	**x**	**x**	**x**	**x**
(1+Ineligible Risk Surcharge)	x	x	x	x	x	x	x	x
Term Factor	x	x	x	x	x	x	x	x
Retention - Expense	**x**	**x**	**x**	**x**	**x**	**x**	**x**	**x**
Retention - Indemnity	**x**	**x**	**x**	**x**	**x**	**x**	**x**	**x**

	RNT	TOW	SEQ	**ERA**
Base Rate				
Limit Factor	x	x	x	
Term Factor	x	x	x	**x**

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Average Driver Factor

	BI	PD	UM BI	UIM BI	UMP	PIP	CMP	COL
Driver Class Factor (rated driver #1)								
Points Factor	+	+	+	+	+	+	+	+
AFA/MAJ Aging Factor	x	x	x	x	x	x	x	x
MIN/SPD/DUI Aging Factor	x	x	x	x	x	x	x	x
Age/Points Matrix Factor	x	x	x	x	x	x	x	x
Age/Market Matrix Factor	x	x	x	x	x	x	x	x
Points/Market Matrix Factor	x	x	x	x	x	x	x	x
(1-Driver Discounts)	x	x	x	x	x	x	x	x
Plus (if at least 2 vehicles)								
Driver Class Factor (rated driver #2)								
Points Factor	+	+	+	+	+	+	+	+
AFA/MAJ Aging Factor	x	x	x	x	x	x	x	x
MIN/SPD/DUI Aging Factor	x	x	x	x	x	x	x	x
Age/Points Matrix Factor	x	x	x	x	x	x	x	x
Age/Market Matrix Factor	x	x	x	x	x	x	x	x
Points/Market Matrix Factor	x	x	x	x	x	x	x	x
(1-Driver Discounts)	x	x	x	x	x	x	x	x
Plus (if at least 3 vehicles)								
Driver Class Factor (rated driver #3)								
Points Factor	+	+	+	+	+	+	+	+
AFA/MAJ Aging Factor	x	x	x	x	x	x	x	x
MIN/SPD/DUI Aging Factor	x	x	x	x	x	x	x	x
Age/Points Matrix Factor	x	x	x	x	x	x	x	x
Age/Market Matrix Factor	x	x	x	x	x	x	x	x
Points/Market Matrix Factor	x	x	x	x	x	x	x	x
(1-Driver Discounts)	x	x	x	x	x	x	x	x
Divide by Number of Rated Drivers	/	/	/	/	/	/	/	/
Average Driver Factor	=	=	=	=	=	=	=	=

The Average Driver Factor is the average factor of rated drivers in the household. If there are more rated drivers th
vehicles, the Average Driver Factor is the average of the highest ranked rated drivers, up to the number of vehicles
The rank is determined by the BI driver factor for each driver. In the event of a tie in the BI ranking, rank based on
the order of the drivers listed on the application.

Alfa Specialty Insurance Corporation
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Private Passenger Automobile Insurance

AR ASIC Retention Model (Auto)

Variable	BI	PD	PIP	UMB	UMP	CMP	COL	RNT	TOW	SEQ	ERA
Scale_Constant	X	X	X	X	X	X	X				
Intercept	X	X	X	X	X	X	X				
BI_Limit_Group	X	X	X	X	X	X	X				
Excluded_Driver	X	X	X	X	X	X	X				
FDL_Driver	X	X	X	X	X	X	X				
Full_Coverage	X	X	X	X	X	X	X				
Multi_Car	X	X	X	X	X	X	X				
Original_Policy_Term	X	X	X	X	X	X	X				
Payment_Plan	X	X	X	X	X	X	X				
PNI_Age_Group	X	X	X	X	X	X	X				
PNI_Age_Group * Coverage	X	X	X	X	X	X	X				
PNI_Age_Group * Gender	X	X	X	X	X	X	X				
PNI_Age_Group * PNI_Marital_Status	X	X	X	X	X	X	X				
PNI_Gender	X	X	X	X	X	X	X				
PNI_Gender * Marital_Status	X	X	X	X	X	X	X				
PNI_Marital_Status											
Policy_Points_Group											
SR22_Driver	X	X	X	X	X	X	X				
Transfer_Discount	X	X	X	X	X	X	X				
Vehicle1_Age_Group	X	X	X	X	X	X	X				

formula = scale constant * Exp(sum of all coefficients)

The formula will calculate a score, rounded to 1 decimal place.
This score will be used in a lookup range to pull the factors (by coverage) for the 2 new rating variables.

Alfa Specialty Insurance Corporation
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A score of 1.00 (group 0) will be assigned to existing policy holders.

Retention Expense

Group No	Score		BI	PD	UMB	UDB	UMP	PIP	CMP	COL
0	0.00	2.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	2.01	117.33	1.116	1.116	1.116	1.116	1.116	1.076	1.063	1.063
2	117.34	120.33	1.116	1.116	1.116	1.116	1.116	1.076	1.063	1.063
3	120.34	123.93	1.085	1.085	1.085	1.085	1.085	1.076	1.063	1.063
4	123.94	127.61	1.085	1.085	1.085	1.085	1.085	1.076	1.063	1.063
5	127.62	132.28	1.073	1.073	1.073	1.073	1.073	1.049	1.048	1.048
6	132.29	133.87	1.073	1.073	1.073	1.073	1.073	1.049	1.048	1.048
7	133.88	138.05	1.073	1.073	1.073	1.073	1.073	1.049	1.048	1.048
8	138.06	142.25	1.061	1.061	1.061	1.061	1.061	1.049	1.042	1.042
9	142.26	145.32	1.047	1.047	1.047	1.047	1.047	1.017	1.042	1.042
10	145.33	149.72	1.043	1.043	1.043	1.043	1.043	1.017	1.039	1.039
11	149.73	154.45	1.043	1.043	1.043	1.043	1.043	1.017	1.039	1.039
12	154.46	157.94	1.039	1.039	1.039	1.039	1.039	1.017	1.039	1.039
13	157.95	162.58	1.032	1.032	1.032	1.032	1.032	1.013	1.034	1.034
14	162.59	167.18	1.025	1.025	1.025	1.025	1.025	1.013	1.034	1.034
15	167.19	171.43	1.021	1.021	1.021	1.021	1.021	1.013	1.024	1.024
16	171.44	176.10	1.011	1.011	1.011	1.011	1.011	1.013	1.024	1.024
17	176.11	180.35	1.009	1.009	1.009	1.009	1.009	1.000	1.024	1.024
18	180.36	185.67	1.004	1.004	1.004	1.004	1.004	1.000	1.018	1.018
19	185.68	190.97	1.002	1.002	1.002	1.002	1.002	1.000	1.018	1.018
20	190.98	198.14	0.996	0.996	0.996	0.996	0.996	0.995	1.012	1.012
21	198.15	206.60	0.995	0.995	0.995	0.995	0.995	0.995	1.012	1.012
22	206.61	217.13	0.993	0.993	0.993	0.993	0.993	0.995	1.011	1.011
23	217.14	229.22	0.993	0.993	0.993	0.993	0.993	0.995	1.007	1.007
24	229.23	241.84	0.987	0.987	0.987	0.987	0.987	0.990	1.002	1.002
25	241.85	258.30	0.986	0.986	0.986	0.986	0.986	0.990	1.000	1.000
26	258.31	268.40	0.984	0.984	0.984	0.984	0.984	0.990	0.998	0.998
27	268.41	280.68	0.980	0.980	0.980	0.980	0.980	0.990	0.997	0.997
28	280.69	296.82	0.978	0.978	0.978	0.978	0.978	0.982	0.995	0.995
29	296.83	319.29	0.977	0.977	0.977	0.977	0.977	0.982	0.993	0.993
30	319.30	344.16	0.975	0.975	0.975	0.975	0.975	0.982	0.991	0.991
31	344.17	370.79	0.971	0.971	0.971	0.971	0.971	0.982	0.988	0.988
32	370.80	404.30	0.971	0.971	0.971	0.971	0.971	0.972	0.984	0.984
33	404.31	449.70	0.967	0.967	0.967	0.967	0.967	0.972	0.982	0.982
34	449.71	523.45	0.967	0.967	0.967	0.967	0.967	0.972	0.982	0.982
35	523.46		0.963	0.963	0.963	0.963	0.963	0.972	0.977	0.977
99	PIF		1.000	1.000	1.000	1.000	1.000	0.998	0.994	0.994

A score of 1.00 (group 0) will be assigned to existing policy holders.

Retention Indemnity

Group No	Score		BI	PD	UMB	UDB	UMP	PIP	CMP	COL
0	0.00	2.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	2.01	117.33	1.041	1.041	1.041	1.041	1.041	1.123	1.063	1.063
2	117.34	120.33	1.041	1.041	1.041	1.041	1.041	1.123	1.063	1.063
3	120.34	123.93	1.017	1.017	1.017	1.017	1.017	1.031	1.063	1.063
4	123.94	127.61	1.017	1.017	1.017	1.017	1.017	1.031	1.063	1.063
5	127.62	132.28	1.000	1.000	1.000	1.000	1.000	1.031	1.019	1.019
6	132.29	133.87	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000
7	133.88	138.05	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000
8	138.06	142.25	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000
9	142.26	145.32	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000
10	145.33	149.72	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000
11	149.73	154.45	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000
12	154.46	157.94	1.000	1.000	1.000	1.000	1.000	1.031	0.993	0.993
13	157.95	162.58	1.000	1.000	1.000	1.000	1.000	1.031	0.993	0.993
14	162.59	167.18	1.000	1.000	1.000	1.000	1.000	1.031	0.993	0.993
15	167.19	171.43	1.000	1.000	1.000	1.000	1.000	1.000	0.993	0.993
16	171.44	176.10	0.989	0.989	0.989	0.989	0.989	1.000	0.993	0.993
17	176.11	180.35	0.989	0.989	0.989	0.989	0.989	0.972	0.993	0.993
18	180.36	185.67	0.989	0.989	0.989	0.989	0.989	0.972	0.993	0.993
19	185.68	190.97	0.989	0.989	0.989	0.989	0.989	0.972	0.993	0.993
20	190.98	198.14	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
21	198.15	206.60	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
22	206.61	217.13	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
23	217.14	229.22	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
24	229.23	241.84	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
25	241.85	258.30	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
26	258.31	268.40	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
27	268.41	280.68	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
28	280.69	296.82	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
29	296.83	319.29	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
30	319.30	344.16	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
31	344.17	370.79	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
32	370.80	404.30	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
33	404.31	449.70	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
34	449.71	523.45	0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
35	523.46		0.994	0.994	0.994	0.994	0.994	0.972	0.993	0.993
PIF	PIF		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Coverage	Semi-Annual Base Rates
BI	$130.10
PD	$124.80
UMB	$30.85
UDB	$21.85
UMP	$38.86
PIP	$92.80
CMP	$76.00
COL	$175.20
RNT	$32.00
TOW	$7.20
SEQ	$9.00
PDS	$37.10
PAD	$37.10
ERA	$48.00

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
MF14	2.749	2.749	2.759	2.759	2.759	1.980	2.160	2.649
MF15	2.749	2.749	2.759	2.759	2.759	1.980	2.160	2.649
MF16	2.749	2.749	2.759	2.759	2.759	1.980	2.160	2.649
MF17	2.418	2.418	2.438	2.438	2.438	1.785	2.125	2.589
MF18	2.405	2.405	2.426	2.426	2.426	1.777	2.039	2.589
MF19	1.743	1.743	1.779	1.779	1.779	1.383	1.691	1.883
MF20	1.652	1.652	1.726	1.726	1.726	1.351	1.668	1.883
MF21	1.363	1.363	1.413	1.413	1.413	1.161	1.515	1.569
MF22	1.321	1.321	1.413	1.413	1.413	1.161	1.360	1.539
MF23	1.243	1.243	1.299	1.299	1.299	1.091	1.286	1.403
MF24	1.233	1.233	1.299	1.299	1.299	1.091	1.264	1.375
MF25	1.086	1.086	1.123	1.123	1.123	0.969	1.264	1.213
MF26	1.086	1.086	1.123	1.123	1.123	0.969	1.264	1.213
MF27	1.086	1.086	1.123	1.123	1.123	0.969	1.264	1.209
MF28	1.072	1.072	1.123	1.123	1.123	0.969	1.244	1.129
MF29	1.072	1.072	1.123	1.123	1.123	0.969	1.244	1.129
MF30	1.039	1.039	1.075	1.075	1.075	0.954	1.236	1.129
MF31	1.039	1.039	1.075	1.075	1.075	0.954	1.236	1.129
MF32	1.039	1.039	1.075	1.075	1.075	0.954	1.236	1.129
MF33	1.038	1.038	1.075	1.075	1.075	0.954	1.236	1.129
MF34	1.038	1.038	1.075	1.075	1.075	0.954	1.236	1.129
MF35	1.083	1.083	1.139	1.139	1.139	0.994	1.214	1.129
MF36	1.090	1.090	1.139	1.139	1.139	0.994	1.206	1.159
MF37	1.130	1.130	1.192	1.192	1.192	0.994	1.151	1.155
MF38	1.130	1.130	1.192	1.192	1.192	0.994	1.151	1.155
MF39	1.061	1.061	1.192	1.192	1.192	0.994	1.151	1.171
MF40	1.061	1.061	1.101	1.101	1.101	0.940	1.066	1.059
MF41	1.061	1.061	1.101	1.101	1.101	0.940	1.066	1.059
MF42	1.099	1.099	1.096	1.096	1.096	0.937	1.029	1.021
MF43	1.099	1.099	1.096	1.096	1.096	0.937	1.029	1.021
MF44	1.099	1.099	1.096	1.096	1.096	0.937	1.029	1.021
MF45	1.013	1.013	1.077	1.077	1.077	0.927	1.029	1.016
MF46	1.002	1.002	1.067	1.067	1.067	0.920	1.029	1.016
MF47	1.002	1.002	1.067	1.067	1.067	0.920	1.029	1.016
MF48	1.063	1.063	1.067	1.067	1.067	0.920	1.007	1.072
MF49	1.063	1.063	1.067	1.067	1.067	0.920	1.007	1.072
MF50	1.045	1.045	1.036	1.036	1.036	0.902	0.971	1.008
MF51	1.045	1.045	1.036	1.036	1.036	0.902	0.971	1.007
MF52	1.040	1.040	1.036	1.036	1.036	0.902	0.964	0.983
MF53	0.941	0.941	0.966	0.966	0.966	0.902	0.916	0.934
MF54	0.941	0.941	0.966	0.966	0.966	0.902	0.916	0.934
MF55	0.919	0.919	0.944	0.944	0.944	0.889	0.890	0.892
MF56	0.919	0.919	0.944	0.944	0.944	0.889	0.890	0.892
MF57	0.919	0.919	0.944	0.944	0.944	0.889	0.890	0.892
MF58	0.919	0.919	0.944	0.944	0.944	0.889	0.890	0.892
MF59	0.939	0.939	0.944	0.944	0.944	0.889	0.881	0.905
MF60	0.967	0.967	0.972	0.972	0.972	0.906	0.877	0.919

Driver Class

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
MF61	0.967	0.967	0.972	0.972	0.972	0.906	0.877	0.929
MF62	0.967	0.967	0.972	0.972	0.972	0.906	0.877	0.929
MF63	0.967	0.967	0.972	0.972	0.972	0.906	0.877	0.940
MF64	0.972	0.972	0.977	0.977	0.977	0.909	0.877	0.946
MF65	1.116	1.116	1.157	1.157	1.157	0.909	0.863	0.996
MF66	1.138	1.138	1.188	1.188	1.188	0.909	0.863	1.031
MF67	1.163	1.163	1.224	1.224	1.224	0.909	0.863	1.031
MF68	1.181	1.181	1.249	1.249	1.249	0.909	0.863	1.024
MF69	1.213	1.213	1.286	1.286	1.286	0.909	0.863	1.035
MF70	1.301	1.301	1.360	1.360	1.360	0.909	0.863	1.206
MF71	1.317	1.317	1.383	1.383	1.383	0.909	0.863	1.206
MF72	1.357	1.357	1.434	1.434	1.434	0.909	0.863	1.206
MF73	1.400	1.400	1.490	1.490	1.490	0.909	0.856	1.234
MF74	1.443	1.443	1.537	1.537	1.537	0.909	0.856	1.234
MF75	1.519	1.519	1.583	1.583	1.583	0.909	0.856	1.285
MF76	1.552	1.552	1.631	1.631	1.631	0.909	0.856	1.311
MF77	1.585	1.585	1.680	1.680	1.680	0.909	0.856	1.338
MF78	1.620	1.620	1.731	1.731	1.731	0.909	0.856	1.365
MF79	1.656	1.656	1.782	1.782	1.782	0.909	0.856	1.394
MF80	1.692	1.692	1.835	1.835	1.835	0.909	0.856	1.422
MF81	1.730	1.730	1.890	1.890	1.890	0.909	0.856	1.453
MF82	1.769	1.769	1.947	1.947	1.947	0.909	0.856	1.484
MF83	1.808	1.808	2.006	2.006	2.006	0.909	0.856	1.515
MF84	1.849	1.849	2.066	2.066	2.066	0.909	0.856	1.548
MF85	1.892	1.892	2.128	2.128	2.128	0.909	0.856	1.582
MF86	1.936	1.936	2.192	2.192	2.192	0.909	0.856	1.617
MF87	1.982	1.982	2.256	2.256	2.256	0.909	0.856	1.653
MF88	2.028	2.028	2.324	2.324	2.324	0.909	0.856	1.690
MF89	2.075	2.075	2.394	2.394	2.394	0.909	0.856	1.729
MF90	2.124	2.124	2.466	2.466	2.466	0.909	0.856	1.768
MF91	2.175	2.175	2.540	2.540	2.540	0.909	0.856	1.807
MF92	2.227	2.227	2.616	2.616	2.616	0.909	0.856	1.849
MF93	2.281	2.281	2.695	2.695	2.695	0.909	0.856	1.892
MF94	2.337	2.337	2.775	2.775	2.775	0.909	0.856	1.937
MF95	2.394	2.394	2.859	2.859	2.859	0.909	0.856	1.982
MF96	2.453	2.453	2.945	2.945	2.945	0.909	0.856	2.029
MF97	2.513	2.513	3.033	3.033	3.033	0.909	0.856	2.077
MF98	2.576	2.576	3.124	3.124	3.124	0.909	0.856	2.126
MF99	2.640	2.640	3.218	3.218	3.218	0.909	0.856	2.178

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
MM14	3.522	3.522	3.443	3.443	3.443	2.836	2.182	3.127
MM15	3.522	3.522	3.443	3.443	3.443	2.836	2.182	3.127
MM16	3.522	3.522	3.443	3.443	3.443	2.836	2.182	3.127
MM17	3.124	3.124	3.145	3.145	3.145	2.617	2.182	3.133
MM18	2.940	2.940	2.960	2.960	2.960	2.482	2.144	3.112
MM19	2.335	2.335	2.306	2.306	2.306	2.003	1.938	2.190
MM20	2.145	2.145	2.147	2.147	2.147	1.887	1.897	2.175
MM21	1.723	1.723	1.718	1.718	1.718	1.573	1.492	1.811
MM22	1.582	1.582	1.600	1.600	1.600	1.487	1.431	1.721
MM23	1.382	1.382	1.376	1.376	1.376	1.323	1.361	1.513
MM24	1.300	1.300	1.301	1.301	1.301	1.268	1.337	1.447
MM25	1.146	1.146	0.988	0.988	0.988	1.024	1.224	1.160
MM26	1.146	1.146	0.988	0.988	0.988	1.024	1.224	1.142
MM27	1.146	1.146	0.988	0.988	0.988	1.024	1.224	1.134
MM28	1.082	1.082	0.988	0.988	0.988	1.024	1.193	1.091
MM29	1.078	1.078	0.988	0.988	0.988	1.024	1.193	1.091
MM30	1.017	1.017	1.026	1.026	1.026	1.066	1.158	1.042
MM31	1.022	1.022	1.033	1.033	1.033	1.072	1.157	1.042
MM32	1.022	1.022	1.032	1.032	1.032	1.071	1.157	1.042
MM33	1.021	1.021	1.033	1.033	1.033	1.072	1.157	1.042
MM34	1.017	1.017	1.028	1.028	1.028	1.068	1.157	1.042
MM35	1.010	1.010	1.017	1.017	1.017	1.060	1.080	1.042
MM36	1.014	1.014	1.013	1.013	1.013	1.057	1.041	1.045
MM37	1.093	1.093	1.092	1.092	1.092	1.057	0.994	1.007
MM38	1.093	1.093	1.092	1.092	1.092	1.057	0.994	1.007
MM39	1.075	1.075	1.092	1.092	1.092	1.057	0.994	1.049
MM40	1.014	1.014	1.008	1.008	1.008	1.000	0.973	0.992
MM41	1.008	1.008	1.008	1.008	1.008	1.000	0.968	0.992
MM42	1.026	1.026	1.008	1.008	1.008	1.000	0.950	0.950
MM43	1.026	1.026	1.008	1.008	1.008	1.000	0.938	0.935
MM44	1.026	1.026	1.008	1.008	1.008	1.000	0.938	0.935
MM45	1.003	1.003	1.008	1.008	1.008	1.000	0.938	0.932
MM46	1.003	1.003	1.008	1.008	1.008	1.000	0.938	0.932
MM47	1.003	1.003	1.008	1.008	1.008	1.000	0.938	0.932
MM48	1.020	1.020	1.008	1.008	1.008	1.000	0.923	1.012
MM49	1.020	1.020	1.008	1.008	1.008	1.000	0.923	1.012
MM50	0.989	0.989	0.975	0.975	0.975	0.978	0.822	0.976
MM51	0.989	0.989	0.975	0.975	0.975	0.978	0.822	0.974
MM52	0.983	0.983	0.975	0.975	0.975	0.978	0.806	0.901
MM53	0.926	0.926	0.899	0.899	0.899	0.978	0.806	0.900
MM54	0.926	0.926	0.899	0.899	0.899	0.978	0.806	0.900
MM55	0.947	0.947	0.942	0.942	0.942	1.009	0.761	0.877
MM56	0.947	0.947	0.942	0.942	0.942	1.009	0.761	0.877
MM57	0.947	0.947	0.942	0.942	0.942	1.009	0.761	0.877
MM58	0.947	0.947	0.942	0.942	0.942	1.009	0.761	0.877
MM59	0.999	0.999	0.942	0.942	0.942	1.009	0.761	0.910
MM60	1.004	1.004	0.976	0.976	0.976	1.033	0.761	0.910

Alfa Specialty Insurance Corporation
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Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
MM61	1.020	1.020	1.054	1.054	1.054	1.091	0.761	0.910
MM62	1.020	1.020	1.054	1.054	1.054	1.091	0.761	0.910
MM63	1.020	1.020	1.054	1.054	1.054	1.091	0.761	0.921
MM64	1.020	1.020	1.054	1.054	1.054	1.091	0.761	0.925
MM65	1.163	1.163	1.186	1.186	1.186	1.091	0.761	1.002
MM66	1.168	1.168	1.200	1.200	1.200	1.091	0.761	1.002
MM67	1.168	1.168	1.200	1.200	1.200	1.091	0.761	1.002
MM68	1.168	1.168	1.200	1.200	1.200	1.091	0.761	1.004
MM69	1.174	1.174	1.207	1.207	1.207	1.091	0.761	1.016
MM70	1.282	1.282	1.325	1.325	1.325	1.091	0.761	1.147
MM71	1.297	1.297	1.340	1.340	1.314	1.091	0.761	1.147
MM72	1.307	1.307	1.351	1.351	1.325	1.091	0.761	1.147
MM73	1.308	1.308	1.325	1.325	1.325	1.091	0.732	1.159
MM74	1.311	1.311	1.328	1.328	1.328	1.091	0.732	1.175
MM75	1.440	1.440	1.368	1.368	1.368	1.091	0.732	1.251
MM76	1.469	1.469	1.409	1.409	1.409	1.091	0.732	1.277
MM77	1.499	1.499	1.451	1.451	1.451	1.091	0.732	1.304
MM78	1.530	1.530	1.495	1.495	1.495	1.091	0.732	1.331
MM79	1.562	1.562	1.539	1.539	1.539	1.091	0.732	1.359
MM80	1.595	1.595	1.586	1.586	1.586	1.091	0.732	1.388
MM81	1.629	1.629	1.633	1.633	1.633	1.091	0.732	1.418
MM82	1.664	1.664	1.683	1.683	1.683	1.091	0.732	1.449
MM83	1.700	1.700	1.733	1.733	1.733	1.091	0.732	1.480
MM84	1.736	1.736	1.785	1.785	1.785	1.091	0.732	1.513
MM85	1.775	1.775	1.839	1.839	1.839	1.091	0.732	1.546
MM86	1.815	1.815	1.893	1.893	1.893	1.091	0.732	1.581
MM87	1.855	1.855	1.950	1.950	1.950	1.091	0.732	1.616
MM88	1.897	1.897	2.008	2.008	2.008	1.091	0.732	1.653
MM89	1.940	1.940	2.068	2.068	2.068	1.091	0.732	1.691
MM90	1.984	1.984	2.130	2.130	2.130	1.091	0.732	1.730
MM91	2.029	2.029	2.194	2.194	2.194	1.091	0.732	1.770
MM92	2.076	2.076	2.260	2.260	2.260	1.091	0.732	1.811
MM93	2.124	2.124	2.327	2.327	2.327	1.091	0.732	1.855
MM94	2.174	2.174	2.398	2.398	2.398	1.091	0.732	1.899
MM95	2.225	2.225	2.470	2.470	2.470	1.091	0.732	1.944
MM96	2.278	2.278	2.544	2.544	2.544	1.091	0.732	1.991
MM97	2.333	2.333	2.620	2.620	2.620	1.091	0.732	2.039
MM98	2.389	2.389	2.699	2.699	2.699	1.091	0.732	2.088
MM99	2.446	2.446	2.780	2.780	2.780	1.091	0.732	2.139

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
SF14	4.025	4.025	4.058	4.058	4.058	2.794	2.272	2.897
SF15	4.025	4.025	4.058	4.058	4.058	2.794	2.272	2.897
SF16	4.025	4.025	4.058	4.058	4.058	2.794	2.272	2.897
SF17	3.303	3.303	3.700	3.700	3.700	2.645	1.952	2.858
SF18	3.260	3.260	3.652	3.652	3.652	2.615	1.818	2.812
SF19	2.526	2.526	2.510	2.510	2.510	1.898	1.641	2.202
SF20	2.243	2.243	2.329	2.329	2.329	1.783	1.641	2.174
SF21	1.742	1.742	1.800	1.800	1.800	1.533	1.391	1.706
SF22	1.639	1.639	1.721	1.721	1.721	1.479	1.387	1.660
SF23	1.465	1.465	1.516	1.516	1.516	1.341	1.311	1.427
SF24	1.381	1.381	1.435	1.435	1.435	1.287	1.302	1.403
SF25	1.279	1.279	1.297	1.297	1.297	1.128	1.431	1.292
SF26	1.279	1.279	1.297	1.297	1.297	1.128	1.431	1.292
SF27	1.279	1.279	1.297	1.297	1.297	1.128	1.428	1.292
SF28	1.263	1.263	1.297	1.297	1.297	1.128	1.418	1.220
SF29	1.233	1.233	1.266	1.266	1.266	1.128	1.335	1.181
SF30	1.153	1.153	1.191	1.191	1.191	1.095	1.236	1.112
SF31	1.153	1.153	1.191	1.191	1.191	1.095	1.236	1.112
SF32	1.153	1.153	1.191	1.191	1.191	1.095	1.236	1.113
SF33	1.153	1.153	1.192	1.192	1.192	1.096	1.236	1.113
SF34	1.125	1.125	1.164	1.164	1.164	1.097	1.300	1.190
SF35	1.119	1.119	1.155	1.155	1.155	1.091	1.257	1.180
SF36	1.128	1.128	1.157	1.157	1.157	1.092	1.241	1.193
SF37	1.126	1.126	1.155	1.155	1.155	1.091	1.241	1.193
SF38	1.126	1.126	1.155	1.155	1.155	1.091	1.241	1.193
SF39	1.107	1.107	1.155	1.155	1.155	1.091	1.241	1.211
SF40	1.136	1.136	1.207	1.207	1.207	1.079	1.278	1.195
SF41	1.136	1.136	1.195	1.195	1.195	1.071	1.278	1.195
SF42	1.182	1.182	1.195	1.195	1.195	1.071	1.243	1.128
SF43	1.182	1.182	1.195	1.195	1.195	1.071	1.243	1.128
SF44	1.182	1.182	1.195	1.195	1.195	1.071	1.243	1.128
SF45	1.070	1.070	1.181	1.181	1.181	1.063	1.243	1.067
SF46	1.067	1.067	1.177	1.177	1.177	1.060	1.243	1.067
SF47	1.067	1.067	1.177	1.177	1.177	1.060	1.243	1.067
SF48	1.065	1.065	1.100	1.100	1.100	1.060	1.110	1.083
SF49	1.065	1.065	1.100	1.100	1.100	1.060	1.110	1.083
SF50	1.031	1.031	1.066	1.066	1.066	1.037	1.000	1.053
SF51	1.031	1.031	1.066	1.066	1.066	1.037	1.000	1.053
SF52	1.026	1.026	1.066	1.066	1.066	1.037	0.984	0.998
SF53	1.026	1.026	1.066	1.066	1.066	1.037	0.984	0.998
SF54	1.026	1.026	1.066	1.066	1.066	1.037	0.984	0.998
SF55	1.030	1.030	1.068	1.068	1.068	1.038	0.979	0.991
SF56	1.030	1.030	1.068	1.068	1.068	1.038	0.979	0.991
SF57	1.030	1.030	1.068	1.068	1.068	1.038	0.979	0.991
SF58	1.030	1.030	1.068	1.068	1.068	1.038	0.979	0.991
SF59	1.046	1.046	1.068	1.068	1.068	1.038	0.920	1.002
SF60	1.076	1.076	1.100	1.100	1.100	1.060	0.920	1.005

Driver Class

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
SF61	1.076	1.076	1.100	1.100	1.100	1.060	0.920	1.011
SF62	1.076	1.076	1.100	1.100	1.100	1.060	0.920	1.016
SF63	1.161	1.161	1.177	1.177	1.187	1.060	0.920	1.062
SF64	1.164	1.164	1.178	1.178	1.178	1.061	0.920	1.074
SF65	1.288	1.288	1.357	1.357	1.357	1.061	0.920	1.164
SF66	1.288	1.288	1.366	1.378	1.378	1.061	0.900	1.173
SF67	1.288	1.288	1.378	1.390	1.378	1.061	0.900	1.182
SF68	1.288	1.288	1.395	1.395	1.395	1.061	0.900	1.202
SF69	1.288	1.288	1.407	1.407	1.407	1.061	0.900	1.213
SF70	1.374	1.374	1.507	1.507	1.507	1.061	0.900	1.236
SF71	1.385	1.385	1.517	1.531	1.517	1.061	0.900	1.258
SF72	1.400	1.400	1.534	1.548	1.534	1.061	0.900	1.281
SF73	1.411	1.411	1.546	1.560	1.546	1.061	0.874	1.329
SF74	1.419	1.419	1.554	1.567	1.554	1.061	0.874	1.350
SF75	1.582	1.582	1.600	1.614	1.600	1.061	0.874	1.414
SF76	1.602	1.602	1.649	1.663	1.649	1.061	0.874	1.443
SF77	1.602	1.602	1.698	1.713	1.698	1.061	0.874	1.474
SF78	1.602	1.602	1.748	1.764	1.748	1.061	0.874	1.504
SF79	1.602	1.602	1.817	1.817	1.817	1.061	0.874	1.537
SF80	1.602	1.602	1.871	1.871	1.871	1.061	0.874	1.570
SF81	1.602	1.602	1.927	1.927	1.927	1.061	0.874	1.576
SF82	1.602	1.602	1.984	1.984	1.984	1.061	0.874	1.576
SF83	1.602	1.602	2.044	2.044	2.044	1.061	0.874	1.576
SF84	1.602	1.602	2.106	2.106	2.106	1.061	0.874	1.576
SF85	1.602	1.602	2.169	2.169	2.169	1.061	0.874	1.576
SF86	1.602	1.602	2.233	2.233	2.233	1.061	0.874	1.576
SF87	1.602	1.602	2.300	2.300	2.300	1.061	0.874	1.576
SF88	1.602	1.602	2.370	2.370	2.370	1.061	0.855	1.873
SF89	1.602	1.602	2.442	2.442	2.442	1.061	0.855	1.916
SF90	1.602	1.602	2.515	2.515	2.515	1.061	0.855	1.960
SF91	2.261	2.261	2.591	2.591	2.591	1.061	0.855	2.007
SF92	2.315	2.315	2.668	2.668	2.668	1.061	0.855	2.054
SF93	2.370	2.370	2.749	2.749	2.749	1.061	0.855	2.102
SF94	2.428	2.428	2.831	2.831	2.831	1.061	0.855	2.152
SF95	2.486	2.486	2.915	2.915	2.915	1.061	0.855	2.203
SF96	2.547	2.547	3.003	3.003	3.003	1.061	0.855	2.256
SF97	2.609	2.609	3.094	3.094	3.094	1.061	0.855	2.311
SF98	2.674	2.674	3.186	3.186	3.186	1.061	0.855	2.366
SF99	2.740	2.740	3.281	3.281	3.281	1.061	0.855	2.425

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
SM14	4.634	4.634	3.800	3.800	3.800	3.070	2.386	3.667
SM15	4.634	4.634	3.800	3.800	3.800	3.070	2.386	3.667
SM16	4.634	4.634	3.800	3.800	3.800	3.070	2.372	3.667
SM17	3.987	3.987	3.279	3.279	3.279	2.688	2.330	3.561
SM18	3.987	3.987	3.279	3.279	3.279	2.688	2.234	3.474
SM19	3.071	3.071	2.461	2.461	2.461	2.090	2.074	3.092
SM20	2.920	2.920	2.461	2.461	2.461	2.090	2.074	2.977
SM21	1.978	1.978	1.612	1.612	1.612	1.568	1.792	2.353
SM22	1.828	1.828	1.590	1.590	1.590	1.552	1.644	2.218
SM23	1.516	1.516	1.256	1.256	1.256	1.286	1.482	1.819
SM24	1.464	1.464	1.234	1.234	1.234	1.269	1.457	1.666
SM25	1.272	1.272	1.065	1.065	1.065	1.087	1.427	1.432
SM26	1.272	1.272	1.065	1.065	1.065	1.087	1.427	1.424
SM27	1.269	1.269	1.062	1.062	1.062	1.085	1.427	1.400
SM28	1.246	1.246	1.054	1.054	1.054	1.079	1.388	1.286
SM29	1.215	1.215	1.029	1.029	1.029	1.078	1.388	1.245
SM30	1.118	1.118	0.947	0.947	0.947	1.028	1.388	1.245
SM31	1.107	1.107	0.938	0.938	0.938	1.021	1.388	1.245
SM32	1.103	1.103	0.934	0.934	0.934	1.018	1.388	1.245
SM33	1.097	1.097	0.933	0.933	0.933	1.018	1.388	1.245
SM34	1.072	1.072	0.919	0.919	0.919	1.018	1.388	1.293
SM35	1.055	1.055	0.904	0.904	0.904	1.007	1.320	1.256
SM36	1.071	1.071	0.904	0.904	0.904	1.007	1.284	1.251
SM37	1.071	1.071	0.905	0.905	0.905	1.007	1.284	1.251
SM38	1.071	1.071	0.905	0.905	0.905	1.007	1.284	1.251
SM39	1.040	1.040	0.904	0.904	0.904	1.007	1.284	1.251
SM40	1.098	1.098	0.933	0.933	0.933	0.972	1.194	1.176
SM41	1.098	1.098	0.933	0.933	0.933	0.972	1.194	1.176
SM42	1.109	1.109	0.931	0.931	0.931	0.971	1.175	1.134
SM43	1.108	1.108	0.930	0.930	0.930	0.971	1.175	1.134
SM44	1.107	1.107	0.929	0.929	0.929	0.970	1.175	1.133
SM45	1.054	1.054	0.911	0.911	0.911	0.956	1.175	1.122
SM46	1.054	1.054	0.911	0.911	0.911	0.956	1.175	1.121
SM47	1.054	1.054	0.911	0.911	0.911	0.956	1.175	1.121
SM48	0.987	0.987	0.841	0.841	0.841	0.956	1.035	1.149
SM49	0.987	0.987	0.841	0.841	0.841	0.956	1.034	1.148
SM50	0.950	0.950	0.832	0.832	0.832	0.949	1.006	1.125
SM51	0.950	0.950	0.832	0.832	0.832	0.949	1.006	1.123
SM52	0.945	0.945	0.832	0.832	0.832	0.949	0.980	1.044
SM53	0.945	0.945	0.832	0.832	0.832	0.949	0.980	1.044
SM54	0.945	0.945	0.832	0.832	0.832	0.949	0.980	1.043
SM55	1.010	1.010	0.857	0.857	0.857	0.970	0.954	1.042
SM56	1.010	1.010	0.857	0.857	0.857	0.970	0.953	1.042
SM57	1.010	1.010	0.857	0.857	0.857	0.970	0.946	1.042
SM58	1.010	1.010	0.857	0.857	0.857	0.970	0.946	1.042
SM59	1.067	1.067	0.857	0.857	0.857	0.970	0.946	1.066
SM60	1.093	1.093	0.877	0.862	0.877	0.985	0.946	0.993

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Driver Class	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
SM61	1.093	1.093	0.911	0.896	0.911	1.012	0.946	0.996
SM62	1.093	1.093	0.937	0.921	0.937	1.033	0.946	0.998
SM63	1.169	1.169	0.995	0.995	0.995	1.033	0.946	1.064
SM64	1.169	1.169	0.995	0.995	0.995	1.033	0.946	1.085
SM65	1.357	1.357	1.129	1.129	1.129	1.033	0.946	1.219
SM66	1.392	1.392	1.170	1.170	1.170	1.033	0.946	1.239
SM67	1.422	1.422	1.207	1.207	1.207	1.033	0.946	1.262
SM68	1.457	1.457	1.247	1.247	1.247	1.033	0.946	1.272
SM69	1.488	1.488	1.284	1.284	1.284	1.033	0.820	1.283
SM70	1.559	1.559	1.350	1.350	1.350	1.033	0.820	1.386
SM71	1.617	1.617	1.411	1.411	1.411	1.033	0.820	1.422
SM72	1.658	1.658	1.451	1.451	1.451	1.033	0.820	1.435
SM73	1.658	1.658	1.451	1.451	1.451	1.033	0.804	1.482
SM74	1.673	1.673	1.464	1.464	1.464	1.033	0.804	1.482
SM75	1.844	1.844	1.508	1.508	1.508	1.033	0.804	1.587
SM76	1.883	1.883	1.553	1.553	1.553	1.033	0.804	1.620
SM77	1.922	1.922	1.600	1.600	1.600	1.033	0.804	1.653
SM78	1.962	1.962	1.647	1.647	1.647	1.033	0.804	1.687
SM79	2.003	2.003	1.696	1.696	1.696	1.033	0.804	1.723
SM80	2.047	2.047	1.747	1.747	1.747	1.033	0.804	1.759
SM81	2.091	2.091	1.799	1.799	1.799	1.033	0.804	1.797
SM82	2.138	2.138	1.854	1.854	1.854	1.033	0.804	1.835
SM83	2.184	2.184	1.910	1.910	1.910	1.033	0.804	1.874
SM84	2.231	2.231	1.967	1.967	1.967	1.033	0.804	1.915
SM85	2.281	2.281	2.026	2.026	2.026	1.033	0.804	1.958
SM86	2.332	2.332	2.086	2.086	2.086	1.033	0.804	2.002
SM87	2.385	2.385	2.149	2.149	2.149	1.033	0.804	2.046
SM88	2.440	2.440	2.214	2.214	2.214	1.033	0.804	2.093
SM89	2.495	2.495	2.280	2.280	2.280	1.033	0.804	2.141
SM90	2.553	2.553	2.348	2.348	2.348	1.033	0.804	2.189
SM91	2.612	2.612	2.418	2.418	2.418	1.033	0.804	2.241
SM92	2.673	2.673	2.491	2.491	2.491	1.033	0.804	2.292
SM93	2.737	2.737	2.565	2.565	2.565	1.033	0.804	2.346
SM94	2.801	2.801	2.642	2.642	2.642	1.033	0.804	2.401
SM95	2.868	2.868	2.721	2.721	2.721	1.033	0.804	2.458
SM96	2.937	2.937	2.802	2.802	2.802	1.033	0.804	2.517
SM97	3.008	3.008	2.887	2.887	2.887	1.033	0.804	2.577
SM98	3.082	3.082	2.972	2.972	2.972	1.033	0.804	2.638
SM99	3.157	3.157	3.061	3.061	3.061	1.033	0.804	2.703

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Points	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.203	0.203	0.145	0.145	0.145	0.000	0.000	0.305
2	0.271	0.271	0.193	0.193	0.193	0.000	0.000	0.327
3	0.350	0.350	0.237	0.237	0.237	0.000	0.000	0.489
4	0.444	0.444	0.305	0.305	0.305	0.000	0.000	0.613
5	0.575	0.575	0.400	0.400	0.400	0.000	0.000	0.787
6	0.876	0.876	0.618	0.618	0.618	0.000	0.000	1.184
7	0.961	0.961	0.679	0.679	0.679	0.000	0.000	1.296
8	1.064	1.064	0.754	0.754	0.754	0.000	0.000	1.433
9	1.572	1.572	1.122	1.122	1.122	0.000	0.000	2.102
10	1.844	1.844	1.319	1.319	1.319	0.000	0.000	2.462
11	2.117	2.117	1.516	1.516	1.516	0.000	0.000	2.822
12	2.390	2.390	1.714	1.714	1.714	0.000	0.000	3.182
13	2.662	2.662	1.911	1.911	1.911	0.000	0.000	3.542
14	2.935	2.935	2.109	2.109	2.109	0.000	0.000	3.901
15	3.207	3.207	2.306	2.306	2.306	0.000	0.000	4.261
16	3.480	3.480	2.503	2.503	2.503	0.000	0.000	4.622
17	3.753	3.753	2.701	2.701	2.701	0.000	0.000	4.981
18	4.025	4.025	2.898	2.898	2.898	0.000	0.000	5.341
19	4.298	4.298	3.095	3.095	3.095	0.000	0.000	5.701
20	4.570	4.570	3.292	3.292	3.292	0.000	0.000	6.061
21	4.843	4.843	3.489	3.489	3.489	0.000	0.000	6.421
22	5.116	5.116	3.687	3.687	3.687	0.000	0.000	6.780
23	5.388	5.388	3.884	3.884	3.884	0.000	0.000	7.140
24	5.661	5.661	4.082	4.082	4.082	0.000	0.000	7.501
25	5.933	5.933	4.279	4.279	4.279	0.000	0.000	7.860
26	6.206	6.206	4.476	4.476	4.476	0.000	0.000	8.220
27	6.479	6.479	4.674	4.674	4.674	0.000	0.000	8.580
28	6.751	6.751	4.871	4.871	4.871	0.000	0.000	8.940
29	7.024	7.024	5.069	5.069	5.069	0.000	0.000	9.300
30+	7.296	7.296	5.266	5.266	5.266	0.000	0.000	9.659

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Years <=1 AFA/MAJ Count	1<Years<=2 AFA/MAJ Count	2<Years<=3 AFA/MAJ Count	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
0	0	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	0	1	0.965	0.965	0.965	0.965	0.965	1.000	1.000	0.965
0	0	2+	0.930	0.930	0.930	0.930	0.930	1.000	1.000	0.930
0	1	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	1	1	0.975	0.975	0.975	0.975	0.975	1.000	1.000	0.975
0	1	2+	0.950	0.950	0.950	0.950	0.950	1.000	1.000	0.950
0	2+	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	2+	1	0.985	0.985	0.985	0.985	0.985	1.000	1.000	0.985
0	2+	2+	0.970	0.970	0.970	0.970	0.970	1.000	1.000	0.970
1	0	0	1.035	1.035	1.035	1.035	1.035	1.000	1.000	1.035
1	0	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	0	2+	0.965	0.965	0.965	0.965	0.965	1.000	1.000	0.965
1	1	0	1.025	1.025	1.025	1.025	1.025	1.000	1.000	1.025
1	1	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1	2+	0.975	0.975	0.975	0.975	0.975	1.000	1.000	0.975
1	2+	0	1.015	1.015	1.015	1.015	1.015	1.000	1.000	1.015
1	2+	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	2+	2+	0.985	0.985	0.985	0.985	0.985	1.000	1.000	0.985
2+	0	0	1.070	1.070	1.070	1.070	1.070	1.000	1.000	1.070
2+	0	1	1.035	1.035	1.035	1.035	1.035	1.000	1.000	1.035
2+	0	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2+	1	0	1.050	1.050	1.050	1.050	1.050	1.000	1.000	1.050
2+	1	1	1.025	1.025	1.025	1.025	1.025	1.000	1.000	1.025
2+	1	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2+	2+	0	1.030	1.030	1.030	1.030	1.030	1.000	1.000	1.030
2+	2+	1	1.015	1.015	1.015	1.015	1.015	1.000	1.000	1.015
2+	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Years <=1 MIN/SPD/DUI Count	1<Years<=2 MIN/SPD/DUI Count	2<Years<=3 MIN/SPD/DUI Count	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
0	0	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	0	1	0.965	0.965	0.965	0.965	0.965	1.000	1.000	0.965
0	0	2+	0.930	0.930	0.930	0.930	0.930	1.000	1.000	0.930
0	1	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	1	1	0.975	0.975	0.975	0.975	0.975	1.000	1.000	0.975
0	1	2+	0.950	0.950	0.950	0.950	0.950	1.000	1.000	0.950
0	2+	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	2+	1	0.985	0.985	0.985	0.985	0.985	1.000	1.000	0.985
0	2+	2+	0.970	0.970	0.970	0.970	0.970	1.000	1.000	0.970
1	0	0	1.035	1.035	1.035	1.035	1.035	1.000	1.000	1.035
1	0	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	0	2+	0.965	0.965	0.965	0.965	0.965	1.000	1.000	0.965
1	1	0	1.025	1.025	1.025	1.025	1.025	1.000	1.000	1.025
1	1	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1	2+	0.975	0.975	0.975	0.975	0.975	1.000	1.000	0.975
1	2+	0	1.015	1.015	1.015	1.015	1.015	1.000	1.000	1.015
1	2+	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	2+	2+	0.985	0.985	0.985	0.985	0.985	1.000	1.000	0.985
2+	0	0	1.070	1.070	1.070	1.070	1.070	1.000	1.000	1.070
2+	0	1	1.035	1.035	1.035	1.035	1.035	1.000	1.000	1.035
2+	0	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2+	1	0	1.050	1.050	1.050	1.050	1.050	1.000	1.000	1.050
2+	1	1	1.025	1.025	1.025	1.025	1.025	1.000	1.000	1.025
2+	1	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2+	2+	0	1.030	1.030	1.030	1.030	1.030	1.000	1.000	1.030
2+	2+	1	1.015	1.015	1.015	1.015	1.015	1.000	1.000	1.015
2+	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Alfa Specialty Insurance Corporation
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Age	Points	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
1-18	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1-18	1	0.916	0.916	0.942	0.942	0.942	1.000	1.000	1.250
1-18	2	0.916	0.916	0.916	0.916	0.916	1.000	1.000	1.250
1-18	3	0.916	0.916	0.916	0.916	0.916	1.000	1.000	1.250
1-18	4+	0.998	0.998	0.998	0.998	0.998	1.000	1.000	1.250
19-24	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19-24	1	0.892	0.892	0.942	0.942	0.942	1.000	1.000	1.027
19-24	2	0.840	0.840	0.900	0.900	0.900	1.000	1.000	1.027
19-24	3	0.839	0.839	0.868	0.868	0.868	1.000	1.000	1.027
19-24	4+	0.804	0.804	0.824	0.824	0.824	1.000	1.000	0.992
25-44	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	4+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45-64	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45-64	1	1.038	1.038	1.038	1.038	1.038	1.000	1.000	1.237
45-64	2	1.038	1.038	1.038	1.038	1.038	1.000	1.000	1.237
45-64	3	1.038	1.038	1.038	1.038	1.038	1.000	1.000	1.237
45-64	4+	1.150	1.150	1.150	1.150	1.150	1.000	1.000	1.142
65-99	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
65-99	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.072
65-99	2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.072
65-99	3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.072
65-99	4+	1.245	1.245	1.245	1.245	1.245	1.000	1.000	1.250

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Age	Market	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
1-18	M1	1.018	1.018	1.018	1.018	1.018	1.018	1.011	1.009
1-18	M2	1.023	1.023	1.023	1.023	1.023	1.023	1.013	1.014
1-18	M3	1.034	1.034	1.034	1.034	1.034	1.034	1.016	1.019
1-18	M4	1.024	1.024	1.024	1.024	1.024	1.024	1.018	1.023
1-18	M5	1.009	1.009	1.009	1.009	1.009	1.009	1.025	1.029
19-24	M1	1.010	1.010	1.010	1.010	1.010	1.010	1.012	0.994
19-24	M2	1.006	1.006	1.006	1.006	1.006	1.006	1.020	0.997
19-24	M3	1.003	1.003	1.003	1.003	1.003	1.003	1.027	1.003
19-24	M4	1.000	1.000	1.000	1.000	1.000	1.000	1.020	1.005
19-24	M5	0.994	0.994	0.994	0.994	0.994	0.994	0.995	1.009
25-44	M1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	M2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	M3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	M4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25-44	M5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45-64	M1	1.024	1.024	1.024	1.024	1.024	1.024	1.024	1.017
45-64	M2	1.022	1.022	1.022	1.022	1.022	1.022	1.019	1.010
45-64	M3	1.014	1.014	1.014	1.014	1.014	1.014	1.013	1.001
45-64	M4	1.008	1.008	1.008	1.008	1.008	1.008	1.007	0.999
45-64	M5	0.997	0.997	0.997	0.997	0.997	0.997	0.980	0.995
65-99	M1	1.032	1.032	1.032	1.032	1.032	1.032	1.007	1.006
65-99	M2	1.035	1.035	1.035	1.035	1.035	1.035	1.009	1.016
65-99	M3	1.025	1.025	1.025	1.025	1.025	1.025	1.010	1.028
65-99	M4	1.010	1.010	1.010	1.010	1.010	1.010	1.009	1.021
65-99	M5	0.985	0.985	0.985	0.985	0.985	0.985	1.005	0.995

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Points	Market	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
0	M1	0.930	0.930	0.930	0.930	0.930	1.000	0.948	0.948
0	M2	1.070	1.070	1.070	1.070	1.070	1.000	1.070	1.070
0	M3	1.024	1.024	1.024	1.024	1.024	1.000	1.070	1.070
0	M4	0.947	0.947	0.947	0.947	0.947	1.000	0.954	0.954
0	M5	1.024	1.024	1.024	1.024	1.024	1.000	0.992	0.992
1	M1	0.955	0.955	0.942	0.942	0.942	1.000	0.948	0.971
1	M2	1.091	1.091	1.069	1.069	1.069	1.000	1.070	1.088
1	M3	1.037	1.037	1.014	1.014	1.014	1.000	1.070	1.079
1	M4	0.953	0.953	0.944	0.944	0.944	1.000	0.954	0.956
1	M5	1.020	1.020	1.026	1.026	1.026	1.000	0.992	0.982
2	M1	0.955	0.955	0.942	0.942	0.942	1.000	0.948	0.971
2	M2	1.091	1.091	1.069	1.069	1.069	1.000	1.070	1.088
2	M3	1.037	1.037	1.014	1.014	1.014	1.000	1.070	1.079
2	M4	0.953	0.953	0.944	0.944	0.944	1.000	0.954	0.956
2	M5	1.020	1.020	1.026	1.026	1.026	1.000	0.992	0.982
3	M1	0.955	0.955	0.942	0.942	0.942	1.000	0.948	0.971
3	M2	1.091	1.091	1.069	1.069	1.069	1.000	1.070	1.088
3	M3	1.037	1.037	1.014	1.014	1.014	1.000	1.070	1.079
3	M4	0.953	0.953	0.944	0.944	0.944	1.000	0.954	0.956
3	M5	1.020	1.020	1.026	1.026	1.026	1.000	0.992	0.982
4+	M1	0.974	0.974	0.955	0.955	0.955	1.000	0.948	0.976
4+	M2	1.102	1.102	1.096	1.096	1.096	1.000	1.070	1.096
4+	M3	1.038	1.038	1.035	1.035	1.035	1.000	1.070	1.079
4+	M4	0.951	0.951	0.949	0.949	0.949	1.000	0.954	0.953
4+	M5	1.013	1.013	1.018	1.018	1.018	1.000	0.992	0.972

Alfa Specialty Insurance Corporation
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Prior Insurance	Lapse Code	Prior BI Code	UW Tier
Y	AP	HI	A1
Y	AP	MH	B1
Y	AP	ML	C1
Y	AP	MN	D1
Y	L0	HI	E1
Y	L0	MH	F1
Y	L0	ML	G1
Y	L0	MN	H1
Y	L1	HI	I1
Y	L1	MH	J1
Y	L1	ML	K1
Y	L1	MN	L1
Y	L2	HI	M1
Y	L2	MH	N1
Y	L2	ML	O1
Y	L2	MN	P1
N	NP	NP	Q1

Code	Days Lapsed
AP	Advanced Purchase*
L0	No Lapse
L1	Lapse 1 - 15
L2	Lapse 16 - 30
NP	>30 Lapse, No Prior

* Advanced Purchase: Policy must be uploaded 7 or more days before effective date

Code	Prior BI Limits*
HI	>=100/300
MH	50/100<=X<100/300
ML	State Min<X<50/100
MN	State Min
NP	No Prior

* For CSL policies, compare CSL to Occurrence Limts on Split Limits policies
State minimum limit refers to the state where prior policy issued

UW Tier

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Attract 3.0 Ranges

Score Range		FR Tier
766	997	A3
726	765	B3
701	725	C3
688	700	D3
677	687	E3
668	676	F3
660	667	G3
653	659	H3
645	652	I3
639	644	J3
633	638	K3
627	632	L3
621	626	M3
614	620	N3
608	613	O3
601	607	P3
595	600	Q3
588	594	R3
581	587	S3
573	580	T3
563	572	U3
553	562	V3
541	552	W3
523	540	X3
497	522	Y3
470	496	Z3
150	469	A4
No Hit		N4
Thin File		T4
Youthful		Y4

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
A1	A3	0.394	0.394	0.394	0.394	0.394	0.387	0.612	0.612
A1	B3	0.394	0.394	0.394	0.394	0.394	0.387	0.698	0.698
A1	C3	0.488	0.488	0.488	0.488	0.488	0.480	0.698	0.698
A1	D3	0.488	0.488	0.488	0.488	0.488	0.480	0.698	0.698
A1	E3	0.505	0.505	0.505	0.505	0.505	0.497	0.698	0.698
A1	F3	0.533	0.533	0.533	0.533	0.533	0.524	0.698	0.698
A1	G3	0.533	0.533	0.533	0.533	0.533	0.524	0.698	0.698
A1	H3	0.533	0.533	0.533	0.533	0.533	0.524	0.698	0.698
A1	I3	0.533	0.533	0.533	0.533	0.533	0.524	0.728	0.728
A1	J3	0.533	0.533	0.533	0.533	0.533	0.524	0.728	0.728
A1	K3	0.533	0.533	0.533	0.533	0.533	0.524	0.728	0.728
A1	L3	0.587	0.587	0.587	0.587	0.587	0.577	0.728	0.728
A1	M3	0.587	0.587	0.587	0.587	0.587	0.577	0.728	0.728
A1	N3	0.587	0.587	0.587	0.587	0.587	0.577	0.728	0.728
A1	O3	0.612	0.612	0.612	0.612	0.612	0.619	0.781	0.781
A1	P3	0.612	0.612	0.612	0.612	0.612	0.619	0.781	0.781
A1	Q3	0.612	0.612	0.612	0.612	0.612	0.619	0.781	0.781
A1	R3	0.612	0.612	0.612	0.612	0.612	0.619	0.781	0.781
A1	S3	0.612	0.612	0.612	0.612	0.612	0.670	0.845	0.845
A1	T3	0.612	0.612	0.612	0.612	0.612	0.670	0.845	0.845
A1	U3	0.612	0.612	0.612	0.612	0.612	0.670	0.845	0.845
A1	V3	0.612	0.612	0.612	0.612	0.612	0.670	0.845	0.845
A1	W3	0.612	0.612	0.612	0.612	0.612	0.670	0.845	0.845
A1	X3	0.612	0.612	0.612	0.612	0.612	0.670	0.845	0.845
A1	Y3	0.646	0.646	0.646	0.646	0.646	0.759	0.958	0.958
A1	Z3	0.723	0.723	0.723	0.723	0.723	0.759	0.958	0.958
A1	A4	0.723	0.723	0.723	0.723	0.723	0.759	0.958	0.958
A1	N4	0.587	0.587	0.587	0.587	0.587	0.577	0.728	0.728
A1	T4	0.587	0.587	0.587	0.587	0.587	0.577	0.728	0.728
A1	Y4	0.587	0.587	0.587	0.587	0.587	0.577	0.728	0.728
B1	A3	0.438	0.438	0.438	0.438	0.438	0.431	0.609	0.609
B1	B3	0.438	0.438	0.438	0.438	0.438	0.431	0.695	0.695
B1	C3	0.542	0.542	0.542	0.542	0.542	0.534	0.695	0.695
B1	D3	0.542	0.542	0.542	0.542	0.542	0.534	0.695	0.695
B1	E3	0.561	0.561	0.561	0.561	0.561	0.552	0.695	0.695
B1	F3	0.592	0.592	0.592	0.592	0.592	0.583	0.695	0.695
B1	G3	0.592	0.592	0.592	0.592	0.592	0.583	0.695	0.695
B1	H3	0.592	0.592	0.592	0.592	0.592	0.583	0.695	0.695
B1	I3	0.592	0.592	0.592	0.592	0.592	0.583	0.725	0.725
B1	J3	0.592	0.592	0.592	0.592	0.592	0.583	0.725	0.725
B1	K3	0.592	0.592	0.592	0.592	0.592	0.583	0.725	0.725
B1	L3	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
B1	M3	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
B1	N3	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
B1	O3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
B1	P3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
B1	Q3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
B1	R3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
B1	S3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
B1	T3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
B1	U3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
B1	V3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
B1	W3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
B1	X3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
B1	Y3	0.718	0.718	0.718	0.718	0.718	0.844	0.953	0.953
B1	Z3	0.804	0.804	0.804	0.804	0.804	0.844	0.953	0.953
B1	A4	0.804	0.804	0.804	0.804	0.804	0.844	0.953	0.953
B1	N4	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
B1	T4	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
B1	Y4	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
C1	A3	0.438	0.438	0.438	0.438	0.438	0.431	0.609	0.609
C1	B3	0.438	0.438	0.438	0.438	0.438	0.431	0.695	0.695
C1	C3	0.542	0.542	0.542	0.542	0.542	0.534	0.695	0.695
C1	D3	0.542	0.542	0.542	0.542	0.542	0.534	0.695	0.695
C1	E3	0.561	0.561	0.561	0.561	0.561	0.552	0.695	0.695
C1	F3	0.592	0.592	0.592	0.592	0.592	0.583	0.695	0.695
C1	G3	0.592	0.592	0.592	0.592	0.592	0.583	0.695	0.695
C1	H3	0.592	0.592	0.592	0.592	0.592	0.583	0.695	0.695
C1	I3	0.592	0.592	0.592	0.592	0.592	0.583	0.725	0.725
C1	J3	0.592	0.592	0.592	0.592	0.592	0.583	0.725	0.725
C1	K3	0.592	0.592	0.592	0.592	0.592	0.583	0.725	0.725
C1	L3	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
C1	M3	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
C1	N3	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
C1	O3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
C1	P3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
C1	Q3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
C1	R3	0.680	0.680	0.680	0.680	0.680	0.688	0.777	0.777
C1	S3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
C1	T3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
C1	U3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
C1	V3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
C1	W3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
C1	X3	0.680	0.680	0.680	0.680	0.680	0.745	0.841	0.841
C1	Y3	0.718	0.718	0.718	0.718	0.718	0.844	0.953	0.953
C1	Z3	0.804	0.804	0.804	0.804	0.804	0.844	0.953	0.953
C1	A4	0.804	0.804	0.804	0.804	0.804	0.844	0.953	0.953
C1	N4	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
C1	T4	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
C1	Y4	0.652	0.652	0.652	0.652	0.652	0.642	0.725	0.725
D1	A3	0.543	0.543	0.543	0.543	0.543	0.542	0.750	0.750
D1	B3	0.543	0.543	0.543	0.543	0.543	0.542	0.855	0.855
D1	C3	0.672	0.672	0.672	0.672	0.672	0.671	0.855	0.855
D1	D3	0.672	0.672	0.672	0.672	0.672	0.671	0.855	0.855

Alfa Specialty Insurance Corporation
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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
D1	E3	0.696	0.696	0.696	0.696	0.696	0.695	0.855	0.855
D1	F3	0.735	0.735	0.735	0.735	0.735	0.733	0.855	0.855
D1	G3	0.735	0.735	0.735	0.735	0.735	0.733	0.855	0.855
D1	H3	0.735	0.735	0.735	0.735	0.735	0.733	0.855	0.855
D1	I3	0.735	0.735	0.735	0.735	0.735	0.733	0.891	0.891
D1	J3	0.735	0.735	0.735	0.735	0.735	0.733	0.891	0.891
D1	K3	0.735	0.735	0.735	0.735	0.735	0.733	0.891	0.891
D1	L3	0.809	0.809	0.809	0.809	0.809	0.808	0.891	0.891
D1	M3	0.809	0.809	0.809	0.809	0.809	0.808	0.891	0.891
D1	N3	0.809	0.809	0.809	0.809	0.809	0.808	0.891	0.891
D1	O3	0.844	0.844	0.844	0.844	0.844	0.866	0.956	0.956
D1	P3	0.844	0.844	0.844	0.844	0.844	0.866	0.956	0.956
D1	Q3	0.844	0.844	0.844	0.844	0.844	0.866	0.956	0.956
D1	R3	0.844	0.844	0.844	0.844	0.844	0.866	0.956	0.956
D1	S3	0.844	0.844	0.844	0.844	0.844	0.938	1.035	1.035
D1	T3	0.844	0.844	0.844	0.844	0.844	0.938	1.035	1.035
D1	U3	0.844	0.844	0.844	0.844	0.844	0.938	1.035	1.035
D1	V3	0.844	0.844	0.844	0.844	0.844	0.938	1.035	1.035
D1	W3	0.844	0.844	0.844	0.844	0.844	0.938	1.035	1.035
D1	X3	0.844	0.844	0.844	0.844	0.844	0.938	1.035	1.035
D1	Y3	0.891	0.891	0.891	0.891	0.891	1.062	1.172	1.172
D1	Z3	0.997	0.997	0.997	0.997	0.997	1.062	1.172	1.172
D1	A4	0.997	0.997	0.997	0.997	0.997	1.062	1.172	1.172
D1	N4	0.809	0.809	0.809	0.809	0.809	0.808	0.891	0.891
D1	T4	0.809	0.809	0.809	0.809	0.809	0.808	0.891	0.891
D1	Y4	0.809	0.809	0.809	0.809	0.809	0.808	0.891	0.891
E1	A3	0.435	0.435	0.435	0.435	0.435	0.428	0.613	0.613
E1	B3	0.435	0.435	0.435	0.435	0.435	0.428	0.699	0.699
E1	C3	0.538	0.538	0.538	0.538	0.538	0.530	0.699	0.699
E1	D3	0.538	0.538	0.538	0.538	0.538	0.530	0.699	0.699
E1	E3	0.557	0.557	0.557	0.557	0.557	0.548	0.699	0.699
E1	F3	0.588	0.588	0.588	0.588	0.588	0.579	0.699	0.699
E1	G3	0.588	0.588	0.588	0.588	0.588	0.579	0.699	0.699
E1	H3	0.588	0.588	0.588	0.588	0.588	0.579	0.699	0.699
E1	I3	0.588	0.588	0.588	0.588	0.588	0.579	0.728	0.728
E1	J3	0.588	0.588	0.588	0.588	0.588	0.579	0.728	0.728
E1	K3	0.588	0.588	0.588	0.588	0.588	0.579	0.728	0.728
E1	L3	0.648	0.648	0.648	0.648	0.648	0.638	0.728	0.728
E1	M3	0.648	0.648	0.648	0.648	0.648	0.638	0.728	0.728
E1	N3	0.648	0.648	0.648	0.648	0.648	0.638	0.728	0.728
E1	O3	0.676	0.676	0.676	0.676	0.676	0.683	0.781	0.781
E1	P3	0.676	0.676	0.676	0.676	0.676	0.683	0.781	0.781
E1	Q3	0.676	0.676	0.676	0.676	0.676	0.683	0.781	0.781
E1	R3	0.676	0.676	0.676	0.676	0.676	0.683	0.781	0.781
E1	S3	0.676	0.676	0.676	0.676	0.676	0.740	0.846	0.846
E1	T3	0.676	0.676	0.676	0.676	0.676	0.740	0.846	0.846
E1	U3	0.676	0.676	0.676	0.676	0.676	0.740	0.846	0.846

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
E1	V3	0.676	0.676	0.676	0.676	0.676	0.740	0.846	0.846
E1	W3	0.676	0.676	0.676	0.676	0.676	0.740	0.846	0.846
E1	X3	0.676	0.676	0.676	0.676	0.676	0.740	0.846	0.846
E1	Y3	0.713	0.713	0.713	0.713	0.713	0.838	0.958	0.958
E1	Z3	0.799	0.799	0.799	0.799	0.799	0.838	0.958	0.958
E1	A4	0.799	0.799	0.799	0.799	0.799	0.838	0.958	0.958
E1	N4	0.648	0.648	0.648	0.648	0.648	0.638	0.728	0.728
E1	T4	0.648	0.648	0.648	0.648	0.648	0.638	0.728	0.728
E1	Y4	0.648	0.648	0.648	0.648	0.648	0.638	0.728	0.728
F1	A3	0.483	0.483	0.483	0.483	0.483	0.476	0.610	0.610
F1	B3	0.483	0.483	0.483	0.483	0.483	0.476	0.695	0.695
F1	C3	0.598	0.598	0.598	0.598	0.598	0.589	0.695	0.695
F1	D3	0.598	0.598	0.598	0.598	0.598	0.589	0.695	0.695
F1	E3	0.619	0.619	0.619	0.619	0.619	0.610	0.695	0.695
F1	F3	0.654	0.654	0.654	0.654	0.654	0.644	0.695	0.695
F1	G3	0.654	0.654	0.654	0.654	0.654	0.644	0.695	0.695
F1	H3	0.654	0.654	0.654	0.654	0.654	0.644	0.695	0.695
F1	I3	0.654	0.654	0.654	0.654	0.654	0.644	0.725	0.725
F1	J3	0.654	0.654	0.654	0.654	0.654	0.644	0.725	0.725
F1	K3	0.654	0.654	0.654	0.654	0.654	0.644	0.725	0.725
F1	L3	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
F1	M3	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
F1	N3	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
F1	O3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
F1	P3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
F1	Q3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
F1	R3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
F1	S3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
F1	T3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
F1	U3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
F1	V3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
F1	W3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
F1	X3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
F1	Y3	0.793	0.793	0.793	0.793	0.793	0.932	0.953	0.953
F1	Z3	0.888	0.888	0.888	0.888	0.888	0.932	0.953	0.953
F1	A4	0.888	0.888	0.888	0.888	0.888	0.932	0.953	0.953
F1	N4	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
F1	T4	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
F1	Y4	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
G1	A3	0.483	0.483	0.483	0.483	0.483	0.476	0.610	0.610
G1	B3	0.483	0.483	0.483	0.483	0.483	0.476	0.695	0.695
G1	C3	0.598	0.598	0.598	0.598	0.598	0.589	0.695	0.695
G1	D3	0.598	0.598	0.598	0.598	0.598	0.589	0.695	0.695
G1	E3	0.619	0.619	0.619	0.619	0.619	0.610	0.695	0.695
G1	F3	0.654	0.654	0.654	0.654	0.654	0.644	0.695	0.695
G1	G3	0.654	0.654	0.654	0.654	0.654	0.644	0.695	0.695
G1	H3	0.654	0.654	0.654	0.654	0.654	0.644	0.695	0.695

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
G1	I3	0.654	0.654	0.654	0.654	0.654	0.644	0.725	0.725
G1	J3	0.654	0.654	0.654	0.654	0.654	0.644	0.725	0.725
G1	K3	0.654	0.654	0.654	0.654	0.654	0.644	0.725	0.725
G1	L3	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
G1	M3	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
G1	N3	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
G1	O3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
G1	P3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
G1	Q3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
G1	R3	0.751	0.751	0.751	0.751	0.751	0.760	0.777	0.777
G1	S3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
G1	T3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
G1	U3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
G1	V3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
G1	W3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
G1	X3	0.751	0.751	0.751	0.751	0.751	0.823	0.842	0.842
G1	Y3	0.793	0.793	0.793	0.793	0.793	0.932	0.953	0.953
G1	Z3	0.888	0.888	0.888	0.888	0.888	0.932	0.953	0.953
G1	A4	0.888	0.888	0.888	0.888	0.888	0.932	0.953	0.953
G1	N4	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
G1	T4	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
G1	Y4	0.720	0.720	0.720	0.720	0.720	0.709	0.725	0.725
H1	A3	0.599	0.599	0.599	0.599	0.599	0.598	0.750	0.750
H1	B3	0.599	0.599	0.599	0.599	0.599	0.598	0.855	0.855
H1	C3	0.742	0.742	0.742	0.742	0.742	0.741	0.855	0.855
H1	D3	0.742	0.742	0.742	0.742	0.742	0.741	0.855	0.855
H1	E3	0.768	0.768	0.768	0.768	0.768	0.767	0.855	0.855
H1	F3	0.811	0.811	0.811	0.811	0.811	0.810	0.855	0.855
H1	G3	0.811	0.811	0.811	0.811	0.811	0.810	0.855	0.855
H1	H3	0.811	0.811	0.811	0.811	0.811	0.810	0.855	0.855
H1	I3	0.811	0.811	0.811	0.811	0.811	0.810	0.892	0.892
H1	J3	0.811	0.811	0.811	0.811	0.811	0.810	0.892	0.892
H1	K3	0.811	0.811	0.811	0.811	0.811	0.810	0.892	0.892
H1	L3	0.893	0.893	0.893	0.893	0.893	0.892	0.892	0.892
H1	M3	0.893	0.893	0.893	0.893	0.893	0.892	0.892	0.892
H1	N3	0.893	0.893	0.893	0.893	0.893	0.892	0.892	0.892
H1	O3	0.932	0.932	0.932	0.932	0.932	0.956	0.956	0.956
H1	P3	0.932	0.932	0.932	0.932	0.932	0.956	0.956	0.956
H1	Q3	0.932	0.932	0.932	0.932	0.932	0.956	0.956	0.956
H1	R3	0.932	0.932	0.932	0.932	0.932	0.956	0.956	0.956
H1	S3	0.932	0.932	0.932	0.932	0.932	1.035	1.035	1.035
H1	T3	0.932	0.932	0.932	0.932	0.932	1.035	1.035	1.035
H1	U3	0.932	0.932	0.932	0.932	0.932	1.035	1.035	1.035
H1	V3	0.932	0.932	0.932	0.932	0.932	1.035	1.035	1.035
H1	W3	0.932	0.932	0.932	0.932	0.932	1.035	1.035	1.035
H1	X3	0.932	0.932	0.932	0.932	0.932	1.035	1.035	1.035
H1	Y3	0.983	0.983	0.983	0.983	0.983	1.173	1.173	1.173

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
H1	Z3	1.101	1.101	1.101	1.101	1.101	1.173	1.173	1.173
H1	A4	1.101	1.101	1.101	1.101	1.101	1.173	1.173	1.173
H1	N4	0.893	0.893	0.893	0.893	0.893	0.892	0.892	0.892
H1	T4	0.893	0.893	0.893	0.893	0.893	0.892	0.892	0.892
H1	Y4	0.893	0.893	0.893	0.893	0.893	0.892	0.892	0.892
I1	A3	0.486	0.486	0.486	0.486	0.486	0.475	0.680	0.680
I1	B3	0.486	0.486	0.486	0.486	0.486	0.475	0.775	0.775
I1	C3	0.602	0.602	0.602	0.602	0.602	0.588	0.775	0.775
I1	D3	0.602	0.602	0.602	0.602	0.602	0.588	0.775	0.775
I1	E3	0.623	0.623	0.623	0.623	0.623	0.609	0.775	0.775
I1	F3	0.658	0.658	0.658	0.658	0.658	0.643	0.775	0.775
I1	G3	0.658	0.658	0.658	0.658	0.658	0.643	0.775	0.775
I1	H3	0.658	0.658	0.658	0.658	0.658	0.643	0.775	0.775
I1	I3	0.658	0.658	0.658	0.658	0.658	0.643	0.809	0.809
I1	J3	0.658	0.658	0.658	0.658	0.658	0.643	0.809	0.809
I1	K3	0.658	0.658	0.658	0.658	0.658	0.643	0.809	0.809
I1	L3	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
I1	M3	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
I1	N3	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
I1	O3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
I1	P3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
I1	Q3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
I1	R3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
I1	S3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
I1	T3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
I1	U3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
I1	V3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
I1	W3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
I1	X3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
I1	Y3	0.798	0.798	0.798	0.798	0.798	0.931	1.063	1.063
I1	Z3	0.894	0.894	0.894	0.894	0.894	0.931	1.063	1.063
I1	A4	0.894	0.894	0.894	0.894	0.894	0.931	1.063	1.063
I1	N4	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
I1	T4	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
I1	Y4	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
J1	A3	0.541	0.541	0.541	0.541	0.541	0.528	0.677	0.677
J1	B3	0.541	0.541	0.541	0.541	0.541	0.528	0.772	0.772
J1	C3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
J1	D3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
J1	E3	0.693	0.693	0.693	0.693	0.693	0.677	0.772	0.772
J1	F3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
J1	G3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
J1	H3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
J1	I3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
J1	J3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
J1	K3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
J1	L3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
J1	M3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
J1	N3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
J1	O3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
J1	P3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
J1	Q3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
J1	R3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
J1	S3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
J1	T3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
J1	U3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
J1	V3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
J1	W3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
J1	X3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
J1	Y3	0.887	0.887	0.887	0.887	0.887	1.035	1.058	1.058
J1	Z3	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
J1	A4	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
J1	N4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
J1	T4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
J1	Y4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
K1	A3	0.541	0.541	0.541	0.541	0.541	0.528	0.677	0.677
K1	B3	0.541	0.541	0.541	0.541	0.541	0.528	0.772	0.772
K1	C3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
K1	D3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
K1	E3	0.693	0.693	0.693	0.693	0.693	0.677	0.772	0.772
K1	F3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
K1	G3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
K1	H3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
K1	I3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
K1	J3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
K1	K3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
K1	L3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
K1	M3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
K1	N3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
K1	O3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
K1	P3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
K1	Q3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
K1	R3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
K1	S3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
K1	T3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
K1	U3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
K1	V3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
K1	W3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
K1	X3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
K1	Y3	0.887	0.887	0.887	0.887	0.887	1.035	1.058	1.058
K1	Z3	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
K1	A4	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
K1	N4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
K1	T4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
K1	Y4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
L1	A3	0.671	0.671	0.671	0.671	0.671	0.664	0.832	0.832
L1	B3	0.671	0.671	0.671	0.671	0.671	0.664	0.949	0.949
L1	C3	0.831	0.831	0.831	0.831	0.831	0.823	0.949	0.949
L1	D3	0.831	0.831	0.831	0.831	0.831	0.823	0.949	0.949
L1	E3	0.860	0.860	0.860	0.860	0.860	0.851	0.949	0.949
L1	F3	0.908	0.908	0.908	0.908	0.908	0.899	0.949	0.949
L1	G3	0.908	0.908	0.908	0.908	0.908	0.899	0.949	0.949
L1	H3	0.908	0.908	0.908	0.908	0.908	0.899	0.949	0.949
L1	I3	0.908	0.908	0.908	0.908	0.908	0.899	0.990	0.990
L1	J3	0.908	0.908	0.908	0.908	0.908	0.899	0.990	0.990
L1	K3	0.908	0.908	0.908	0.908	0.908	0.899	0.990	0.990
L1	L3	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
L1	M3	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
L1	N3	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
L1	O3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
L1	P3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
L1	Q3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
L1	R3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
L1	S3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
L1	T3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
L1	U3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
L1	V3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
L1	W3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
L1	X3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
L1	Y3	1.100	1.100	1.100	1.100	1.100	1.302	1.302	1.302
L1	Z3	1.232	1.232	1.232	1.232	1.232	1.302	1.302	1.302
L1	A4	1.232	1.232	1.232	1.232	1.232	1.302	1.302	1.302
L1	N4	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
L1	T4	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
L1	Y4	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
M1	A3	0.486	0.486	0.486	0.486	0.486	0.475	0.680	0.680
M1	B3	0.486	0.486	0.486	0.486	0.486	0.475	0.775	0.775
M1	C3	0.602	0.602	0.602	0.602	0.602	0.588	0.775	0.775
M1	D3	0.602	0.602	0.602	0.602	0.602	0.588	0.775	0.775
M1	E3	0.623	0.623	0.623	0.623	0.623	0.609	0.775	0.775
M1	F3	0.658	0.658	0.658	0.658	0.658	0.643	0.775	0.775
M1	G3	0.658	0.658	0.658	0.658	0.658	0.643	0.775	0.775
M1	H3	0.658	0.658	0.658	0.658	0.658	0.643	0.775	0.775
M1	I3	0.658	0.658	0.658	0.658	0.658	0.643	0.809	0.809
M1	J3	0.658	0.658	0.658	0.658	0.658	0.643	0.809	0.809
M1	K3	0.658	0.658	0.658	0.658	0.658	0.643	0.809	0.809
M1	L3	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
M1	M3	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
M1	N3	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
M1	O3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
M1	P3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
M1	Q3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
M1	R3	0.756	0.756	0.756	0.756	0.756	0.759	0.867	0.867
M1	S3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
M1	T3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
M1	U3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
M1	V3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
M1	W3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
M1	X3	0.756	0.756	0.756	0.756	0.756	0.822	0.939	0.939
M1	Y3	0.798	0.798	0.798	0.798	0.798	0.931	1.063	1.063
M1	Z3	0.894	0.894	0.894	0.894	0.894	0.931	1.063	1.063
M1	A4	0.894	0.894	0.894	0.894	0.894	0.931	1.063	1.063
M1	N4	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
M1	T4	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
M1	Y4	0.725	0.725	0.725	0.725	0.725	0.708	0.809	0.809
N1	A3	0.541	0.541	0.541	0.541	0.541	0.528	0.677	0.677
N1	B3	0.541	0.541	0.541	0.541	0.541	0.528	0.772	0.772
N1	C3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
N1	D3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
N1	E3	0.693	0.693	0.693	0.693	0.693	0.677	0.772	0.772
N1	F3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
N1	G3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
N1	H3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
N1	I3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
N1	J3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
N1	K3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
N1	L3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
N1	M3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
N1	N3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
N1	O3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
N1	P3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
N1	Q3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
N1	R3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
N1	S3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
N1	T3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
N1	U3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
N1	V3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
N1	W3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
N1	X3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
N1	Y3	0.887	0.887	0.887	0.887	0.887	1.035	1.058	1.058
N1	Z3	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
N1	A4	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
N1	N4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
N1	T4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
N1	Y4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
O1	A3	0.541	0.541	0.541	0.541	0.541	0.528	0.677	0.677
O1	B3	0.541	0.541	0.541	0.541	0.541	0.528	0.772	0.772
O1	C3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
O1	D3	0.670	0.670	0.670	0.670	0.670	0.654	0.772	0.772
O1	E3	0.693	0.693	0.693	0.693	0.693	0.677	0.772	0.772
O1	F3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
O1	G3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
O1	H3	0.732	0.732	0.732	0.732	0.732	0.714	0.772	0.772
O1	I3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
O1	J3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
O1	K3	0.732	0.732	0.732	0.732	0.732	0.714	0.805	0.805
O1	L3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
O1	M3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
O1	N3	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
O1	O3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
O1	P3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
O1	Q3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
O1	R3	0.841	0.841	0.841	0.841	0.841	0.844	0.862	0.862
O1	S3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
O1	T3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
O1	U3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
O1	V3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
O1	W3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
O1	X3	0.841	0.841	0.841	0.841	0.841	0.914	0.934	0.934
O1	Y3	0.887	0.887	0.887	0.887	0.887	1.035	1.058	1.058
O1	Z3	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
O1	A4	0.994	0.994	0.994	0.994	0.994	1.035	1.058	1.058
O1	N4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
O1	T4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
O1	Y4	0.806	0.806	0.806	0.806	0.806	0.787	0.805	0.805
P1	A3	0.671	0.671	0.671	0.671	0.671	0.664	0.832	0.832
P1	B3	0.671	0.671	0.671	0.671	0.671	0.664	0.949	0.949
P1	C3	0.831	0.831	0.831	0.831	0.831	0.823	0.949	0.949
P1	D3	0.831	0.831	0.831	0.831	0.831	0.823	0.949	0.949
P1	E3	0.860	0.860	0.860	0.860	0.860	0.851	0.949	0.949
P1	F3	0.908	0.908	0.908	0.908	0.908	0.899	0.949	0.949
P1	G3	0.908	0.908	0.908	0.908	0.908	0.899	0.949	0.949
P1	H3	0.908	0.908	0.908	0.908	0.908	0.899	0.949	0.949
P1	I3	0.908	0.908	0.908	0.908	0.908	0.899	0.990	0.990
P1	J3	0.908	0.908	0.908	0.908	0.908	0.899	0.990	0.990
P1	K3	0.908	0.908	0.908	0.908	0.908	0.899	0.990	0.990
P1	L3	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
P1	M3	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
P1	N3	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
P1	O3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
P1	P3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
P1	Q3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
P1	R3	1.043	1.043	1.043	1.043	1.043	1.061	1.061	1.061
P1	S3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
P1	T3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149

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UW Tier	FR Tier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
P1	U3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
P1	V3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
P1	W3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
P1	X3	1.043	1.043	1.043	1.043	1.043	1.149	1.149	1.149
P1	Y3	1.100	1.100	1.100	1.100	1.100	1.302	1.302	1.302
P1	Z3	1.232	1.232	1.232	1.232	1.232	1.302	1.302	1.302
P1	A4	1.232	1.232	1.232	1.232	1.232	1.302	1.302	1.302
P1	N4	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
P1	T4	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
P1	Y4	1.000	1.000	1.000	1.000	1.000	0.990	0.990	0.990
Q1	A3	0.671	0.671	0.671	0.671	0.671	0.671	0.841	0.841
Q1	B3	0.671	0.671	0.671	0.671	0.671	0.671	0.959	0.959
Q1	C3	0.831	0.831	0.831	0.831	0.831	0.831	0.959	0.959
Q1	D3	0.831	0.831	0.831	0.831	0.831	0.831	0.959	0.959
Q1	E3	0.860	0.860	0.860	0.860	0.860	0.860	0.959	0.959
Q1	F3	0.908	0.908	0.908	0.908	0.908	0.908	0.959	0.959
Q1	G3	0.908	0.908	0.908	0.908	0.908	0.908	0.959	0.959
Q1	H3	0.908	0.908	0.908	0.908	0.908	0.908	0.959	0.959
Q1	I3	0.908	0.908	0.908	0.908	0.908	0.908	1.000	1.000
Q1	J3	0.908	0.908	0.908	0.908	0.908	0.908	1.000	1.000
Q1	K3	0.908	0.908	0.908	0.908	0.908	0.908	1.000	1.000
Q1	L3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	M3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	N3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	O3	1.043	1.043	1.043	1.043	1.043	1.072	1.072	1.072
Q1	P3	1.043	1.043	1.043	1.043	1.043	1.072	1.072	1.072
Q1	Q3	1.043	1.043	1.043	1.043	1.043	1.072	1.072	1.072
Q1	R3	1.043	1.043	1.043	1.043	1.043	1.072	1.072	1.072
Q1	S3	1.043	1.043	1.043	1.043	1.043	1.161	1.161	1.161
Q1	T3	1.043	1.043	1.043	1.043	1.043	1.161	1.161	1.161
Q1	U3	1.043	1.043	1.043	1.043	1.043	1.161	1.161	1.161
Q1	V3	1.043	1.043	1.043	1.043	1.043	1.161	1.161	1.161
Q1	W3	1.043	1.043	1.043	1.043	1.043	1.161	1.161	1.161
Q1	X3	1.043	1.043	1.043	1.043	1.043	1.161	1.161	1.161
Q1	Y3	1.101	1.101	1.101	1.101	1.101	1.315	1.315	1.315
Q1	Z3	1.233	1.233	1.233	1.233	1.233	1.315	1.315	1.315
Q1	A4	1.233	1.233	1.233	1.233	1.233	1.315	1.315	1.315
Q1	N4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	T4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	Y4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

UW Tier

FR Tier	A1	B1	C1	D1	E1	F1	G1	H1	I1	J1	K1	L1	M1	N1	O1	P1	Q1
A1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M2	M2	M2	M2	M3	M3	M3
B1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M2	M2	M2	M2	M3	M3	M3
C1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M2	M2	M2	M2	M3	M3	M3
D1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M2	M2	M2	M2	M3	M3	M3
E1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M2	M2	M2	M2	M3	M3	M3
F1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M1	M2	M2	M2	M2	M3	M3	M3
G1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
H1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
I1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
J1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
K1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
L1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
M1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
N1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
O1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
P1	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
Q1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
R1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
S1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
T1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
U1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
V1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
W1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
X1	M2	M2	M3	M3	M2	M2	M3	M3	M3	M3	M4	M4	M4	M4	M5	M5	M5
Y1	M3	M3	M4	M4	M3	M3	M4	M4	M4	M4	M5	M5	M5	M5	M5	M5	M5
Z1	M3	M3	M4	M4	M3	M3	M4	M4	M4	M4	M5	M5	M5	M5	M5	M5	M5
A2	M3	M3	M4	M4	M3	M3	M4	M4	M4	M4	M5	M5	M5	M5	M5	M5	M5
N2	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
T2	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4
Y2	M1	M1	M2	M2	M1	M1	M2	M2	M2	M2	M3	M3	M3	M3	M4	M4	M4

Market

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

MultiCar	PNI Marital Status	PNI Youthful (Age<21)	Homeowner	Parent-Child Relationship	Code	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	S	N	N	N	NSNNN	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	S	N	N	Y	NSNNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	S	N	Y	N	NSNYN	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	S	N	Y	Y	NSNYY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	S	Y	N	N	NSYNN	0.972	0.972	0.972	0.972	0.972	0.957	1.019	1.001
N	S	Y	N	Y	NSYNY	0.972	0.972	0.972	0.972	0.972	0.957	1.019	1.001
N	S	Y	Y	N	NSYYN	0.972	0.972	0.972	0.972	0.972	0.957	1.019	1.001
N	S	Y	Y	Y	NSYYY	0.972	0.972	0.972	0.972	0.972	0.957	1.019	1.001
N	M	N	N	N	NMNNN	1.005	1.005	1.005	1.005	1.005	1.132	1.019	1.010
N	M	N	N	Y	NMNNY	1.005	1.005	1.005	1.005	1.005	1.132	1.019	1.010
N	M	N	Y	N	NMNYN	1.004	1.004	1.004	1.004	1.004	1.095	1.031	1.010
N	M	N	Y	Y	NMNYY	1.004	1.004	1.004	1.004	1.004	1.095	1.031	1.010
N	M	Y	N	N	NMYNN	1.005	1.005	1.005	1.005	1.005	1.132	1.019	1.010
N	M	Y	N	Y	NMYNY	1.005	1.005	1.005	1.005	1.005	1.132	1.019	1.010
N	M	Y	Y	N	NMYYN	1.004	1.004	1.004	1.004	1.004	1.095	1.031	1.010
N	M	Y	Y	Y	NMYYY	1.004	1.004	1.004	1.004	1.004	1.095	1.031	1.010
Y	S	N	N	N	YSNNN	1.002	1.002	1.002	1.002	1.002	1.019	1.111	1.083
Y	S	N	N	Y	YSNNY	1.002	1.002	1.002	1.002	1.002	1.019	1.111	1.083
Y	S	N	Y	N	YSNYN	0.991	0.991	0.991	0.991	0.991	1.032	1.103	1.102
Y	S	N	Y	Y	YSNYY	0.991	0.991	0.991	0.991	0.991	1.032	1.103	1.102
Y	S	Y	N	N	YSYNN	1.002	1.002	1.002	1.002	1.002	1.019	1.111	1.083
Y	S	Y	N	Y	YSYNY	1.002	1.002	1.002	1.002	1.002	1.019	1.111	1.083
Y	S	Y	Y	N	YSYYN	0.991	0.991	0.991	0.991	0.991	1.032	1.103	1.102
Y	S	Y	Y	Y	YSYYY	0.991	0.991	0.991	0.991	0.991	1.032	1.103	1.102
Y	M	N	N	N	YMNNN	0.951	0.951	0.951	0.951	0.951	0.958	1.004	0.999
Y	M	N	N	Y	YMNNY	0.966	0.966	0.966	0.966	0.966	1.009	0.993	0.996
Y	M	N	Y	N	YMNYN	0.951	0.951	0.951	0.951	0.951	0.958	1.004	0.999
Y	M	N	Y	Y	YMNYY	0.966	0.966	0.966	0.966	0.966	1.009	0.993	0.996
Y	M	Y	N	N	YMYNN	0.951	0.951	0.951	0.951	0.951	0.958	1.004	0.999
Y	M	Y	N	Y	YMYNY	0.966	0.966	0.966	0.966	0.966	1.009	0.993	0.996
Y	M	Y	Y	N	YMYYN	0.951	0.951	0.951	0.951	0.951	0.958	1.004	0.999
Y	M	Y	Y	Y	YMYYY	0.966	0.966	0.966	0.966	0.966	1.009	0.993	0.996

Notes:
If Child<25, then Parent-Child Relationship=Y. If Child>=25 then Parent-Child Relationship=N
Both Parent & Child must be a rated driver with a license

Household Structure

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

# Rated Drivers	# Vehicles	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
1	1	0.999	0.999	0.999	0.999	0.999	1.000	0.964	0.964
1	2	0.932	0.932	0.932	0.932	0.932	0.854	0.952	0.897
1	3	0.772	0.772	0.772	0.772	0.772	0.754	0.901	0.810
1	4	0.944	0.944	0.944	0.944	0.944	0.984	0.981	0.975
1	5	0.969	0.969	0.969	0.969	0.969	0.984	1.006	0.999
1	6+	0.969	0.969	0.969	0.969	0.969	0.984	1.006	0.999
2	1	1.035	1.035	1.035	1.035	1.035	1.056	1.019	1.040
2	2	1.038	1.038	1.038	1.038	1.038	1.000	0.995	0.995
2	3	0.874	0.874	0.874	0.874	0.874	0.854	0.975	0.919
2	4	0.784	0.784	0.784	0.784	0.784	0.754	0.935	0.840
2	5	0.977	0.977	0.977	0.977	0.977	0.984	1.043	1.036
2	6+	0.977	0.977	0.977	0.977	0.977	0.984	1.043	1.036
3	1	1.035	1.035	1.035	1.035	1.035	1.060	0.992	1.013
3	2	1.072	1.072	1.072	1.072	1.072	1.056	1.023	1.044
3	3	0.955	0.955	0.955	0.955	0.955	1.000	0.955	0.955
3	4	0.900	0.900	0.900	0.900	0.900	0.854	0.949	0.894
3	5	0.803	0.803	0.803	0.803	0.803	0.754	0.932	0.837
3	6+	0.975	0.975	0.975	0.975	0.975	0.984	1.013	1.007
4	1	1.004	1.004	1.004	1.004	1.004	1.060	1.006	1.028
4	2	1.042	1.042	1.042	1.042	1.042	1.060	1.039	1.062
4	3	0.991	0.991	0.991	0.991	0.991	1.056	1.026	1.047
4	4	0.933	0.933	0.933	0.933	0.933	1.000	0.970	0.970
4	5	0.851	0.851	0.851	0.851	0.851	0.854	0.987	0.930
4	6+	0.778	0.778	0.778	0.778	0.778	0.754	0.946	0.849
5	1	1.004	1.004	1.004	1.004	1.004	1.060	1.006	1.028
5	2	1.042	1.042	1.042	1.042	1.042	1.060	1.039	1.062
5	3	0.994	0.994	0.994	0.994	0.994	1.060	1.028	1.050
5	4	0.998	0.998	0.998	0.998	0.998	1.056	1.027	1.048
5	5	0.956	0.956	0.956	0.956	0.956	1.000	0.996	0.996
5	6+	0.873	0.873	0.873	0.873	0.873	0.854	0.987	0.930
6+	1	1.004	1.004	1.004	1.004	1.004	1.060	1.006	1.028
6+	2	1.042	1.042	1.042	1.042	1.042	1.060	1.039	1.062
6+	3	0.994	0.994	0.994	0.994	0.994	1.060	1.028	1.050
6+	4	1.001	1.001	1.001	1.001	1.001	1.060	1.029	1.051
6+	5	1.023	1.023	1.023	1.023	1.023	1.056	1.053	1.075
6+	6+	0.956	0.956	0.956	0.956	0.956	1.000	0.996	0.996

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

UW Tier	MultiCar	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
A1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.717	0.717
A1	Y	1.000	1.000	1.000	1.000	1.000	1.000	0.959	0.959
B1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.730	0.730
B1	Y	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.977
C1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
C1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
D1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
E1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.717	0.717
E1	Y	1.000	1.000	1.000	1.000	1.000	1.000	0.959	0.959
F1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.730	0.730
F1	Y	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.977
G1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
G1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
H1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
H1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
I1	N	0.915	0.915	0.937	0.937	0.820	0.872	0.741	0.741
I1	Y	1.047	1.047	1.060	1.060	1.022	1.070	0.992	0.992
J1	N	0.894	0.894	0.908	0.908	0.811	0.844	0.745	0.745
J1	Y	1.023	1.023	1.030	1.030	1.011	1.035	0.996	0.996
K1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
K1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
L1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
L1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
M1	N	0.915	0.915	0.937	0.937	0.820	0.872	0.741	0.741
M1	Y	1.047	1.047	1.060	1.060	1.022	1.070	0.992	0.992
N1	N	0.894	0.894	0.908	0.908	0.811	0.844	0.745	0.745
N1	Y	1.023	1.023	1.030	1.030	1.011	1.035	0.996	0.996
O1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
O1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
P1	N	0.872	0.872	0.879	0.879	0.802	0.815	0.748	0.748
P1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Q1	Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

ZIP	Terr
71601	26
71602	26
71603	26
71611	26
71612	26
71613	26
71630	19
71631	111
71635	19
71638	19
71639	19
71640	19
71642	19
71643	19
71644	19
71646	19
71647	111
71651	111
71652	111
71653	19
71654	19
71655	19
71656	19
71657	19
71658	19
71659	19
71660	111
71661	19
71662	19
71663	19
71665	19
71666	19
71667	19
71670	19
71671	111
71674	19
71675	19
71676	19
71677	19
71678	19
71701	111
71711	111
71720	111
71721	111
71722	113
71724	111
71725	111
71726	111
71728	111
71730	111

ZIP	Terr
71731	111
71740	113
71742	111
71743	111
71744	111
71745	111
71747	111
71748	111
71749	111
71750	111
71751	111
71752	113
71753	113
71754	113
71758	111
71759	111
71762	111
71763	111
71764	111
71765	111
71766	111
71768	111
71770	113
71772	111
71801	113
71802	113
71820	112
71822	112
71823	112
71825	112
71826	113
71827	113
71828	113
71831	112
71832	112
71833	112
71834	113
71835	113
71836	112
71837	113
71838	112
71839	113
71840	113
71841	112
71842	112
71844	113
71845	113
71846	112
71847	112
71851	112

ZIP	Terr
71852	112
71853	112
71854	113
71855	112
71857	113
71858	113
71859	112
71860	113
71861	113
71862	112
71864	113
71865	112
71866	112
71901	8
71902	8
71903	8
71909	152
71910	152
71913	8
71914	8
71920	112
71921	112
71922	112
71923	111
71929	112
71932	112
71933	112
71935	112
71937	112
71940	112
71941	111
71942	111
71943	112
71944	112
71945	112
71949	152
71950	112
71951	8
71952	112
71953	112
71956	152
71957	112
71958	112
71959	112
71960	112
71961	112
71962	111
71964	112
71965	112
71966	112

ZIP	Terr
71968	112
71969	112
71970	112
71971	112
71972	112
71973	112
71998	111
71999	111
72001	152
72002	101
72003	146
72004	146
72005	143
72006	141
72007	141
72010	141
72011	601
72012	141
72013	152
72014	143
72015	601
72016	152
72017	146
72018	601
72019	601
72020	141
72021	146
72022	601
72023	104
72024	146
72025	152
72026	146
72027	152
72028	152
72029	146
72030	152
72031	152
72032	150
72033	150
72034	150
72035	150
72036	146
72037	601
72038	146
72039	152
72040	146
72041	146
72042	146
72043	142
72044	142

ZIP	Terr
72045	141
72046	601
72047	152
72048	146
72051	151
72052	141
72053	21
72055	146
72057	111
72058	152
72059	141
72060	146
72061	152
72063	152
72064	146
72065	601
72066	146
72067	142
72068	141
72069	146
72070	152
72072	146
72073	146
72074	142
72075	142
72076	104
72078	104
72079	26
72080	152
72081	141
72082	141
72083	601
72084	601
72085	141
72086	104
72087	601
72088	152
72089	601
72099	104
72101	141
72102	141
72103	101
72104	111
72105	111
72106	150
72107	150
72108	142
72110	150
72111	152
72112	141

ZIP	Terr
72113	105
72114	103
72115	103
72116	103
72117	103
72118	103
72119	103
72120	104
72121	142
72122	152
72123	141
72124	101
72125	152
72126	152
72127	150
72128	601
72129	601
72130	142
72131	142
72132	26
72133	146
72134	146
72135	105
72136	141
72137	152
72139	141
72140	146
72141	152
72142	103
72143	141
72145	141
72149	141
72150	601
72152	26
72153	152
72156	152
72157	152
72158	601
72160	146
72164	21
72165	142
72166	146
72167	601
72168	601
72169	142
72170	146
72173	150
72175	146
72176	146
72178	141

ZIP	Terr
72179	142
72180	601
72181	150
72182	601
72183	101
72189	141
72190	101
72198	101
72199	101
72201	21
72202	21
72203	21
72204	21
72205	101
72206	21
72207	101
72209	21
72210	101
72211	105
72212	105
72214	101
72215	101
72216	101
72217	101
72219	101
72221	105
72222	101
72223	101
72225	101
72227	101
72231	101
72260	101
72295	101
72301	5
72303	5
72310	144
72311	22
72312	22
72313	143
72315	144
72316	144
72319	143
72320	22
72321	144
72322	22
72324	143
72325	5
72326	22
72327	5
72328	22

ZIP	Terr
72329	144
72330	143
72331	5
72332	5
72333	22
72335	22
72336	22
72338	143
72339	5
72340	22
72341	22
72342	22
72346	22
72347	143
72348	22
72350	143
72351	144
72352	22
72353	22
72354	143
72355	22
72358	144
72359	22
72360	22
72364	5
72365	143
72366	22
72367	22
72368	22
72369	22
72370	144
72372	22
72373	143
72374	22
72376	5
72377	143
72379	146
72383	22
72384	5
72386	143
72387	143
72389	22
72390	22
72391	143
72392	22
72394	22
72395	144
72396	143
72401	9
72402	9

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

ZIP	Terr
72403	9
72404	9
72410	142
72411	143
72412	145
72413	145
72414	143
72415	142
72416	142
72417	143
72419	143
72421	142
72422	145
72424	145
72425	145
72426	144
72427	142
72428	143
72429	143
72430	145
72431	142
72432	143
72433	142
72434	142
72435	145
72436	145
72437	143
72438	144
72439	143
72440	142
72441	145
72442	143
72443	145
72444	145
72445	142
72447	143
72449	145
72450	145
72451	145
72453	145
72454	145
72455	145
72456	145
72457	142
72458	142
72459	142
72460	142
72461	145
72462	145
72464	145

ZIP	Terr
72465	142
72466	142
72467	143
72469	142
72470	145
72471	142
72472	143
72473	142
72474	145
72475	143
72476	145
72478	145
72479	143
72482	142
72501	142
72503	142
72512	142
72513	142
72515	142
72517	142
72519	151
72520	142
72521	142
72522	142
72523	142
72524	142
72525	142
72526	142
72527	142
72528	142
72529	142
72530	142
72531	142
72532	142
72533	151
72534	142
72536	142
72537	151
72538	142
72539	142
72540	142
72542	142
72543	142
72544	151
72545	142
72546	142
72550	142
72553	142
72554	142
72555	142

ZIP	Terr
72556	142
72560	151
72561	142
72562	142
72564	142
72565	142
72566	142
72567	142
72568	142
72569	142
72571	142
72572	142
72573	142
72575	142
72576	142
72577	142
72578	142
72579	142
72581	142
72583	142
72584	142
72585	142
72587	142
72601	151
72602	151
72610	151
72611	151
72613	151
72615	151
72616	151
72617	151
72619	151
72623	151
72624	151
72626	151
72628	151
72629	152
72630	151
72631	151
72632	151
72633	151
72634	151
72635	151
72636	151
72638	151
72639	151
72640	151
72641	151
72642	151
72644	151

ZIP	Terr
72645	151
72648	151
72650	151
72651	151
72653	151
72654	151
72655	151
72657	151
72658	151
72659	151
72660	151
72661	151
72662	151
72663	151
72666	151
72668	151
72669	151
72670	151
72672	151
72675	151
72677	151
72679	152
72680	151
72682	151
72683	151
72685	151
72686	151
72687	151
72701	302
72702	302
72703	302
72704	302
72711	301
72712	301
72714	301
72715	301
72716	301
72717	302
72718	301
72719	301
72721	151
72722	301
72727	302
72728	302
72729	302
72730	302
72732	301
72733	301
72734	301
72735	302

ZIP	Terr
72736	301
72737	302
72738	151
72739	301
72740	301
72741	302
72742	151
72744	302
72745	301
72747	301
72749	302
72751	301
72752	151
72753	302
72756	301
72757	301
72758	301
72760	151
72761	302
72762	302
72764	302
72765	302
72766	302
72768	301
72769	302
72770	302
72773	151
72774	302
72776	151
72801	150
72802	150
72811	150
72812	150
72820	152
72821	152
72822	150
72823	150
72824	152
72826	152
72827	152
72828	152
72829	152
72830	152
72832	152
72833	152
72834	152
72835	152
72837	152
72838	152
72839	152

ZIP	Terr
72840	152
72841	152
72842	152
72843	152
72845	152
72846	152
72847	152
72851	152
72852	152
72853	152
72854	152
72855	152
72856	152
72857	152
72858	150
72860	152
72863	152
72865	152
72901	10
72902	10
72903	10
72904	10
72905	40
72906	10
72908	40
72913	10
72914	10
72916	40
72917	10
72918	10
72919	40
72921	40
72923	10
72924	152
72926	112
72927	152
72928	152
72930	152
72932	40
72933	152
72934	40
72935	40
72936	40
72937	40
72938	152
72940	40
72941	40
72943	152
72944	152
72945	40

ZIP	Terr
72946	40
72947	152
72948	40
72949	152
72950	152
72951	152
72952	40
72955	40
72956	10
72957	10
72958	152
72959	302

Alfa Specialty Insurance Corporation
Arkansas
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Territory	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
5	1.111	1.111	1.000	1.000	1.002	1.102	1.172	1.172
8	1.188	1.188	1.000	1.000	1.018	1.083	1.155	1.155
9	1.091	1.091	1.028	1.028	1.028	1.037	1.125	1.125
10	1.063	1.063	1.000	1.000	1.002	0.911	1.053	1.053
19	0.893	0.893	1.000	1.000	1.002	0.896	1.178	1.178
21	1.609	1.609	1.082	1.082	1.084	1.193	1.280	1.280
22	1.073	1.073	1.008	1.008	1.010	0.936	1.122	1.122
26	1.301	1.301	1.048	1.048	1.050	1.155	1.241	1.241
40	1.039	1.039	1.000	1.000	1.002	0.911	0.904	0.904
101	1.484	1.484	1.000	1.000	1.002	1.102	1.200	1.200
103	1.374	1.374	1.000	1.000	1.002	1.102	0.944	0.944
104	1.292	1.292	1.000	1.000	1.002	1.102	1.031	1.031
105	1.344	1.344	0.984	0.984	0.986	1.085	1.098	1.098
111	0.849	0.849	0.891	0.891	0.968	0.865	1.162	1.162
112	0.870	0.870	1.000	1.000	1.002	0.896	1.086	1.086
113	0.868	0.868	1.000	1.000	1.002	0.896	1.183	1.183
141	0.988	0.988	1.000	1.000	1.002	0.896	1.163	1.163
142	0.944	0.944	1.000	1.000	1.002	0.896	1.087	1.087
143	0.932	0.932	0.936	0.936	0.938	0.870	1.054	1.054
144	1.020	1.020	1.000	1.000	1.002	0.929	1.174	1.174
145	1.084	1.084	1.000	1.000	1.002	0.896	1.043	1.043
146	0.938	0.938	1.000	1.000	1.002	0.896	1.120	1.120
150	1.047	1.047	1.000	1.000	1.002	0.929	1.066	1.066
151	0.902	0.902	0.963	0.963	1.002	0.896	1.113	1.113
152	0.871	0.871	0.916	0.916	1.002	0.896	1.206	1.206
301	1.004	1.004	1.000	1.000	1.002	0.929	1.081	1.081
302	0.909	0.909	0.889	0.889	0.942	0.873	0.890	0.890
601	1.304	1.304	1.039	1.039	1.041	0.965	1.223	1.223

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Model Year	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
2013	1.572	1.572	1.572	1.572	1.572	1.129	1.239	2.739
2012	1.525	1.525	1.525	1.525	1.525	1.120	1.213	2.477
2011	1.394	1.394	1.394	1.394	1.394	1.070	1.128	1.966
2010	1.394	1.394	1.394	1.394	1.394	1.070	1.128	1.966
2009	1.364	1.364	1.364	1.364	1.364	1.070	1.119	1.802
2008	1.334	1.334	1.334	1.334	1.334	1.070	1.112	1.652
2007	1.305	1.305	1.305	1.305	1.305	1.070	1.090	1.496
2006	1.273	1.273	1.273	1.273	1.273	1.067	1.067	1.353
2005	1.235	1.235	1.235	1.235	1.235	1.058	1.044	1.223
2004	1.198	1.198	1.198	1.198	1.198	1.050	1.022	1.106
2003	1.163	1.163	1.163	1.163	1.163	1.041	1.000	1.000
2002	1.128	1.128	1.128	1.128	1.128	1.033	0.982	0.912
2001	1.095	1.095	1.095	1.095	1.095	1.024	0.964	0.832
2000	1.062	1.062	1.062	1.062	1.062	1.016	0.946	0.758
1999	1.031	1.031	1.031	1.031	1.031	1.008	0.929	0.691
1998	1.000	1.000	1.000	1.000	1.000	1.000	0.912	0.630
1997	0.982	0.982	0.982	0.982	0.982	0.996	0.896	0.575
1996	0.964	0.964	0.964	0.964	0.964	0.992	0.882	0.524
1995	0.946	0.946	0.946	0.946	0.946	0.988	0.875	0.478
1994	0.929	0.929	0.929	0.929	0.929	0.984	0.869	0.436
1993	0.912	0.912	0.912	0.912	0.912	0.980	0.862	0.397
1992	0.896	0.896	0.896	0.896	0.896	0.976	0.862	0.397
1991	0.880	0.880	0.880	0.880	0.880	0.972	0.833	0.397
1990	0.864	0.864	0.864	0.864	0.864	0.968	0.833	0.397
1989	0.848	0.848	0.848	0.848	0.848	0.964	0.833	0.397
1988	0.833	0.833	0.833	0.833	0.833	0.960	0.833	0.397
1987	0.833	0.833	0.833	0.833	0.833	0.960	0.833	0.397
1986	0.833	0.833	0.833	0.833	0.833	0.960	0.833	0.397
1985	0.833	0.833	0.833	0.833	0.833	0.960	0.833	0.397
Prior	0.833	0.833	0.833	0.833	0.833	0.960	0.833	0.397
Named Op	**1.000**	**1.000**	1.000	1.000	1.000	1.000	1.000	1.000

Model Year

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Symbol	BI	PD
NWD	0.850	0.850
NWW	0.850	0.850
NBD	0.850	0.850
NBW	0.850	0.850
NRD	0.850	0.850
NRW	0.850	0.850
NTD	0.850	0.850
NTW	0.890	0.890
NZD	0.930	0.930
NZW	0.970	0.970
JDD	1.000	1.000
JDW	1.030	1.030
JUD	1.060	1.060
JUW	1.090	1.090
JND	1.110	1.110
JNW	1.150	1.150
JJD	1.150	1.150
JJW	1.150	1.150
JLD	1.150	1.150
JLW	1.150	1.150
JWD	1.150	1.150
JWW	1.150	1.150
JBD	1.150	1.150
JBW	1.150	1.150
JRD	1.150	1.150
JRW	1.150	1.150
JTD	1.150	1.150
JTW	1.150	1.150
JZD	1.150	1.150
970	1.000	1.000
980	1.000	1.000
990	1.000	1.000

Symbol	UMB	UDB	PIP
LWD	0.850	0.850	0.850
LWW	0.850	0.850	0.850
LBD	0.850	0.850	0.850
LBW	0.850	0.850	0.850
LRD	0.850	0.850	0.850
LRW	0.880	0.880	0.880
LTD	0.880	0.880	0.880
LTW	0.910	0.910	0.910
LZD	0.940	0.940	0.940
LZW	0.970	0.970	0.970
WDD	1.000	1.000	1.000
WDW	1.030	1.030	1.030
WUD	1.070	1.070	1.070
WUW	1.110	1.110	1.110
WND	1.120	1.120	1.120
WNW	1.150	1.150	1.150
WJD	1.150	1.150	1.150
WJW	1.180	1.180	1.180
WLD	1.180	1.180	1.180
WLW	1.200	1.200	1.200
WWD	1.200	1.200	1.200
WWW	1.200	1.200	1.200
WBD	1.200	1.200	1.200
WBW	1.200	1.200	1.200
WRD	1.200	1.200	1.200
WRW	1.200	1.200	1.200
WTD	1.200	1.200	1.200
WTW	1.200	1.200	1.200
WZD	1.200	1.200	1.200
970	1.000	1.000	1.000
980	1.000	1.000	1.000
990	1.000	1.000	1.000

1990 - 2010

Symbol	CMP	COL
1	0.530	0.605
2	0.629	0.681
3	0.677	0.755
4	0.769	0.786
5	0.835	0.851
6	0.918	0.889
7	0.964	0.948
8	1.000	1.000
10	1.038	1.059
11	1.107	1.112
12	1.191	1.193
13	1.236	1.194
14	1.442	1.315
15	1.455	1.376
16	1.541	1.425
17	1.601	1.481
18	1.761	1.577
19	2.183	1.860
20	2.346	2.038
21	2.576	2.274
22	2.941	2.390
23	3.148	2.481
24	3.734	2.769
25	4.024	3.319
26	4.686	3.460
27	5.516	3.623

2011 & Newer

ISO	CMP	COL
1	0.432	0.484
2	0.530	0.605
3	0.629	0.681
4	0.677	0.755
5	0.753	0.786
6	0.830	0.851
7	0.880	0.867
8	0.918	0.889
10	0.964	0.948
11	1.000	1.000
12	1.021	1.030
13	1.038	1.059
14	1.069	1.080
15	1.107	1.112
16	1.145	1.144
17	1.191	1.193
18	1.216	1.194
19	1.236	1.194
20	1.339	1.242
21	1.442	1.315
22	1.445	1.332
23	1.448	1.349
24	1.452	1.360
25	1.455	1.376
26	1.478	1.390
27	1.507	1.404
28	1.536	1.425
29	1.555	1.441
30	1.578	1.465
31	1.601	1.481
32	1.636	1.502
33	1.671	1.533
34	1.715	1.554
35	1.750	1.575
36	1.950	1.679
37	2.183	1.783
38	2.227	1.826
39	2.265	1.854
40	2.309	1.897
41	2.346	1.925
42	2.427	2.028
43	2.496	2.097
44	2.576	2.165
45	2.676	2.180
46	2.792	2.203
47	2.925	2.226
48	3.057	2.241
49	3.092	2.288
50	3.123	2.335
51	3.159	2.382
52	3.194	2.413
53	3.270	2.472
54	3.399	2.551
55	3.561	2.650
56	3.734	2.769
57	3.797	2.887
58	3.895	3.083
59	4.024	3.319
60	4.350	3.382
61	4.686	3.460
62	5.004	3.684
63	5.331	3.896
64	5.658	4.120
65	5.976	4.332
66	6.461	4.656
67	7.114	5.092
68	7.758	5.528
69	8.402	5.964
70	9.055	6.387
71	9.708	6.823
72	10.361	7.259
73	11.014	7.695
74	11.667	8.131
75	12.320	8.567

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance

Use	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
Pleasure	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Long Commute	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020
Short Commute	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Business	1.125	1.125	1.125	1.125	1.125	1.125	1.250	1.250
Artisan	1.125	1.125	1.125	1.125	1.125	1.125	1.250	1.250
Farm	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
Named Op	0.730	0.730	0.730	0.730	0.730	1.000	1.000	1.000

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BI Limit	Factor
25/50	1.000
50/100	1.128
100/300	1.570
250/500	2.052

PD Limit	Factor
25	1.000
50	1.069
100	1.102

Inc Loss	
PIP Limit	Factor
No Cov	0.000
Statutory	1.000

UMB Limit	Factor
No Cov	0.000
25/50	1.000
50/100	1.467
100/300	1.820
250/500	2.595

UDB Limit	Factor
No Cov	0.000
25/50	1.000
50/100	1.500
100/300	3.000
250/500	4.277

UMP Limit	Factor
No Cov	0.000
25	1.000
50	1.091
100	1.173

Extra Med	
PIP Limit	Factor
No Cov	0.000
Statutory	1.000

RNT Limit	Factor
No Cov	0.000
$20 Day	1.000
$30 Day	1.333
$40 Day	1.667
$50 Day	2.000

TOW Limit	Factor
No Cov	0.000
$50	1.000
$75	1.333
$100	1.667
$125	2.000

SEQ Limit		Factor
No Cov	No Cov	0.000
1	500	1.000
501	1000	1.500
1001	1500	2.000
1501	2000	2.500
2001	2500	3.000
2501	3000	3.500
3001	3500	4.000
3501	4000	4.500
4001	4500	5.000
4501	5000	5.500

Acc Death	
PIP Limit	Factor
No Cov	0.000
5000	1.000

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CMP Ded	Factor
No Cov	0.000
250	1.337
500	1.000
1000	0.775

COL Ded	Factor
No Cov	0.000
250	1.121
500	1.000
1000	0.794

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Description	Code	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
Liability Only	LO	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
Full Coverage	FC	1.070	1.070	1.070	1.070	1.070	1.000	1.000	1.000
Liability & Comp	LC	1.000	1.000	1.000	1.000	1.000	1.000	1.250	0.000

LO - Vehicle has BI/PD but no CMP or COL
FC - Vehicle has BI/PD and CMP and COL
LC - Vehicle has BI/PD and CMP, but no COL

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MultiCar	Paid-In-Full	Home Owner	Market	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	N	N	M1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	N	N	M2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	N	N	M3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	N	N	M4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	N	N	M5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	N	Y	M1	0.061	0.061	0.049	0.049	0.049	0.019	0.071	0.071
N	N	Y	M2	0.073	0.073	0.049	0.049	0.049	0.039	0.083	0.083
N	N	Y	M3	0.085	0.085	0.049	0.049	0.049	0.058	0.094	0.094
N	N	Y	M4	0.097	0.097	0.049	0.049	0.049	0.078	0.106	0.106
N	N	Y	M5	0.109	0.109	0.049	0.049	0.049	0.097	0.117	0.117
N	Y	N	M1	0.069	0.069	0.073	0.073	0.073	0.033	0.060	0.063
N	Y	N	M2	0.092	0.092	0.100	0.100	0.100	0.067	0.060	0.066
N	Y	N	M3	0.117	0.117	0.129	0.129	0.129	0.100	0.060	0.069
N	Y	N	M4	0.141	0.141	0.156	0.156	0.156	0.134	0.060	0.071
N	Y	N	M5	0.165	0.165	0.184	0.184	0.184	0.167	0.060	0.074
N	Y	Y	M1	0.168	0.168	0.160	0.160	0.160	0.118	0.145	0.148
N	Y	Y	M2	0.198	0.198	0.185	0.185	0.185	0.166	0.156	0.161
N	Y	Y	M3	0.231	0.231	0.211	0.211	0.211	0.211	0.166	0.173
N	Y	Y	M4	0.262	0.262	0.236	0.236	0.236	0.257	0.176	0.186
N	Y	Y	M5	0.291	0.291	0.262	0.262	0.262	0.300	0.187	0.199
Y	N	N	M1	0.321	0.321	0.321	0.321	0.321	0.337	0.284	0.357
Y	N	N	M2	0.321	0.321	0.321	0.321	0.321	0.337	0.284	0.357
Y	N	N	M3	0.321	0.321	0.321	0.321	0.321	0.337	0.284	0.357
Y	N	N	M4	0.321	0.321	0.321	0.321	0.321	0.337	0.284	0.357
Y	N	N	M5	0.321	0.321	0.321	0.321	0.321	0.337	0.284	0.357
Y	N	Y	M1	0.355	0.355	0.355	0.355	0.355	0.337	0.309	0.379
Y	N	Y	M2	0.355	0.355	0.355	0.355	0.355	0.337	0.309	0.379
Y	N	Y	M3	0.355	0.355	0.355	0.355	0.355	0.337	0.309	0.379
Y	N	Y	M4	0.355	0.355	0.355	0.355	0.355	0.337	0.309	0.379
Y	N	Y	M5	0.355	0.355	0.355	0.355	0.355	0.337	0.309	0.379
Y	Y	N	M1	0.412	0.412	0.414	0.414	0.414	0.403	0.357	0.424
Y	Y	N	M2	0.427	0.427	0.432	0.432	0.432	0.424	0.357	0.425
Y	Y	N	M3	0.443	0.443	0.449	0.449	0.449	0.444	0.357	0.427
Y	Y	N	M4	0.457	0.457	0.467	0.467	0.467	0.465	0.357	0.429
Y	Y	N	M5	0.473	0.473	0.484	0.484	0.484	0.486	0.357	0.431
Y	Y	Y	M1	0.443	0.443	0.443	0.443	0.443	0.409	0.397	0.461
Y	Y	Y	M2	0.463	0.463	0.460	0.460	0.460	0.442	0.404	0.469
Y	Y	Y	M3	0.486	0.486	0.477	0.477	0.477	0.473	0.411	0.477
Y	Y	Y	M4	0.506	0.506	0.493	0.493	0.493	0.503	0.419	0.484
Y	Y	Y	M5	0.527	0.527	0.510	0.510	0.510	0.532	0.426	0.493

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Policy Discounts

Advanced Quote	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010

Farm Bureau	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.050	0.050	0.050	0.050	0.050	0.050	0.100	0.100

Standard Carrier	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.026	0.026	0.026	0.026	0.026	0.035	0.000	0.000

Renewal	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y (Market M1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y (Market M2)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y (Market M3)	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
Y (Market M4)	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
Y (Market M5)	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075

EFT / Paperless	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N / N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N / Y	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
Y / N	0.052	0.052	0.052	0.052	0.052	0.035	0.098	0.098
Y / Y	0.077	0.077	0.077	0.077	0.077	0.060	0.123	0.123

Vehicle Discounts

Anti-Theft	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A
Y	N/A	N/A	N/A	N/A	N/A	N/A	0.100	N/A

Driver Discounts

Senior Driver	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050

Good Student	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050

Other Discounts

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Policy Surcharges

Payment Plan	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.095	0.095	0.095	0.095	0.095	0.000	0.091	0.091

SR-22	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	0.000	0.000	0.000	0.000	0.000	0.035	0.000	0.000

Ineligible Risk	BI	PD	UMB	UDB	UMP	PIP	CMP	COL
N	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Y	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Term	BI	PD	UMB	UDB	UMP	PIP	CMP	COL	RNT	TOW	SEQ	ERA
6 Month	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12 Month	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

Term

Current
Rule Number: **P 01**
Rule Description: **Binding Authority**

1) Agents properly licensed by the Alfa Insurance Group have immediate binding authority in accordance with the Producer Agreement and the rules contained in this manual.
2) Applications must be completed via our Real Time Rating system. Policies that are not uploaded will not be accepted and will be returned unbound. The agent is required to obtain all necessary signatures and store them for compliance and audit purposes for the time periods required by the Alfa Insurance Group.
3) Coverage on applications, endorsements, cancellations, and reinstatements will be bound as of the date and time that the application is uploaded. However, no coverage is bound until the agent has received the required down payment. The down payment must be submitted with the application.
4) Binding authority for physical damage coverage is suspended during a tornado, hurricane, flood, hail or winter storm watch or warning. During the watch or warning, an agent may not bind any new risk for physical damage, lower the deductible, or add physical damage to any existing liability policy. For 48 hours after the watch or warning is lifted, the agent must personally inspect every proposed risk to ensure that no loss has taken place. The agent should note on the application that the inspection was made.
5) Car dealership business is acceptable only when personally produced by a licensed producer who is a principal or employee of the agency. Unlicensed dealership personnel may not produce business (this includes quoting, representing coverages, filling out an application, or collecting money).

Proposed
Rule Number: **P 01**
Rule Description: **Reserved for future use**

Reserved for future use.

Current
Rule Number: **C 01**
Rule Description: **Liability Bodily Injury/Property Damage (BI/PD)**

1) Limits must be the same on each vehicle of a multi-car risk.
2) Available limits:
   a) 25/50/25
   b) 50/100/25
   c) 50/100/50
   d) 100/300/50
   e) 100/300/100
3) 100/300/50 and 100/300/100 Underwriting Rules:
   a) To be eligible for 100/300/50 or 100/300/100 limits, the risk must qualify under all of the following rules:
      i) Drivers age 21 and older may have no more than 5 points during the prior 36-month period.
      ii) Drivers age 20 and younger must be free of at-fault accidents and violations (0 points) during the prior 36-month period.
      iii) The named insured must be 25 years of age or older.

Proposed
Rule Number: **C 01**
Rule Description: **Liability Bodily Injury/Property Damage (BI/PD)**

1) Limits must be the same on each vehicle of a multi-car risk.
2) Available limits:
   a) 25/50/25
   b) 50/100/25
   c) 50/100/50
   d) 100/300/50
   e) 100/300/100
   f) **250/500/100**
3) 100/300/50, 100/300/100 **and 250/500/100** Underwriting Rules:
   a) To be eligible for 100/300/50, 100/300/100 **or 250/500/100** limits, the risk must qualify under all of the following rules:

i) **The primary named insured must be 21 years of age or older.**
ii) **Any driver may have no more than 5 points during the prior 36 month period.**
iii) **A retention score of 154.46 or higher is required.**
iv) **The down payment must be greater than one month down with direct bill (a one month down EFT pay plan is allowed).**

b) **Additional 250/500 Underwriting Rule:**
   i) **Must have prior insurance with 0 days lapse in coverage.**

Current
Rule Number: **C 06**
Rule Description: **Comprehensive**

1) Comprehensive may not be written alone. It is available only when BI/PD has been purchased.
2) Available deductibles are:
   a) $250
   b) $500
   c) $1000

Deductible chosen must be the same for Comprehensive and Collision.

Proposed
Rule Number: **C 06**
Rule Description: **Comprehensive**

1) Comprehensive may not be written alone. It is available only when BI/PD has been purchased.
2) Available deductibles are:
   a) $250
   b) $500
   c) $1000

Comprehensive and Collision deductibles may vary, but the Comprehensive deductible cannot exceed the Collision deductible.

Current
Rule Number: **C 07**
Rule Description: **Collision**

1) Collision may not be written alone. It is available only when BI/PD and Comprehensive has been purchased.
2) Available deductibles are:
   a) $250
   b) $500
   c) $1000

Deductible chosen must be the same for Comprehensive and Collision.

Proposed
Rule Number: **C 07**
Rule Description: **Collision**

1) Collision may not be written alone. It is available only when BI/PD and Comprehensive has been purchased.
2) Available deductibles are:
   a) $250
   b) $500
   c) $1000

Comprehensive and Collision deductibles may vary, but the Comprehensive deductible cannot exceed the Collision deductible.

Current
Rule Number: **C 11**
Rule Description: **Emergency Roadside Assistance**

Not previously offered.

Proposed
Rule Number: **C 11**
Rule Description: **Emergency Roadside Assistance**

Emergency Roadside Assistance is available for all policies. The available limit is $50 per occurrence (subject to a limit of five disablements during a 12-month consecutive period).

Current
Rule Number: **UR 02**
Rule Description: **Prior Approval**

1) Prior approval from an underwriter is required before binding coverage on the following risks:
   a) Drivers over age 70. A medical certification must be submitted.
   b) Drivers who are physically or medically impaired, for example, epileptics and heart patients or drivers who require special equipment. A medical certification must be submitted.

Proposed
Rule Number: **UR 02**
Rule Description: **Prior Approval**

1) Prior approval from an underwriter is required before binding coverage on the following risks:
   a) Drivers over age 70. A medical certification must be submitted **or a miscellaneous surcharge will be applied**.
   b) Drivers who are physically or medically impaired, for example, epileptics and heart patients or drivers who require special equipment. A medical certification must be submitted **or a miscellaneous surcharge will be applied**.

Current
Rule Number: **UR 05**
Rule Description: **VIN (Vehicle ID Number)**

1) Please verify the VIN against the registration or by physically inspecting the VIN plate in the vehicle. If the VIN on the application is missing, incomplete, or incorrect, it may result in a delay in processing, incorrect rating, or cancellation for unacceptability.

Proposed
Rule Number: **UR 05**
Rule Description: **VIN (Vehicle ID Number)**

1) Please verify the VIN against the registration or by physically inspecting the VIN plate in the vehicle. If the VIN on the application is missing, incomplete, or incorrect, it may result in a delay in processing, incorrect rating, **a miscellaneous surcharge** or cancellation for unacceptability.

Current
Rule Number: **UR 07**
Rule Description: **Driver Information**

1) All members of the household who are of eligible driving or permit age must be listed (whether they drive or not).
2) **Driver Class Rules and Procedures** - Report ALL regular and frequent vehicle operators and all persons fifteen (15) years old and older living in the insured's household, whether they are licensed or not. All licensed individuals age fifteen (15) and older must be considered in the rating of the policy or excluded from the policy.
3) **Driver/Vehicle Assignment** - A Developed Household Factor is calculated by averaging the rating factors for all drivers up to the number of vehicles on the policy. If there are more drivers than vehicles, the drivers with the highest Bodily Injury Liability factors will be included in the household average up to the number of vehicles on the policy. If there are more vehicles than drivers, the Developed Household Factor will be assigned to all vehicles.
4) **Driver Marital Status**
   a) **Single**- an operator who is not married, or is legally separated.

b) **Married**- an operator who is living with a spouse and meets the local statutory definition of married. Married status also includes any current customer who becomes widowed and maintains continuous coverage. The inability of a married person to live with their spouse because of military service does not deny them the married classification. The spouse must be listed under "Drivers" section to qualify for the married rate. An explanation is required if he or she is not licensed.

5) **Age -** Age is determined by birthday. However, if a driver's birthday falls within thirty (30) days of the term effective date, we will rate on the new age.
6) **Regular and Frequent Driver** - A regular and frequent operator is an operator who drives or anticipates driving a listed vehicle either 52 days or more in a calendar year or an average of one (1) day a week or more during the policy period. Failure to report all regular and frequent operators to the Company may constitute material misrepresentation of risk resulting in denial of coverage.
7) **License Status**
   a) **Learner's Permits** – Learner's permits, temporary licenses, or interim licenses are acceptable, but they are subject to verification that they have been converted to regular driver's licenses. If not converted, they are subject to cancellation.
   b) **Foreign Licenses** – Foreign or international licenses are acceptable.
   c) **Revoked Licenses** – Drivers with permanently revoked licenses are unacceptable.
   d) **Suspended Licenses** – Drivers with suspended licenses are unacceptable, unless seeking to regain their license through a financial responsibility filing. If an MVR is unobtainable, a surcharge will apply.

Out of state licenses – Drivers with a license from New York, New Jersey, Massachusetts, Michigan, or Hawaii are unacceptable.

Proposed

Rule Number: **UR 07**
Rule Description: **Driver Information**

1) All members of the household who are of eligible driving or permit age must be listed (whether they drive or not).
2) **Driver Class Rules and Procedures** - Report ALL regular and frequent vehicle operators and all persons fifteen (15) years old and older living in the insured's household, whether they are licensed or not. All licensed individuals age fifteen (15) and older must be considered in the rating of the policy or excluded from the policy.
3) **Driver/Vehicle Assignment** - A Developed Household Factor is calculated by averaging the rating factors for all drivers up to the number of vehicles on the policy. If there are more drivers than vehicles, the drivers with the highest Bodily Injury Liability factors will be included in the household average up to the number of vehicles on the policy. If there are more vehicles than drivers, the Developed Household Factor will be assigned to all vehicles.
4) **Driver Marital Status**
   a) **Single**- an operator who is not married, or is legally separated.
   b) **Married**- an operator who is living with a spouse and meets the local statutory definition of married. Married status also includes any current customer who becomes widowed and maintains continuous coverage. The inability of a married person to live with their spouse because of military service does not deny them the married classification. The spouse must be listed under "Drivers" section to qualify for the married rate. An explanation is required if he or she is not licensed.
5) **Age -** Age is determined by birthday. However, if a driver's birthday falls within thirty (30) days of the term effective date, we will rate on the new age. **However, if a policy renews late, we will use the age of the driver as of the effective date of the late renewal.**
6) **Regular and Frequent Driver** - A regular and frequent operator is an operator who drives or anticipates driving a listed vehicle either 52 days or more in a calendar year or an average of one (1) day a week or more during the policy period. Failure to report all regular and frequent operators to the Company may constitute material misrepresentation of risk resulting in denial of coverage.
7) **License Status**
   a) **Learner's Permits** – Learner's permits, temporary licenses, or interim licenses are acceptable, but they are subject to verification that they have been converted to regular driver's licenses. If not converted, they are subject to cancellation.
   b) **Foreign Licenses** – Foreign or international licenses are acceptable, but they will be subject to a surcharge.
   c) **Revoked Licenses** – Drivers with permanently revoked licenses are unacceptable.
   d) **Suspended Licenses** – Drivers with suspended license are **acceptable, but they will be subject to a miscellaneous surcharge.**

Out of state licenses – Drivers with a license from **New York, Massachusetts or Michigan** are unacceptable.

Current
Rule Number: **RI 04**
Rule Description: **Convictions, Accidents, and Point Charges**

1) **Driving Record**
   a) All violations and accidents (regardless of fault) occurring within the 35 months prior to the effective date of the policy must be disclosed.
   b) Use the occurrence date, not the conviction date to determine if the accident or violation falls within the chargeable period.
   c) Violations and accidents arising out of a same day, same location occurrence are charged using the highest rated violation or accident.
   d) Only charged accidents or violations from a single occurrence are considered when determining whether an incident is a first or additional occurrence.
   e) Chargeable and non chargeable accidents and violations that occurred while the driver was operating a private passenger auto, commercial vehicle, motorcycle, or recreational vehicle (motor homes, boats, etc) are applied to personal auto policy ratings.
   f) Alfa Specialty uses motor vehicle reports to verify accidents and violations.
   g) Alfa Specialty attempts to match violations listed on the application to those discovered on the MVR report. Should the insured be charged twice for the same violation contact customer service so the duplication can be resolved.
2) **Driving Record Charges**
   a) Speeding- All speeding violations
   b) Minor violations- All moving violations not otherwise listed (including seat belts and child restraint violations)
   c) Major violations
      i) Felony involving a motor vehicle
      ii) Homicide, assaults, or manslaughter
      iii) Racing, speed contest, or exhibition
      iv) Leaving or failure to stop at the scene of an accidents. Hit and run.
      v) Fleeing or eluding Police
      vi) Careless/Reckless driving
   d) Alcohol/Drugs
      i) Any alcohol or drug-related violation
      ii) Refusal of chemical test
   e) Clean DUI – A single alcohol violation where there are no other violations or accidents of any type and the driver is twenty-five (25) or older. If at any point the driver does not qualify under these rules, it will be rated under the "Alcohol/Drugs" point type.
   f) At-Fault-Accidents- All accidents are considered at-fault unless proof otherwise is submitted by:
      i) A police report
      ii) Proof of another company's payment
      iii) A CLUE or ISO A+ report
      iv) A letter from prior company
   g) No U.S. driving experience:
      i) No MVR
      ii) Unobtainable or invalid MVR
   h) Foreign/International License-Drivers who have a valid foreign or international driver's license without a valid U.S. driver's license.

Violation	First	Each Additional
Speeding	2	1
Minor Violations	2	2
Major Violations	4	4
Alcohol/Drugs	2	4
Clean DUI	1	N/A
At-Fault Accidents	3	3
Unobtainable MVR	4	N/A
Foreign / International License	2	N/A

Proposed
Rule Number: **RI 04**
Rule Description: **Convictions, Accidents, and Point Charges**

1) **Driving Record**
   a) All violations and accidents (regardless of fault) occurring within the 35 months prior to the effective date of the policy must be disclosed.
   b) Use the occurrence date, not the conviction date to determine if the accident or violation falls within the chargeable period.
   c) Violations and accidents arising out of a same day, same location occurrence are charged using the highest rated violation or accident.
   d) Only charged accidents or violations from a single occurrence are considered when determining whether an incident is a first or additional occurrence.
   e) Chargeable and non chargeable accidents and violations that occurred while the driver was operating a private passenger auto, commercial vehicle, motorcycle, or recreational vehicle (motor homes, boats, etc) are applied to personal auto policy ratings.
   f) Alfa Specialty uses motor vehicle reports to verify accidents and violations.
   g) Alfa Specialty attempts to match violations listed on the application to those discovered on the MVR report. Should the insured be charged twice for the same violation contact customer service so the duplication can be resolved.
2) **Driving Record Charges**
   a) Speeding- All speeding violations
   b) Minor violations- All moving violations not otherwise listed (including seat belts and child restraint violations)
   c) Major violations
      i) Felony involving a motor vehicle
      ii) Homicide, assaults, or manslaughter
      iii) Racing, speed contest, or exhibition
      iv) Leaving or failure to stop at the scene of an accidents. Hit and run.
      v) Fleeing or eluding Police
      vi) Careless/Reckless driving
   d) Alcohol/Drugs
      i) Any alcohol or drug-related violation
      ii) Refusal of chemical test
   e) Clean DUI – A single alcohol violation where there are no other violations or accidents of any type and the driver is twenty-five (25) or older. If at any point the driver does not qualify under these rules, it will be rated under the "Alcohol/Drugs" point type.
   f) At-Fault-Accidents- All accidents are considered at-fault unless proof otherwise is submitted by:
      i) A police report
      ii) Proof of another company's payment
      iii) A CLUE or ISO A+ report
      iv) A letter from prior company
   g) **Miscellaneous**:
      i) No MVR / unobtainable or invalid MVR
      ii) Invalid VIN (1981 and newer model years)
      iii) Missing medical certificates
      iv) Invalid license status
   h) Foreign/International License-Drivers who have a valid foreign or international driver's license without a valid U.S. driver's license.

Violation	First	Each Additional
Speeding	2	1
Minor Violations	2	2
Major Violations	4	4
Alcohol/Drugs	2	4
Clean DUI	1	N/A
At-Fault Accidents	3	3
Miscellaneous	4	N/A
Foreign / International License	**1**	N/A

Current
Rule Number: **RI 10**
Rule Description: **Retention Scoring**

No previous rule.

Proposed
Rule Number: **RI 10**
Rule Description: **Retention Scoring**

A retention score will be calculated based on various rating elements. This score will be calculated at new business and remain for the life of the policy, however, the originally calculated score is subject to change if discount proof is not received within the statutory underwriting period.

Current
Rule Number: **B 06**
Rule Description: **Fees**

1) All fees are fully earned at the time they are charged.

Fee	Amt	Description
Policy Fee	$30 6-month $60 annual	Applied to each new, rewritten and renewal policy.
Reinstatement	$10	Applied when coverage is reinstated following a cancellation or lapse for the current term policy.
NSF	$20	Applied each time the bank returns a payment check.
Non EFT Installment	$8	Applied to each premium payment, including down payment, installment billing, renewal billing and payment to pay in full.
EFT Installment	$3	Applied to each installment payment made via Electronic Funds Transfer (EFT)

Proposed
Rule Number: **B 06**
Rule Description: **Fees**

1) All fees are fully earned at the time they are charged.

Fee	Amt	Description
Policy Fee	$30 6-month $60 annual	Applied to each new, rewritten and renewal policy.
Reinstatement	**$8**	Applied when coverage is reinstated following a cancellation or lapse for the current term policy.
SR-22	**$15**	**Applied to each new, renewal or rewritten policy for each driver filing.**
NSF	$20	Applied each time the bank returns a payment check.
Non EFT Installment	$8	Applied to each premium payment, including down payment, installment billing, renewal billing and payment to pay in full.
EFT Installment	$3	Applied to each installment payment made via Electronic Funds Transfer (EFT)

Current
Rule Number: **RI 05**
Rule Description: **Discounts**

1) Renewal
   a) The policy must have been in force with the Alfa Insurance Group with no lapses, for at least 6 months preceding renewal date. Does not apply if the policy has a Transfer Discount. Applies to all vehicles on the policy.
2) Multi-Car
   a) The policy must insure more than one vehicle. Applies to all vehicles on the policy.
3) Homeowner
   a) The named insured must own a house, condominium, or mobile home. Vacation, commercial, or investment properties do not qualify. Renters do not qualify.
   b) A copy of the deed, homeowner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal, or other document showing home ownership must accompany the application.
4) Paid in Full
   a) The full premium must be paid in full on or before the effective date. Applies to all vehicles on the policy.
5) EFT Discount
   a) An EFT discount applies if an insured uses electronic funds transfer as a payment method. If the insured removes EFT the discount is no longer available.
6) Standard Carrier Discount
   a) Applies to insureds that had prior insurance with a standard carrier (an insurance provider with an underwriting standard that excludes high risk drivers). This information is obtained from the ChoicePoint Current Carrier database (see Prior Insurance Validation section).
7) Anti-Theft
   a) A discount applies to Comprehensive coverage on vehicles equipped with a recovery device. The discount only applies to vehicles with homing devices as well as tracking systems such as GM OnStar system. The tracking system must automatically contact a response center where the process of vehicle recovery begins. The discount does not include alarms that do not have contact with a center for vehicle tracking. Documentation of alarm description and installation must be provided with the application for the discount to apply. Acceptable proof of alarm description and installation includes purchase receipts, work orders or new vehicle equipment lists
8) Advanced Quote
   a) Applies if a new business quote is initiated by the named insured at least 7 days but not more than 30 days prior to the policy effective date and the prior policy had no more than 30 days lapse in coverage. The named insured must be 19 years old or older.
9) Senior Operator
   a) Drivers must be 55 years old or older and have completed a motor vehicle accident prevention course approved by the DMV, provide course certificate dated within the most recent thirty-six (36) month period and remain violation/accident free. Discount applies for thirty-six (36) months following course completion.
10) Good Student
    a) The driver must be a full-time student, under age 25, with at least a B (3.0) average. A copy of the current report card must be submitted each semester to verify the discount.
11) Farm Bureau Membership
    a) This discount applies when a policy is written through a Arkansas Farm Bureau agency and the named insured maintains an active Arkansas Farm Bureau membership.

Proposed
Rule Number: **RI 05**
Rule Description: **Discounts**

1) Renewal
   a) The policy must have been in force with the Alfa Insurance Group with no lapses, for at least 6 months preceding renewal date. Does not apply if the policy has a Transfer Discount. Applies to all vehicles on the policy.
2) Multi-Car
   a) The policy must insure more than one vehicle. Applies to all vehicles on the policy.
3) Homeowner
   a) The named insured must own a house, condominium, or mobile home. Vacation, commercial, or investment properties do not qualify. Renters do not qualify.
   b) A copy of the deed, homeowner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal, or other document showing home ownership must accompany the application.
4) Paid in Full
   a) The full premium must be paid in full on or before the effective date. Applies to all vehicles on the policy.
5) EFT Discount
   a) An EFT discount applies if an insured uses electronic funds transfer as a payment method. If the insured removes EFT the discount is no longer available.
6) Standard Carrier Discount
   a) Applies to insureds that had prior insurance with a standard carrier (an insurance provider with an underwriting standard that excludes high risk drivers). This information is obtained from the ChoicePoint Current Carrier database (see Prior Insurance Validation section).
7) Anti-Theft
   a) A discount applies to Comprehensive coverage on vehicles equipped with a recovery device. The discount only applies to vehicles with homing devices as well as tracking systems such as GM OnStar system. The tracking system must automatically contact a response center where the process of vehicle recovery begins. The discount does not include alarms that do not have contact with a center for vehicle tracking. Documentation of alarm description and installation must be provided with the application for the discount to apply. Acceptable proof of alarm description and installation includes purchase receipts, work orders or new vehicle equipment lists
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   a) Applies if a new business quote is initiated by the named insured at least 7 days but not more than 30 days prior to the policy effective date and the prior policy had no more than 30 days lapse in coverage. The named insured must be 19 years old or older.
9) Senior Operator
   a) Drivers must be 55 years old or older and have completed a motor vehicle accident prevention course approved by the DMV, provide course certificate dated within the most recent thirty-six (36) month period and remain violation/accident free. Discount applies for thirty-six (36) months following course completion.
10) Good Student
    a) The driver must be a full-time student, under age 25, with at least a B (3.0) average. A copy of the current report card must be submitted each semester to verify the discount.
11) Farm Bureau Membership
    a) This discount applies when a policy is written through a Arkansas Farm Bureau agency and the named insured maintains an active Arkansas Farm Bureau membership.
12) Paperless
    a) A paperless discount applies if an insured agrees to receive policy documents from the company electronically. If the insured agrees to discontinue receiving electronic policy documents from the company, the discount will no longer apply.

Current

Rule Number: **P 04**
Rule Description: **Endorsement Procedures**

1) Endorsements can be processed through our web based rating system.
2) An endorsement to add a newly acquired auto to a policy must be completed within 30 days of purchase. If we are notified within 30 days, coverage will begin from the date the vehicle was acquired. If we are not notified within 30 days, coverage will begin at 12:01 a.m. on the day after the postmark date. An endorsement to replace a vehicle must be completed within 30 days of purchase of the replacement vehicle. If additional coverage is requested, The Alfa Insurance Group must be notified within 30 days.
3) Endorsements for the following will be effective at 12:01 a.m. on the day after the request:
   a) Adding physical damage to a vehicle that currently carries liability only; additionally, we require four (4) photos of the vehicle (one from each corner).
   b) Adding Rental Reimbursement, Towing & Labor or Additional Equipment; or
   c) Reducing a physical damage deductible.
4) A policy may not be endorsed mid-term for changes in:
   a) Named insured (policy assignment)**except to a surviving spouse**;
   b) Producer of record;
   c) Driver age, experience, or points;
   d) Payment plan;
   e) Policy term; or
   f) Discounts
5) Any change that affects premium will be calculated at rates that were in effect on the term effective date. The premium will be pro-rated. We will bill for any additional premium due. If a change results in additional premium, however, a cancellation notice is likely to generate unless a portion of the increase is submitted with the change request. We recommend submitting 50% of the premium difference at the time of the endorsement.

Proposed

Rule Number: **P 04**
Rule Description: **Endorsement Procedures**

1) Endorsements can be processed through our web based rating system.
2) An endorsement to add a newly acquired auto to a policy must be completed within 30 days of purchase. If we are notified within 30 days, coverage will begin from the date the vehicle was acquired. If we are not notified within 30 days, coverage will begin at 12:01 a.m. on the day after the postmark date. An endorsement to replace a vehicle must be completed within 30 days of purchase of the replacement vehicle. If additional coverage is requested, The Alfa Insurance Group must be notified within 30 days.
3) Endorsements for the following will be effective at 12:01 a.m. on the day after the request:
   a) Adding physical damage to a vehicle that currently carries liability only; additionally, we require four (4) photos of the vehicle (one from each corner).
   b) Adding Rental Reimbursement, Towing & Labor or Additional Equipment; or
   c) Reducing a physical damage deductible.
4) A policy may not be endorsed mid-term for changes in:
   a) Named insured (policy assignment);
   b) Producer of record;
   c) Driver age, experience, or points;
   d) Payment plan;
   e) Policy term; or
   f) Discounts
5) Any change that affects premium will be calculated at rates that were in effect on the term effective date. The premium will be pro-rated. We will bill for any additional premium due. If a change results in additional premium, however, a cancellation notice is likely to generate unless a portion of the increase is submitted with the change request. We recommend submitting 50% of the premium difference at the time of the endorsement.

Current
Rule Number: **UAR 02**
Rule Description: **Unacceptable Drivers**

1) Drivers under age 14 (except those with a valid license or permit).
2) Drivers resident in the state less than ten (10) months per year (including migratory risks, transients, and seasonal workers).
3) Military risks stationed outside the state of Arkansas.
4) Students attending school in another state.
5) **Drivers without a valid license (except those actively seeking to regain their license).**
6) Entertainers, celebrities, athletes, or any other well-known persons.(EXCEPTION we will not cancel or non-renew an inforce policy solely because an insured is an elected official)
7) Employees or their family members of The Alfa Insurance Group.

Proposed
Rule Number: **UAR 02**
Rule Description: **Unacceptable Drivers**

1) Drivers under age 14 (except those with a valid license or permit).
2) Drivers resident in the state less than ten (10) months per year (including migratory risks, transients, and seasonal workers).
3) Military risks stationed outside the state of Arkansas.
4) Students attending school in another state.
5) Entertainers, celebrities, athletes, or any other well-known persons.(EXCEPTION we will not cancel or non-renew an inforce policy solely because an insured is an elected official)
6) Employees or their family members of The Alfa Insurance Group.

Current
Rule Number: ***G 02***
Rule Description: ***Financial Responsibility Filings***

1) Alfa Specialty does not issue SR-22 filings for the state of Arkansas.

Proposed
Rule Number: ***G 02***
Rule Description: ***Financial Responsibility Filings***

1) Alfa Specialty does not issue SR-22 filings for the state of Arkansas, **but will issue SR-22s for other states Alfa is licensed to write business.**
2) **You have the authority to issue SR-22s in your office.**
3) **There is a $15 fee for each filing. No additional points are charged for filings.**
4) **The name on the filing must appear exactly as it reads on the driver's license.**
5) **Liability limits must meet the statutory limits for the state filed.**
6) **Drivers with an SR-22 may not have an Unverifiable Driving Record.**

Current
Rule Number: ***B 03***
Rule Description: ***Return Premiums***

1) Return premiums will be applied to any unpaid balance. Remaining return premiums will be mailed to the named insured at the address in the Declarations. Premium adjustments of less than $10.00 will be waived unless requested in writing by the insured.

Proposed
Rule Number: ***B 03***
Rule Description: ***Return Premiums***

1) Return premiums will be applied to any unpaid balance. Remaining return premiums will be mailed to the named insured at the address in the Declarations. Premium adjustments of less than **$5.00** will be waived unless requested in writing by the insured.

Current
Rule Number: ***RI 09***
Rule Description: ***Surcharges***

1) Unless otherwise noted, all surcharges apply to all coverages.
   a) Pay Plan Surcharge – Applies to Non-EFT new business with one month or less down payment options.
   b) Ineligible Risk Surcharge - Applies to a policy that becomes ineligible after the first 60 days due to a policy change.

Proposed
Rule Number: ***RI 09***
Rule Description: ***Surcharges***

1) Unless otherwise noted, all surcharges apply to all coverages.
   a) Pay Plan Surcharge – Applies to Non-EFT new business with one month or less down payment options.
   b) Ineligible Risk Surcharge - Applies to a policy that becomes ineligible after the first 60 days due to a policy change.
   c) **SR-22 Surcharge – Applies to the policy if any driver requires an SR-22 filing.**

Alfa Specialty Insurance Corp – Arkansas Private Passenger Auto Rules

Rule Number: **G 00**
Rule Description: **Table of Private Passenger Auto Rules**

Rule Class Description	Rule Number		
General Information	G	01	Commissions
	G	02	Financial Responsibility Filings
	G	03	Non Owner Policy
	G	04	Named Driver Exclusion
	G	05	Brokering or Sub-brokering
	G	06	Material Misrepresentation
Procedures	P	01	Reserved for future use
	P	02	Uprate Procedures
	P	03	Cancellation Procedures
	P	04	Endorsement Procedures
Coverages	C	01	Liability Bodily Injury/Property Damage (BI/PD)
	C	02	Uninsured Motorists Bodily Injury (UMBI)
	C	03	Underinsured Motorists Bodily Injury (UIMBI)
	C	04	Uninsured Motorists Property Damage (UMPD)
	C	05	Personal Injury Protection (PIP)
	C	06	Comprehensive
	C	07	Collision
	C	08	Rental Reimbursement
	C	09	Towing & Labor
	C	10	Additional Equipment
	C	11	Emergency Roadside Assistance
Underwriting Rules	UR	01	General
	UR	02	Prior Approval
	UR	03	Policy Terms
	UR	04	Vehicles Insured
	UR	05	VIN (Vehicle ID Number)
	UR	06	Physical Damage Inspection
	UR	07	Driver Information
	UR	08	Out-of-State Risks
	UR	09	Military Risks
	UR	10	Students
	UR	11	Vehicle Usage
	UR	12	Discount Documentation
Unacceptable Risks	UAR	01	Unacceptable Policies
	UAR	02	Unacceptable Drivers
	UAR	03	Unacceptable Vehicles
	UAR	04	Unacceptable for Physical Damage

Alfa Specialty Insurance Corp - Private Passenger Auto Rules

Rule Number: **G 00**
Rule Description: **Table of Private Passenger Auto Rules (continued)**

Rule Class Description	**Rule Number**		
Rating Information	RI	01	Territory/Zip Code
	RI	02	Model Year
	RI	03	Symbols
	RI	04	Convictions, Accidents, and Point Charges
	RI	05	Discounts
	RI	06	Prior Insurance
	RI	07	Market Determination
	RI	08	Active Re-Marketing
	RI	09	Surcharges
	RI	10	Retention Scoring
Billing, Renewals, & Fees	B	01	Installment Billing Plans
	B	02	Renewal Offers
	B	03	Return Premiums
	B	04	Reinstatements/Rewrites
	B	05	Returned Checks
	B	06	Fees
	B	07	Third Party Checks

Rule Number: **G 01**
Rule Description: **Commissions**

1) Ultra: Commission is 15% new and 12.5% for renewal.

Rule Number: **G 02**
Rule Description: **Financial Responsibility Filings**

1) Alfa Specialty does not issue SR-22 filings for the state of Arkansas, but will issue SR-22s for other states Alfa is licensed to write business.
2) You have the authority to issue SR-22s in your office.
3) There is a $15 fee for each filing. No additional points are charged for filings.
4) The name on the filing must appear exactly as it reads on the driver's license.
5) Liability limits must meet the statutory limits for the state filed.
6) Drivers with an SR-22 may not have an Unverifiable Driving Record.

Rule Number: **G 03**
Rule Description: **Non Owner Policy**

1) Under this option the named driver has Bodily Injury and Property Damage Liability protection for the use of non-owned vehicles only. UM/UIM BI and PIP coverages may be purchased upon request. UMPD, Physical Damage coverages and/or business or artisan usage are not available on non-owner policies.
2) Only one driver may be insured on a non-owner policy. There is no coverage for a spouse, family member, household member, or any other person; nor is there coverage for any auto owned by the insured, a spouse, a family member, or a household member. In order to receive the marital status rate, complete spousal information is required (name, date of birth, and driver's license/social security number) – List in Additional Information Section on application.
3) If the insured's exposure situation changes and a vehicle is purchased and submitted via an endorsement change to the policy, the Non-owner policy will be changed to a Personal Auto policy. At this time, any other household members will be verified.
4) A discount may be associated with this type of policy. See discount rules for specific information.

Rule Number: **G 04**
Rule Description: **Named Driver Exclusion**

1) Endorsements excluding coverage while a named individual or several individuals are operating an insured motor vehicle are permitted.
   a) **NEW BUSINESS**: The named insured must sign the application excluding the specifically named operator(s) from coverage and complete and sign and date the Driver(s) Exclusion Form. This exclusion will apply to the current policy term and all renewals and may only be superseded by a written endorsement request to add the excluded person(s) to the policy as a driver.
   b) **IN-FORCE POLICIES**: To exclude specific individuals during the policy term, submit the current edition of the Driver Exclusion Form, properly completed, showing the effective date of the change and observing proper binding rules. An amended declaration page will be issued. The endorsement will only be superseded by a written endorsement request to add the excluded person(s) to the policy as a driver.
2) Two policies in one household are not acceptable.

Rule Number: **G 05**
Rule Description: **Brokering or Sub-brokering**

1) You may not broker or sub-broker business from other producers. Do not give ID cards or underwriting materials to other producers, and do not accept application from them for risks that they have underwritten or will service outside of your office.

Rule Number: **G 06**
Rule Description: **Material Misrepresentation**

1) The insured is responsible and obligated to truthful and full completion of an application for insurance. Material misrepresentation on the application may affect the insured's eligibility to receive the benefits of the insurance contract.
2) If statements in the application differ from the records of the Department of Motor Vehicles, or Consumer Reports, the proper additional or return premium will be processed without prior notice. Additionally, the Alfa Insurance Group may elect to cancel for undisclosed violations.
3) The Alfa Insurance Group has the right to deny a claim on a policy if information presented on the application is false and misleading and this information results in a premium change or in the Alfa Insurance Group accepting an otherwise unacceptable risk.

Rule Number: **P 01**
Rule Description: **Reserved for future use**

1) Reserved for future use.

Rule Number: **P 02**
Rule Description: **Uprate Procedures**

1) If we adjust (uprate) the premium at the time of original application processing, or if additional premiums result from endorsements, we will send an uprate notice to the insured explaining the reasons for the uprate. Any additional amounts due will be billed directly to the insured. Cancellation is based on equity, and the policy will cancel sooner than anticipated if these uprate amounts are not paid promptly. A cancellation notice will be sent no later than 10 days prior to the date on which the equity will be exhausted.

Rule Number: P 03
Rule Description: Cancellation Procedures

1) Cancellation requests must be signed by the named insured. Cancellations may be requested by submitting a written request. No flat cancellations are allowed without Alfa Specialty's approval. All policies are subject to pro rata cancellation. We are required to give advance notice to the lienholder unless the lienholder also signs the cancellation request.
2) After the first sixty (60) days of the policy period, Alfa Specialty may cancel the policy with twenty (20) day written notice provided that the cancellation is for one or more of the following reasons:
   a) Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b) The named insured or any driver of the insured vehicle is convicted of:
      i) Driving while intoxicated;
      ii) Homicide or assault arising out of use of a motor vehicle;
      iii) Three (3) separate convictions of speeding or reckless driving, or combination of two (2) during the policy period, including (3) months prior to the effective date of the policy;
   c) Non-Payment of premium due (written notice will be mailed or delivered as required by Arkansas statute)
3) In the event the policy has three (3) losses, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a 12 month term will be non-renewed giving at least thirty (30) day advance notice. Claims arising from natural causes will not be considered when evaluating loss history.

Rule Number: P 04
Rule Description: Endorsement Procedures

1) Endorsements can be processed through our web based rating system.
2) An endorsement to add a newly acquired auto to a policy must be completed within 30 days of purchase. If we are notified within 30 days, coverage will begin from the date the vehicle was acquired. If we are not notified within 30 days, coverage will begin at 12:01 a.m. on the day after the postmark date. An endorsement to replace a vehicle must be completed within 30 days of purchase of the replacement vehicle. If additional coverage is requested, The Alfa Insurance Group must be notified within 30 days.
3) Endorsements for the following will be effective at 12:01 a.m. on the day after the request:
   a) Adding physical damage to a vehicle that currently carries liability only; additionally, we require four (4) photos of the vehicle (one from each corner).
   b) Adding Rental Reimbursement, Towing & Labor or Additional Equipment; or
   c) Reducing a physical damage deductible.
4) A policy may not be endorsed mid-term for changes in:
   a) Named insured (policy assignment);
   b) Producer of record;
   c) Driver age, experience, or points;
   d) Payment plan;
   e) Policy term; or
   f) Discounts
5) Any change that affects premium will be calculated at rates that were in effect on the term effective date. The premium will be pro-rated. We will bill for any additional premium due. If a change results in additional premium, however, a cancellation notice is likely to generate unless a portion of the increase is submitted with the change request. We recommend submitting 50% of the premium difference at the time of the endorsement.

Rule Number: **C 01**
Rule Description: **Liability Bodily Injury/Property Damage (BI/PD)**

1) Limits must be the same on each vehicle of a multi-car risk.
2) Available limits:
   a) 25/50/25
   b) 50/100/25
   c) 50/100/50
   d) 100/300/50
   e) 100/300/100
   f) 250/500/100
3) 100/300/50, 100/300/100 and 250/500 Underwriting Rules:
   a) To be eligible for 100/300/50, 100/300/100 or 250/500/100 limits, the risk must qualify under all of the following rules:
      i) The primary named insured must be 21 years of age or older.
      ii) Any driver may have no more than 5 points during the prior 36 month period.
      iii) A retention score of 154.46 or higher is required.
      iv) The down payment must be greater than one month down with direct bill (a one month down EFT pay plan is allowed).
   b) Additional 250/500 Underwriting Rule:
      i) Must have prior insurance with 0 days lapse in coverage.

Rule Number: **C 02**
Rule Description: **Uninsured Motorists Bodily Injury (UMBI)**

1) UMBI must be included on all liability policies unless the named insured signs the appropriate rejection statement on the application. If UM is rejected, subsequent renewal policies will not include UM unless the named insured requests the coverage in writing. UM limits must be equal to or less than the Liability BI limits. Selected limits will apply to all vehicles and drivers on the policy.

Rule Number: **C 03**
Rule Description: **Underinsured Motorists Bodily Injury (UIMBI)**

1) Every policy that includes UMBI must include UIMBI unless the named insured signs the appropriate rejection.
2) UIM BI may not be purchased if UMBI is rejected. If UIMBI is rejected, subsequent renewal policies will not include UIMBI unless the named insured requests the coverage in writing. UIMBI limits must be equal to or less than the UMBI limits (for limits less than UMBI, the named insured must sign the appropriate rejection). Coverage and limits must be the same on each vehicle of a multi-car risk**.**

Rule Number: **C 04**
Rule Description: **Uninsured Motorists Property Damage (UMPD)**

1) Every policy with UMBI must include UMPD unless the named insured signs the appropriate rejection on the application.
2) UMPD may not be purchased if UMBI is rejected. If UMPD is rejected, subsequent renewals will not include UMPD unless the insured requests coverage in writing.

Rule Number: **C 05**
Rule Description: **Personal Injury Protection (PIP)**

1) Every policy with BI/PD must include PIP unless the named insured signs the appropriate rejection(s) on the application. Coverage and limits must be the same on each vehicle of a multi-car risk.

Rule Number: **C 06**
Rule Description: **Comprehensive**

1) Comprehensive may not be written alone. It is available only when BI/PD has been purchased.
2) Available deductibles are:
   a) $250
   b) $500
   c) $1000

Comprehensive and Collision deductibles may vary, but the Comprehensive deductible cannot exceed the Collision deductible.

Rule Number: **C 07**
Rule Description: **Collision**

1) Collision may not be written alone. It is available only when BI/PD and Comprehensive has been purchased.
2) Available deductibles are:
   a) $250
   b) $500
   c) $1000

Comprehensive and Collision deductibles may vary, but the Comprehensive deductible cannot exceed the Collision deductible.

Rule Number: **C 08**
Rule Description: **Rental Reimbursement**

1) Rental Reimbursement covers the cost of a rental car needed due to a loss to an insured vehicle. It is available only when Collision coverage has been purchased.
2) The following limits are available:
   a) $20 per day/$600 monthly maximum
   b) $30 per day/$900 monthly maximum
   c) $40 per day/$1200 monthly maximum
   d) $50 per day/$1500 monthly maximum

Rule Number: **C 09**
Rule Description: **Towing & Labor**

1) Towing & Labor is available only when Collision coverage has been purchased.
2) The following limits are available:
   a) $50 per occurrence, subject to a limit of $150 per policy term.
   b) $75 per occurrence, subject to a limit of $225 per policy term.
   c) $100 per occurrence, subject to a limit of $300 per policy term.
   d) $125 per occurrence, subject to a limit of $375 per policy term.

Rule Number: **C 10**
Rule Description: **Additional Equipment**

1) Custom Parts or Equipment coverage provides physical damage protection to custom parts or equipment, devices, accessories, enhancements, and changes, other than those that are originally manufacturer installed, which alter the appearance or performance of a vehicle. This includes any electronic equipment, antennas and other devices used exclusively to send or receive audio, visual or data signals or play back recorded media, other than those which are original manufacturer installed, that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets. Radar detectors are excluded.
2) Coverage will extend to the lesser of the actual cash value, declared value or actual cost to repair. The insured will be required to maintain and present proof of purchase and proper installation and present it upon request.
3) Vehicles may not have this coverage without purchasing Physical Damage coverage.
4) The limit of Additional Equipment coverage is $5,000.

Rule Number: **C 11**
Rule Description: **Emergency Roadside Assistance**

1) Emergency Roadside Assistance is available for all policies. The available limit is $50 per occurrence (subject to a limit of five disablements during a 12-month consecutive period).

Rule Number: **UR 01**
Rule Description: **General**

1) All risks are subject to final underwriting approval by Alfa Specialty. It is impossible to put in writing all situations that may arise and our response to each, but we have attempted to cover as many as possible in the following guidelines. Nevertheless, Alfa Specialty reserves the right to decline any risk.

Rule Number: **UR 02**
Rule Description: **Prior Approval**

1) Prior approval from an underwriter is required before binding coverage on the following risks:
   a) Drivers over age 70. A medical certification must be submitted or a miscellaneous surcharge will be applied.
   b) Drivers who are physically or medically impaired, for example, epileptics and heart patients or drivers who require special equipment. A medical certification must be submitted or a miscellaneous surcharge will be applied.

Rule Number: **UR 03**
Rule Description: **Policy Terms**

1) Six (6) and Twelve (12) month policy terms are available.

Rule Number: **UR 04**
Rule Description: **Vehicles Insured**

1) All vehicles registered to the named insured must be listed as insured vehicles on the policy.
2) The named insured may be someone other than the registered owner of the vehicle if that person has an insurable interest in the vehicle. In this case, the registered owner must be

listed on the policy, but he may be excluded from coverage. All bills, cancellation notices, and other correspondence will be mailed only to the named insured, not necessarily to the registered owner of the vehicle.

Rule Number: UR 05
Rule Description: VIN (Vehicle ID Number)

1) Please verify the VIN against the registration or by physically inspecting the VIN plate in the vehicle. If the VIN on the application is missing, incomplete, or incorrect, it may result in a delay in processing, incorrect rating, a miscellaneous surcharge or cancellation for unacceptability.

Rule Number: UR 06
Rule Description: Physical Damage Inspection

1) Any existing damage must be noted in the appropriate section of our *Real Time Rating* system. We encourage the producer to physically inspect each vehicle; however, if a physical inspection by the producer is not possible, the applicant may report the vehicle condition on the application (initials required). We reserve the right to request photos at the underwriter's discretion.

Rule Number: UR 07
Rule Description: Driver Information

1) All members of the household who are of eligible driving or permit age must be listed (whether they drive or not).
2) **Driver Class Rules and Procedures** - Report ALL regular and frequent vehicle operators and all persons fifteen (15) years old and older living in the insured's household, whether they are licensed or not. All licensed individuals age fifteen (15) and older must be considered in the rating of the policy or excluded from the policy.
3) **Driver/Vehicle Assignment** - A Developed Household Factor is calculated by averaging the rating factors for all drivers up to the number of vehicles on the policy. If there are more drivers than vehicles, the drivers with the highest Bodily Injury Liability factors will be included in the household average up to the number of vehicles on the policy. If there are more vehicles than drivers, the Developed Household Factor will be assigned to all vehicles.
4) **Driver Marital Status**
   a) **Single**- an operator who is not married, or is legally separated.
   b) **Married**- an operator who is living with a spouse and meets the local statutory definition of married. Married status also includes any current customer who becomes widowed and maintains continuous coverage. The inability of a married person to live with their spouse because of military service does not deny them the married classification. The spouse must be listed under "Drivers" section to qualify for the married rate. An explanation is required if he or she is not licensed.
5) **Age -** Age is determined by birthday. However, if a driver's birthday falls within thirty (30) days of the term effective date, we will rate on the new age. However, if a policy renews late, we will use the age of the driver as of the effective date of the late renewal.
6) **Regular and Frequent Driver** - A regular and frequent operator is an operator who drives or anticipates driving a listed vehicle either 52 days or more in a calendar year or an average of one (1) day a week or more during the policy period. Failure to report all regular and frequent operators to the Alfa Insurance Group may constitute material misrepresentation of risk resulting in denial of coverage.
7) **License Status**

a) **Learner's Permits** – Learner's permits, temporary licenses, or interim licenses are acceptable, but they are subject to verification that they have been converted to regular driver's licenses. If not converted, they are subject to cancellation.
b) **Foreign Licenses** – Foreign or international licenses are acceptable, but they will be subject to a surcharge.
c) **Revoked Licenses** – Drivers with permanently revoked licenses are unacceptable.
d) **Suspended Licenses** – Drivers with suspended license are acceptable, but they will be subject to a miscellaneous surcharge.

Out of state licenses – Drivers with a license from New York, Massachusetts or Michigan are unacceptable.

Rule Number: **UR 08**
Rule Description: **Out-of-State Risks**

1) The named insured must reside in Arkansas and the vehicles must be garaged in Arkansas for at least ten (10) months of the year.
2) If the named insured moves out of state or the vehicle is moved out of state during the policy period, we will cancel the policy effective the date of the move.
3) If one of the drivers or vehicles on the policy moves out of state but the named insured (and his other owned vehicles) remains in the state, we will request that the out-of-state vehicle be removed from the policy and an appropriate policy be obtained in the new state for that vehicle. Alfa Specialty can provide coverage in some other states, and an underwriter can provide you with the name of a resident producer in that state.

Rule Number: **UR 09**
Rule Description: **Military Risks**

1) Military risks are acceptable. However, Arkansas must be the insured's permanent duty station, and the vehicle must be garaged in the state for the entire policy period.

Rule Number: **UR 10**
Rule Description: **Students**

1) Students are acceptable provided they attend school (and the vehicle is garaged) in Arkansas for the entire policy period.

Rule Number: **UR 11**
Rule Description: **Vehicle Usage**

1) Personal Use
   a) The vehicle is neither used for a business nor commercial purpose, nor is it used for commuting to work or school.
   b) Personal use means that there is no business use of the vehicle nor is it customarily used in the course of driving to or from work or school a distance of more than three road miles one way.
2) Commute
   a) Vehicle is used for the purpose of driving back and forth to work or school.
   b) Short commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance or less than 15 road miles one way.

c) Long commute means that there is no business use of the vehicle but it is customarily used in the course for driving to or from work a distance of 15 or more road miles one way.
d) The term “customarily” includes: Use of vehicles in a car pool or other ride-share arrangements, a vehicle driven part way to or from work, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day

3) Business Use
   a) The use of a vehicle, which is required in the duties of the primary operator in his/ her occupation, profession or business, other than commuting to or from work.
   b) Acceptable Business Use – The following are examples of some but not all types of eligible business use:
      i) Vehicles owned or leased by the applicant and used in their business or occupation, such as consultants and contractors
      ii) Vehicles used by sales representatives, such as realtors, insurance agents, manufacturer and company representatives, and home-based sales.
      iii) Vehicles used by professionals whose duties include travel to hospitals, clinics, courthouses, job sites or client homes, such as doctors, attorneys, architects, accountants, financial advisors, engineers, clergy, real estate or insurance agents.
      iv) Vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs, nannies).
      v) Vehicles used in business for occasional errands.
   c) Unacceptable Business Use
      i) Livery risks including, but not limited to: Taxi limousine service, school or day care transportation, church transportation, worker transportation (except car pool), hotel or motel transportation, group or retirement home resident transportation, medical patient transportation.
      ii) Retail or wholesale delivery, including but not limited to: Laundry, mail, magazine, newspaper, or package delivery.
      iii) Pizza delivery or any other type of food delivery. Drivers whose occupation involves pizza or food delivery.
      iv) Wide or oversized load escort service.
      v) Employee use of a vehicle except domestic employees (e.g. maids, chauffeurs, nannies).
      vi) Vehicles used in auto business operations (the selling, servicing, transporting, storing, parking, or fueling of motor vehicles).
      vii) Towing, repossession, driver training, security work, or law enforcement.
      viii) Landscaping or lawn care service.
      ix) Hauling for hire (debris, junk, etc.).
      x) Vehicles owned, rented, or leased in a company name, or a vehicle with a commercial license plate or signage.
4) Artisan Use
   a) Use of a vehicle by an artisan who uses a vehicle only as a means of transportation of the insured and his/her tools to and from the job site is acceptable provided:
   b) The vehicle is not used to pick up goods or property for delivery.
   c) Only the named insured and other resident relatives operate the vehicle
   d) Used to visit no more than two sites per day
   e) There is only one vehicle of this type on the policy
   f) No flammable liquids, chemicals or explosive materials are transported and no more than 500 pounds of supplies or equipment.
   g) The vehicle is owned or leased by an individual, not a corporation or partnership and carries no signage.
   h) Acceptable Artisan occupations include but are not limited to carpenter, plumber, brick mason, roofer, welder and tree trimmer.
5) Farm Use

a) The vehicle is principally garaged on a farm or ranch and is not primarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.

6) Non-Owner Use
   a) Under this option the named driver has Bodily Injury and Property Damage Liability protection for the use of non-owned vehicles only. Uninsured Motorists Bodily Injury, Underinsured Motorists Bodily Injury and Personal Injury Protection coverages may be purchased upon request. Uninsured Motorists Property Damage, Physical Damage coverages and/or business or artisan usage are not available on named operator policies.
   b) Only one driver may be insured on a named operator policy. There is no coverage for a spouse, family member, household member, or any other person; nor is there coverage for any auto owned by the insured, a spouse, a family member, or a household member. In order to receive the marital status rate, complete spousal information is required (name, date of birth, and driver's license/social security number) – List in Additional Information Section on application.
   c) If the insured's exposure situation changes and a vehicle is purchased and submitted via an endorsement change to the policy, the Non-Owner policy will be changed to a Personal Auto policy. At this time, any other household members will be verified.

Rule Number: **UR 12**
Rule Description: **Discount Documentation**

1) When documentation is required for discounts, it must be submitted with the application. If the required documentation is submitted later, but within the first thirty (30) days of the policy period, we will honor the allowable discount back to the effective date. If not received in the first thirty (30) days then the policy will be appropriately uprated. If the documentation is received after thirty (30) days then the policy will be appropriately discounted from the date we receive the required documentation.

Rule Number: **UAR 01**
Rule Description: **Unacceptable Policies**

1) Any policy where any insured has been convicted of insurance fraud.
2) The named insured does not reside in Arkansas, or the vehicles are not principally garaged in Arkansas.
3) A business, partnership, corporation, organization, or anyone other than a private individual as the named insured.
4) Premium financed policies.
5) Applicant/First Named Insured who is a minor (under age 18). The parent or legal guardian must be the applicant and named insured who signs the application if a minor is a driver.
6) The policy does not include all titled/registered vehicles of the named insured.
7) Physical Damage only policies.
8) Stated Amount/Stated Value Policies.
9) Policies listing vehicles from more than one household.

Rule Number: **UAR 02**
Rule Description: **Unacceptable Drivers**

1) Drivers under age 14 (except those with a valid license or permit).
2) Drivers resident in the state less than ten (10) months per year (including migratory risks, transients, and seasonal workers).
3) Military risks stationed outside the state of Arkansas.

4) Students attending school in another state.
5) Entertainers, celebrities, athletes, or any other well-known persons.(EXCEPTION we will not cancel or non-renew an inforce policy solely because an insured is an elected official)
6) Employees or their family members of The Alfa Insurance Group.

Rule Number: **UAR 03**
Rule Description: **Unacceptable Vehicles**

1) Vehicles garaged outside the state.
2) Vehicles with symbols greater than 26 (model years 1990 to 2010) or vehicles with a Comprehensive symbol greater than 65 and/or a Collision symbol greater than 65 (model year 2011 or greater).
3) Commercial, emergency, public livery or for-hire vehicles.
4) Racing vehicles.
5) Gray market vehicles (vehicles imported to the U.S. and not meeting safety standards).
6) Vehicles with more or less than four (4) wheels (Duallies with six (6) wheels with a load capacity of one ton or less are acceptable.)
7) Vehicles with a load capacity greater than 1 ton (2,000 pounds).
8) Pickups or vans with GVW of more than 12,000 lbs.
9) Kit cars, custom-built cars, dune buggies, bajas, buses, limousines, motor homes, camper vans, or travel trailers.
10) Flatbed, stake, panel, or tow trucks.
11) Motorcycles, ATVs, snowmobiles, or golf carts.
12) Recreational vehicles, including all motor homes, and off-road vehicles (4×4s and dune buggies used off-road).
13) Parade or show cars, antiques, or classics.
14) Vehicles rented or leased to others.
15) Vehicles owned, rented, or leased in a company name.
16) Vehicles equipped for snow plowing.
17) Vehicles not licensed for highway use.

Rule Number: **UAR 04**
Rule Description: **Unacceptable for Physical Damage**

1) Stated-value policy
2) Vehicle model years 1989 or older (1990 and newer vehicles are acceptable).
3) Conversion vehicles (Vans, pickups, or utility vehicles which have conversion packages of more than $5,000)
4) Vehicles with custom changes including, but not limited to, mechanical or structural additions or substitutions
5) Trailers of any kind
6) The following excluded equipment (cannot be written even as additional equipment): Mobile radios, scanning monitor receivers, radar detectors, television sets, VCRs, DVDs, DVRs, computers, or antennas.
7) ACV exceeding $80,000.
8) Aluminum, fiberglass, or composite body.
9) Salvaged or rebuilt vehicles.

Rule Number: **RI 01**
Rule Description: **Territory/Zip Code**

1) Use the ZIP code where the vehicle is principally garaged.
2) Rate using garaging ZIP code, not mailing ZIP code.

3) If mailing address and garaging address differ, Both should be listed in the appropriate section of the application
4) Principal place of garaging must be in Arkansas at least ten (10) months a year.
5) If Alfa Specialty is notified that the insured has moved out-of-state, the policy will be either canceled or non-renewed based on the specific time remaining in the policy period and applicable Arkansas statutes. Further, the insured will also be subject to an Ineligible Risk Surcharge.

Rule Number: RI 02
Rule Description: Model Year

1) Use the model year assigned by the manufacturer.

Rule Number: RI 03
Rule Description: Symbols

1) Alfa Specialty uses vehicle symbols which are automatically generated by our rating software.
2) To ensure an accurate quote, please ensure that the Vehicle Model Year and Vehicle Identification Number (VIN) are correct, since symbols will be assigned based, in part, on the model year and VIN
3) 1980 and older models: simply type in the information requested in the rating software and the correct symbol will automatically be assigned.
4) Unlisted New Models: Contact the Underwriting department for correct symbol information.

Rule Number: RI 04
Rule Description: Convictions, Accidents, and Point Charges

1) **Driving Record**
   a) All violations and accidents (regardless of fault) occurring within the 35 months prior to the effective date of the policy must be disclosed.
   b) Use the occurrence date, not the conviction date to determine if the accident or violation falls within the chargeable period.
   c) Violations and accidents arising out of a same day, same location occurrence are charged using the highest rated violation or accident.
   d) Only charged accidents or violations from a single occurrence are considered when determining whether an incident is a first or additional occurrence.
   e) Chargeable and non chargeable accidents and violations that occurred while the driver was operating a private passenger auto, commercial vehicle, motorcycle, or recreational vehicle (motor homes, boats, etc) are applied to personal auto policy ratings.
   f) Alfa Specialty uses motor vehicle reports to verify accidents and violations.
   g) Alfa Specialty attempts to match violations listed on the application to those discovered on the MVR report. Should the insured be charged twice for the same violation contact customer service so the duplication can be resolved.
2) **Driving Record Charges**
   a) Speeding- All speeding violations
   b) Minor violations- All moving violations not otherwise listed (including seat belts and child restraint violations)
   c) Major violations
      i) Felony involving a motor vehicle
      ii) Homicide, assaults, or manslaughter
      iii) Racing, speed contest, or exhibition
      iv) Leaving or failure to stop at the scene of an accidents. Hit and run.

v) Fleeing or eluding Police
vi) Careless/Reckless driving

d) Alcohol/Drugs
   i) Any alcohol or drug-related violation
   ii) Refusal of chemical test

e) Clean DUI – A single alcohol violation where there are no other violations or accidents of any type and the driver is twenty-five (25) or older. If at any point the driver does not qualify under these rules, it will be rated under the "Alcohol/Drugs" point type.

f) At-Fault-Accidents- All accidents are considered at-fault unless proof otherwise is submitted by:
   i) A police report
   ii) Proof of another company's payment
   iii) A CLUE or ISO A+ report
   iv) A letter from prior company

g) Miscellaneous:
   i) No MVR / unobtainable or invalid MVR
   ii) Invalid VIN (1981 and newer model years)
   iii) Missing medical certificates
   iv) Invalid license status

h) Foreign/International License-Drivers who have a valid foreign or international driver's license without a valid U.S. driver's license.

Violation	First	Each Additional
Speeding	2	1
Minor Violations	2	2
Major Violations	4	4
Alcohol/Drugs	2	4
Clean DUI	1	N/A
At-Fault Accidents	3	3
Miscellaneous	4	N/A
Foreign / International License	1	N/A

Rule Number: **RI 05**
Rule Description: **Discounts**

1) Renewal
   a) The policy must have been in force with the Alfa Insurance Group with no lapses, for at least 6 months preceding renewal date. Does not apply if the policy has a Transfer Discount. Applies to all vehicles on the policy.
2) Multi-Car
   a) The policy must insure more than one vehicle. Applies to all vehicles on the policy.
3) Homeowner
   a) The named insured must own a house, condominium, or mobile home. Vacation, commercial, or investment properties do not qualify. Renters do not qualify.
   b) A copy of the deed, homeowner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal, or other document showing home ownership must accompany the application.
4) Paid in Full
   a) The full premium must be paid in full on or before the effective date. Applies to all vehicles on the policy.
5) EFT Discount

   a) An EFT discount applies if an insured uses electronic funds transfer as a payment method. If the insured removes EFT the discount is no longer available.
6) Standard Carrier Discount
   a) Applies to insureds that had prior insurance with a standard carrier (an insurance provider with an underwriting standard that excludes high risk drivers). This information is obtained from the ChoicePoint Current Carrier database (see Prior Insurance Validation section).
7) Anti-Theft
   a) A discount applies to Comprehensive coverage on vehicles equipped with a recovery device. The discount only applies to vehicles with homing devices as well as tracking systems such as GM OnStar system. The tracking system must automatically contact a response center where the process of vehicle recovery begins. The discount does not include alarms that do not have contact with a center for vehicle tracking. Documentation of alarm description and installation must be provided with the application for the discount to apply. Acceptable proof of alarm description and installation includes purchase receipts, work orders or new vehicle equipment lists
8) Advanced Quote
   a) Applies if a new business quote is initiated by the named insured at least 7 days but not more than 30 days prior to the policy effective date and the prior policy had no more than 30 days lapse in coverage. The named insured must be 19 years old or older.
9) Senior Operator
   a) Drivers must be 55 years old or older and have completed a motor vehicle accident prevention course approved by the DMV, provide course certificate dated within the most recent thirty-six (36) month period and remain violation/accident free. Discount applies for thirty-six (36) months following course completion.
10) Good Student
   a) The driver must be a full-time student, under age 25, with at least a B (3.0) average. A copy of the current report card must be submitted each semester to verify the discount.
11) Farm Bureau Membership
   a) This discount applies when a policy is written through a Arkansas Farm Bureau agency and the named insured maintains an active Arkansas Farm Bureau membership.
12) Paperless
   a) A paperless discount applies if an insured agrees to receive policy documents from the company electronically. If the insured agrees to discontinue receiving electronic policy documents from the company, the discount will no longer apply.

Rule Number: **RI 06**
Rule Description: **Prior Insurance**

1) The named insured must provide proof of previous private passenger auto liability insurance, which verifies policy coverage of the named insured or rated spouse, for a minimum of six months continuous coverage. We will also require the number of day's lapse, if any, as well as the identity of their prior company, and their prior Liability BI limits.
2) All prior proof sources must indicate policy inception and expiration cancellation date. The documentation must come from one of the following sources, and the applicant must be listed and rated on the prior policy.
   a) Third-Party Prior Insurance Carrier database
   b) Renewal Declarations Page
   c) Renewal notice
   d) Letter from the prior carrier
   e) Screen print from the prior carrier website
   f) Company issued ID card with inception and expiration dates
   g) Declarations page from the prior carrier

3) ID cards cannot be used to verify prior limits; if an ID card is provided, the Alfa Insurance Group will assume that the policy was written for minimum limits unless further documentation is provided.

Rule Number: **RI 07**
Rule Description: **Market Determination**

1) Alfa's Real Time Rating system will underwrite insureds in a rating tier based on information that takes into account their prior auto insurance history and their insurance score. The insurance score is a measure of both their financial responsibility, and their prior claims history.
2) We will only order insurance scores on the first named insured. If the first named insured is under 19 or does not have a valid social security number, then we will not run a score on that risk. Youthful operators and a named insured without a social security number get a predetermined market tier.

Rule Number: **RI 08**
Rule Description: **Active Remarketing**

1) Once during any policy term, at the request of the named insured, Alfa Specialty will reorder an insurance score and determine the market tier for the next renewal term. A re-evaluation at the request of the named insured could result in placement in a higher market tier if score results dictate that placement.
2) Each order of insurance score information, whether by the named insured or Alfa Specialty, starts a new waiting period for subsequent orders

Rule Number: **RI 09**
Rule Description: **Surcharges**

1) Unless otherwise noted, all surcharges apply to all coverages.
   a) Pay Plan Surcharge – Applies to Non-EFT new business with one month or less down payment options.
   b) Ineligible Risk Surcharge - Applies to a policy that becomes ineligible after the first 60 days due to a policy change.
   c) SR-22 Surcharge – Applies to the policy if any driver requires an SR-22 filing.

Rule Number: **RI 10**
Rule Description: **Retention Scoring**

1) A retention score will be calculated based on various rating elements. This score will be calculated at new business and remain for the life of the policy, however, the originally calculated score is subject to change if discount proof of not received within the statutory underwriting period,

Rule Number: **B 01**
Rule Description: **Installment Billing Plans**

1) At the time of application, you must collect the entire down payment due, including upfront fees. We will bill the insured approximately every 30 days for the remaining installments. If we adjust (uprate) the premium at the time of original application processing, or if additional premiums result from endorsements, we will send an uprate notice to the insured explaining

the reasons for the uprate. Any additional amounts due will be billed directly to the insured. If the insured does not make the installment payments on time, the policy is subject to cancellation for nonpayment.

Rule Number: B 02
Rule Description: Renewal Offers

1) Renewal offers will be mailed to the insured prior to the expiration date of the policy. Installment policies will be billed on a continuous monthly billing cycle or can be paid in full.

Rule Number: B 03
Rule Description: Return Premiums

1) Return premiums will be applied to any unpaid balance. Remaining return premiums will be mailed to the named insured at the address in the Declarations. Premium adjustments of less than $5.00 will be waived unless requested in writing by the insured.

Rule Number: B 04
Rule Description: Reinstatements/Rewrites

1) Late payments are accepted only when full payment is submitted. Be sure to include any additional fees if applicable. In order for a policy to remain in force or be renewed, the insured must pay the installment or renewal payment prior to the cancellation or expiration date.
2) Late payments mailed to the Alfa Insurance Group within thirty (30) days after the policy cancellation will be reinstated with a lapse in coverage. There is no coverage during the lapsed period. Late payments received more than thirty (30) days after cancellation will automatically be processed as a rewrite.
3) The prior balance will be paid first. The rewritten policy will lose any transfer or renewal discounts. Coverage will become effective as follows:

Payment Made	Coverage Effective
To Agent……..	Date and Time of Receipt
To Company……	12:01 AM of the day following postmark

4) When you take a late payment (after the cancellation date/time), please mark the date and time on a payment receipt and submit a copy of the receipt with the payment. You may use our Payment Receipt Form or your own agency form. If the receipt is not submitted with the payment, we will reinstate coverage effective 12:01 AM on the day after the postmark. The decision to reinstate a policy will be made solely by Specialty's Underwriting department.

Rule Number: B 05
Rule Description: Returned Checks

1) If the bank returns an applicant's check for a new or renewal policy, the policy will be voided from inception and no coverage will exist. If the bank returns a check tendered to pay an installment or to effect reinstatement of a policy under cancellation, the reinstatement will be deemed invalid, and the policy will be canceled as of the last notice date.

Rule Number: **B 06**
Rule Description: **Fees**

1) All fees are fully earned at the time they are charged.

Fee	Amt	Description
Policy Fee	$30 6-month $60 annual	Applied to each new, rewritten and renewal policy.
Reinstatement	$8	Applied when coverage is reinstated following a cancellation or lapse for the current term policy.
SR-22	$15	Applied to each new, renewal or rewritten policy for each driver filing.
NSF	$20	Applied each time the bank returns a payment check.
Non EFT Installment	$8	Applied to each premium payment, including downpayment, installment billing, renewal billing and payment to pay in full.
EFT Installment	$3	Applied to each installment payment made via Electronic Funds Transfer (EFT)

Rule Number: **B 07**
Rule Description: **Third Party Checks**

1) We accept third-party checks. Simply endorse the back of the check and forward it to us.

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: A-1 Private Passenger Auto Abstract

Comments:
Form A-1

Attachment:
FORM A-1 Private passenger automobile abstract.pdf

Item Status: **Status Date:**

Satisfied - Item: APCS-Auto Premium Comparison Survey

Comments:
Form APCS

Attachment:
FORM APCS PPA Survey.xls

Item Status: **Status Date:**

Satisfied - Item: NAIC loss cost data entry document

Comments:
Form RF-1 v2.

Attachment:
FORM RF-1 Rate Filing Abstract v2.pdf

Item Status: **Status Date:**

Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Bypass Reason: Company is making its own filing.

Comments:

Item Status: **Status Date:**

Satisfied - Item: Cover letter

Comments:

Cover letter.

Attachment:

AR ASIC 111 Cover Letter.pdf

Item Status: **Status Date:**

Satisfied - Item: Filing memo

Comments:

Filing memo.

Attachment:

AR ASIC 111 Filing Memo.pdf

Item Status: **Status Date:**

Satisfied - Item: Retention scoring

Comments:

Retention scoring information.

Attachment:

AR ASIC 111 Retention Scoring.pdf

Item Status: **Status Date:**

Satisfied - Item: Loss data supporting the use of credit information

Comments:

Loss data supporting the use of credit information.

Attachment:

Attract 3.0 - Ark-Code-Ann 23-67-409(3).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 Alfa Specialty Insurance Corporation
NAIC # (including group #) 11004

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

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

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

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	5%
b.	Good Student Discount	5%
c.	Multi-car Discount	Varies/Matrix
d.	Accident Free Discount*	0%
	Please Specify Qualification for Discount:	
e.	Anti-Theft Discount	10%
f.	Other (specify)	%
	EFT	Varies
	Renewal	Varies
	Paid in Full	Varies/Matrix

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
   If so, what is the fee for installment payments?
   $8 for direct bill and $3 for EFT

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
Alfa Specialty Insurance Corp.		$716,996 inforce premium

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

Josh Payne
Signature
Josh Payne
Printed Name
Senior Product Manager
Title
615.312.2326
Telephone Number
jpayne@alfainsurancecompany.com
Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	11004
Company Name:	Alfa Specialty Insurance
Contact Person:	Josh Payne
Telephone No.:	615-312-2326
Email Address:	jpayne@alfainsurancecompany.com
Effective Date:	07/26/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	Matrix	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	10	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.	0	%

Assumptions to Use:

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

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

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	**Coverages / Age**	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*	$857	$1,202	$371	$402	$877	$1,225	$379	$410	$1,256	$1,752	$539	$586	$869	$1,217	$376	$408	$1,163	$1,629	$502	$545
	Minimum Liability with Comprehensive and Collision	$1,594	$1,934	$605	$624	$1,721	$2,081	$652	$667	$2,269	$2,750	$858	$885	$1,795	$2,165	$681	$691	$2,187	$2,648	$829	$849
	100/300/50 Liability with Comprehensive and Collision	$0	$0	$738	$774	$0	$0	$788	$824	$0	$0	$1,043	$1,099	$0	$0	$815	$849	$0	$0	$1,003	$1,052
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$995	$1,320	$427	$468	$1,016	$1,347	$436	$476	$1,455	$1,925	$620	$681	$1,008	$1,338	$432	$475	$1,350	$1,787	$579	$633
	Minimum Liability with Comprehensive and Collision	$1,945	$2,358	$727	$750	$2,111	$2,552	$786	$809	$2,759	$3,346	$1,026	$1,065	$2,206	$2,665	$821	$840	$2,666	$3,231	$995	$1,026
	100/300/50 Liability with Comprehensive and Collision	$0	$0	$880	$932	$0	$0	$945	$996	$0	$0	$1,241	$1,318	$0	$0	$981	$1,028	$0	$0	$1,195	$1,264
2003 Honda Odyssey "EX"	*Minimum Liability*	$845	$1,121	$363	$399	$862	$1,143	$371	$406	$1,220	$1,615	$521	$571	$858	$1,139	$370	$404	$1,138	$1,509	$490	$535
	Minimum Liability with Comprehensive and Collision	$1,725	$2,089	$645	$663	$1,878	$2,270	$699	$716	$2,425	$2,937	$903	$934	$1,975	$2,381	$736	$750	$2,358	$2,855	$882	$904
	100/300/50 Liability with Comprehensive and Collision	$0	$0	$774	$816	$0	$0	$834	$876	$0	$0	$1,084	$1,145	$0	$0	$872	$910	$0	$0	$1,050	$1,105
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*	$1,007	$1,340	$436	$475	$1,027	$1,365	$443	$485	$1,449	$1,922	$622	$680	$1,025	$1,363	$444	$485	$1,353	$1,800	$584	$639
	Minimum Liability with Comprehensive and Collision	$2,162	$2,621	$806	$827	$2,366	$2,858	$880	$898	$3,027	$3,666	$1,126	$1,158	$2,496	$3,011	$930	$943	$2,957	$3,579	$1,103	$1,128
	100/300/50 Liability with Comprehensive and Collision	$0	$0	$965	$1,017	$0	$0	$1,045	$1,095	$0	$0	$1,346	$1,418	$0	$0	$1,095	$1,142	$0	$0	$1,309	$1,375
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*	$868	$1,152	$373	$409	$886	$1,174	$381	$416	$1,258	$1,666	$537	$588	$882	$1,170	$379	$414	$1,171	$1,553	$504	$551
	Minimum Liability with Comprehensive and Collision	$2,030	$2,442	$758	$769	$2,237	$2,684	$832	$838	$2,847	$3,423	$1,060	$1,079	$2,371	$2,838	$883	$884	$2,786	$3,349	$1,039	$1,049
	100/300/50 Liability with Comprehensive and Collision	$0	$0	$890	$925	$0	$0	$968	$1,003	$0	$0	$1,245	$1,296	$0	$0	$1,022	$1,048	$0	$0	$1,212	$1,256
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*	$944	$1,331	$413	$447	$963	$1,357	$420	$455	$1,359	$1,909	$591	$639	$960	$1,355	$421	$455	$1,271	$1,794	$557	$601
	Minimum Liability with Comprehensive and Collision	$1,698	$2,069	$651	$668	$1,828	$2,220	$699	$714	$2,393	$2,912	$914	$941	$1,905	$2,308	$729	$740	$2,315	$2,819	$888	$910
	100/300/50 Liability with Comprehensive and Collision	$0	$0	$800	$842	$0	$0	$855	$895	$0	$0	$1,123	$1,180	$0	$0	$887	$923	$0	$0	$1,082	$1,137

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11004_AR_ASIC_111_RATES/RULES

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.**	**Alfa Specialty Insurance**	**B.**	**11004**

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	**1.2%**	**-1.9%**					
Property Damage	**-3.7%**	**-5.4%**					
UMBI/UIMBI	**0.0% / 0.0%**	**3.5% / 3.7%**					
UMPD	**0.3%**	**4.1%**					
PIP	**1.5%**	**5.0%**					
Comprehensive	**-2.6%**	**-9.0%**					
Collision	**-4.8%**	**-7.8%**					
TOTAL OVERALL EFFECT	**-2.0%**	**-4.7%**					

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
2008	**0**	**Initial**	**12/08/08**	**0**	**0**	**0%**	**0%**
2009	**479**	**No Rate**	**Change**	**592**	**291**	**49.1%**	**60.9%**
2010	**515**	**No Rate**	**Change**	**795**	**391**	**49.1%**	**64.1%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**15.7%**
B. General Expense	**15.0%**
C. Taxes, License & Fees	**3.1%**
D. Underwriting Profit & Contingencies	**5.0%**
E. Other (explain)	**-4.0**
F. TOTAL	**34.7%**

8. **n/a** Apply Lost Cost Factors to Future filings? (Y or N)
9. +16.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): ____
10. -30.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): ____

May 27, 2011

Ms. Alexa Grissom
Property and Casualty Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Alfa Specialty Insurance Corporation (NAIC #11004)
Private Passenger Auto Rate and Rule Filing
Proposed New Business Effective Date: July 26, 2011
Proposed Renewal Effective Date: August 28, 2011
Company Filing #: 11004_AR_ASIC_111_Rates/Rules
SERFF Filing #: VSGP-127188515

Dear Ms. Grissom:

Alfa Specialty Insurance Corporation is requesting a rate change for the above referenced program. This change will result in an overall rate decrease of 4.7%. We are asking for a new business effective date of July 26, 2011 and renewal effective date of August 28, 2011.

Changes with this revision include:

- Base Rate changes
- Changes to existing factors.
- Implementation of Emergency Roadside Assistance coverage.
- Implementation of retention scoring.
- Implementation of a paperless discount.
- Switching from the LexisNexis Non-standard Attract with Claims scoring model to the LexisNexis Attract 3.0 scoring model.
- Rule modifications.

Enclosed are the required filing forms, the filing fee of $100.00 (submitted through SERFF via EFT), and all information required to be submitted. The forms portion of this filing will be submitted under separate cover.

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

If you have any questions or require additional information, please contact me via e-mail jpayne@alfainsurancecompany.com or by phone 615-312-2326. Thank you for your time and attention to this filing.

Sincerely,

Josh Payne
Senior Product Manager
Alfa Insurance
210 Westwood Place, Suite 200
Brentwood, TN 37027

Alfa Specialty Insurance Corporation (NAIC# 11004)
State of Arkansas
Private Passenger Automobile Program Introduction
Filing Memorandum

With this revision, Alfa Specialty Insurance Corporation is revising the rates and rules of our Arkansas private passenger automobile program. Our proposed effective date for this revision is July 26, 2011 for new business and August 28, 2011 for renewal business. The table below outlines the rate and rule information being filed.

Indications
Off-balance and base rate changes
Rate Pages
Retention scoring model and relativities
Side by side rule changes
Complete proposed rule manual

Retention Factor Pricing Notes

In 2009, we engaged the services of Elite Technology Solutions, a business intelligence consulting group, to develop a statistical model on policy retention that we could incorporate into our pricing algorithm. Although it is commonly understood that policies that remain in-force for a longer period of time tend to be more profitable, we believed that traditional renewal discount pricing was not adequately reflecting all of the cost differences.

The statistical model developed by Elite was based on more than 300,000 policies issued by Alfa Vision Insurance Corporation between 1/1/2005 and 6/30/2008. The retention model predicts a policy's life expectancy (in days) at policy inception based on existing rating variables and selected coverage and payment options.

As we suspected, the model's predicted retention was correlated with both loss and expense ratio, which told us our current pricing algorithm was not recognizing these cost differences as precisely as desired. As a result, in this filing we have introduced two new rating factors based on Elite's predicted retention model. The first factor is to account for expense ratio differences by retention group and the second factor accounts for indemnity loss ratio differences.

The proposed pricing plan segments policies into 35 predicted retention groups with two exception groups: 1) paid-in-full policies have their own group and 2) existing policyholders have their own group with 1.000 relativities so they will not be impacted by these new rating factors.

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance
Retention Scoring Rate Order of Calculation

AR ASIC Retention Model (Auto)

Variable	BI	PD	PIP	UMB	UDB	UMP	CMP	COL	RNT	TOW	AE	ERA
Scale Constant	X	X	X	X	X	X	X	X				
Intercept	X	X	X	X	X	X	X	X				
BI Limit Group	X	X	X	X	X	X	X	X				
Excluded Driver on Policy	X	X	X	X	X	X	X	X				
Foreign Operator on Policy	X	X	X	X	X	X	X	X				
Full Coverage Vehicle on Policy	X	X	X	X	X	X	X	X				
Multi Car	X	X	X	X	X	X	X	X				
Policy Term	X	X	X	X	X	X	X	X				
Payment Plan	X	X	X	X	X	X	X	X				
PNI Age Group	X	X	X	X	X	X	X	X				
PNI Age Group & Full Coverage	X	X	X	X	X	X	X	X				
PNI Age Group & Gender	X	X	X	X	X	X	X	X				
PNI Age Group & PNI Marital Status	X	X	X	X	X	X	X	X				
PNI Gender	X	X	X	X	X	X	X	X				
PNI Gender & Marital Status	X	X	X	X	X	X	X	X				
SR-22 on Policy	X	X	X	X	X	X	X	X				
Transfer Discount	X	X	X	X	X	X	X	X				
Vehicle1 Age Group	X	X	X	X	X	X	X	X				

PNI = Primary Named Insured

formula = scale constant * Exp(sum of all coefficients)

The formula will calculate a score, rounded to 2 decimal places.
This score will be used in a lookup range to pull the factors (by coverage) for the 2 new rating variables.
The 2 new rating variables are Retention Indemnity and Retention Expense.

Retention Scoring Model Scoretable		
Description	**Interval**	**Value**
Scale Constant		1.124875
Intercept (Coefficient)		7.090308
BI Limit Group (Coefficient)	Minimum (25/50)	0.000000
	Medium (50/100)	0.122160
	High (100/300 or higher)	0.021463
Excluded Driver on Policy (Coefficient)	No	-0.061573
	Yes	0.000000
Foreign Operator on Policy (Coefficient)	No	-0.255014
	Yes	0.000000
Full Coverage Vehicle on Policy (Coefficient)	No	0.272446
	Yes	0.000000
Multi Car (Coefficient)	No	-0.282925
	Yes	0.000000
Policy Term (Coefficient)	6 month	-0.044078
	12 month	0.000000
Payment Plan (Coefficient)	Electronic Funds Transfer	-0.784370
High DP = 25% on 6 mo and 12.5% on 12 mo	High Direct Bill DP	-0.576225
Low DP = 16.67% on 6 mo and 8.34% on 12 mo	Low Direct Bill DP	-0.921053
Medium DP = 20% on 6 mo and 10% on 12 mo	Meduim Direct Bill DP	-0.761855
	Paid In Full	0.000000
PNI Age Group (Coefficient)	0 - 18	0.000000
	19 - 24	0.278772
	25 - 44	0.354846
	45 - 64	0.561612
	65+	0.551873
PNI Age Group & 1 or more Full Coverage vehicles (Coefficient)	0 - 18 without Full Coverage	0.000000
	19 - 24 without Full Coverage	-0.268480
	25 - 44 without Full Coverage	-0.311706
	45 - 64 without Full Coverage	-0.275909
	65+ without Full Coverage	-0.232270
	0 - 18 with Full Coverage	0.000000
	19 - 24 with Full Coverage	0.000000
	25 - 44 with Full Coverage	0.000000
	45 - 64 with Full Coverage	0.000000
	65+ with Full Coverage	0.000000
PNI Age Group & Gender (Coefficient)	0 - 18 and Female	0.000000
	19 - 24 and Female	-0.209182
	25 - 44 and Female	-0.296115
	45 - 64 and Female	-0.247805
	65+ and Female	-0.101457
	0 - 18 and Male	0.000000
	19 - 24 and Male	0.000000
	25 - 44 and Male	0.000000
	45 - 64 and Male	0.000000
	65+ and Male	0.000000

Retention Scoring Model Scoretable		
Description	**Interval**	**Value**
PNI Age Group & PNI Marital Status (Coefficient)	0 - 18 and Married	-0.195993
	19 - 24 and Married	0.011861
	25 - 44 and Married	0.014708
	45 - 64 and Married	-0.033348
	65+ and Married	0.168601
	0 - 18 and Single	0.000000
	19 - 24 and Single	0.000000
	25 - 44 and Single	0.000000
	45 - 64 and Single	0.000000
	65+ and Single	0.000000
PNI Gender (Coefficient)	Female	0.173280
	Male	0.000000
PNI Gender & Marital Status (Coefficient)	Married Female	0.061079
	Married Male	0.000000
	Single Female	0.000000
	Single Male	0.000000
SR-22 on Policy (Coefficient)	No	-0.399708
	Yes	0.000000
Transfer / Prior Insurance Discount (Coefficient)	No	-0.718157
	Yes	0.000000
Vehicle1 Age Group (current calendar year less the vehicle model year) (Coefficient)	-20	0.104318
	1	0.087131
	3	0.110408
	6	0.047425
	11	0.007544
	16	-0.042565
	21	-0.103536
	Named Op	0.000000

PNI = Primary Named Insured

formula = scale constant * Exp(sum of all coefficients)

Alfa Specialty Insurance Corporation
Arkansas
Private Passenger Automobile Insurance
Retention Scoring Factors

A score of 1.00 will be assigned to existing policy holders.

Retention Expense Factors

Score Range		BI	PD	PIP	UMB	UDB	UMP	CMP	COL
0.00	2.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2.01	117.33	1.116	1.116	1.076	1.116	1.116	1.116	1.063	1.063
117.34	120.33	1.116	1.116	1.076	1.116	1.116	1.116	1.063	1.063
120.34	123.93	1.085	1.085	1.076	1.085	1.085	1.085	1.063	1.063
123.94	127.61	1.085	1.085	1.076	1.085	1.085	1.085	1.063	1.063
127.62	132.28	1.073	1.073	1.049	1.073	1.073	1.073	1.048	1.048
132.29	133.87	1.073	1.073	1.049	1.073	1.073	1.073	1.048	1.048
133.88	138.05	1.073	1.073	1.049	1.073	1.073	1.073	1.048	1.048
138.06	142.25	1.061	1.061	1.049	1.061	1.061	1.061	1.042	1.042
142.26	145.32	1.047	1.047	1.017	1.047	1.047	1.047	1.042	1.042
145.33	149.72	1.043	1.043	1.017	1.043	1.043	1.043	1.039	1.039
149.73	154.45	1.043	1.043	1.017	1.043	1.043	1.043	1.039	1.039
154.46	157.94	1.039	1.039	1.017	1.039	1.039	1.039	1.039	1.039
157.95	162.58	1.032	1.032	1.013	1.032	1.032	1.032	1.034	1.034
162.59	167.18	1.025	1.025	1.013	1.025	1.025	1.025	1.034	1.034
167.19	171.43	1.021	1.021	1.013	1.021	1.021	1.021	1.024	1.024
171.44	176.10	1.011	1.011	1.013	1.011	1.011	1.011	1.024	1.024
176.11	180.35	1.009	1.009	1.000	1.009	1.009	1.009	1.024	1.024
180.36	185.67	1.004	1.004	1.000	1.004	1.004	1.004	1.018	1.018
185.68	190.97	1.002	1.002	1.000	1.002	1.002	1.002	1.018	1.018
190.98	198.14	0.996	0.996	0.995	0.996	0.996	0.996	1.012	1.012
198.15	206.60	0.995	0.995	0.995	0.995	0.995	0.995	1.012	1.012
206.61	217.13	0.993	0.993	0.995	0.993	0.993	0.993	1.011	1.011
217.14	229.22	0.993	0.993	0.995	0.993	0.993	0.993	1.007	1.007
229.23	241.84	0.987	0.987	0.990	0.987	0.987	0.987	1.002	1.002
241.85	258.30	0.986	0.986	0.990	0.986	0.986	0.986	1.000	1.000
258.31	268.40	0.984	0.984	0.990	0.984	0.984	0.984	0.998	0.998
268.41	280.68	0.980	0.980	0.990	0.980	0.980	0.980	0.997	0.997
280.69	296.82	0.978	0.978	0.982	0.978	0.978	0.978	0.995	0.995
296.83	319.29	0.977	0.977	0.982	0.977	0.977	0.977	0.993	0.993
319.30	344.16	0.975	0.975	0.982	0.975	0.975	0.975	0.991	0.991
344.17	370.79	0.971	0.971	0.982	0.971	0.971	0.971	0.988	0.988
370.80	404.30	0.971	0.971	0.972	0.971	0.971	0.971	0.984	0.984
404.31	449.70	0.967	0.967	0.972	0.967	0.967	0.967	0.982	0.982
449.71	523.45	0.967	0.967	0.972	0.967	0.967	0.967	0.982	0.982
523.46 and up		0.963	0.963	0.972	0.963	0.963	0.963	0.977	0.977
Paid In Full		1.000	1.000	0.998	1.000	1.000	1.000	0.994	0.994

A score of 1.00 will be assigned to existing policy holders.

Retention Indemnity Factors

Score Range		BI	PD	PIP	UMB	UDB	UMP	CMP	COL
0.00	2.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2.01	117.33	1.041	1.041	1.123	1.041	1.041	1.041	1.063	1.063
117.34	120.33	1.041	1.041	1.123	1.041	1.041	1.041	1.063	1.063
120.34	123.93	1.017	1.017	1.031	1.017	1.017	1.017	1.063	1.063
123.94	127.61	1.017	1.017	1.031	1.017	1.017	1.017	1.063	1.063
127.62	132.28	1.000	1.000	1.031	1.000	1.000	1.000	1.019	1.019
132.29	133.87	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000
133.88	138.05	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000
138.06	142.25	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000
142.26	145.32	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000
145.33	149.72	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000
149.73	154.45	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000
154.46	157.94	1.000	1.000	1.031	1.000	1.000	1.000	0.993	0.993
157.95	162.58	1.000	1.000	1.031	1.000	1.000	1.000	0.993	0.993
162.59	167.18	1.000	1.000	1.031	1.000	1.000	1.000	0.993	0.993
167.19	171.43	1.000	1.000	1.000	1.000	1.000	1.000	0.993	0.993
171.44	176.10	0.989	0.989	1.000	0.989	0.989	0.989	0.993	0.993
176.11	180.35	0.989	0.989	0.972	0.989	0.989	0.989	0.993	0.993
180.36	185.67	0.989	0.989	0.972	0.989	0.989	0.989	0.993	0.993
185.68	190.97	0.989	0.989	0.972	0.989	0.989	0.989	0.993	0.993
190.98	198.14	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
198.15	206.60	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
206.61	217.13	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
217.14	229.22	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
229.23	241.84	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
241.85	258.30	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
258.31	268.40	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
268.41	280.68	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
280.69	296.82	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
296.83	319.29	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
319.30	344.16	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
344.17	370.79	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
370.80	404.30	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
404.31	449.70	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
449.71	523.45	0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
523.46 and up		0.994	0.994	0.972	0.994	0.994	0.994	0.993	0.993
Paid In Full		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Attract 3
Liability Analysis

Credibility: X% Probability of being +/- Y% from mean	X%	90%
	Y%	5%
	Calculated Credibility Standard	1,082

Group Number	Credit Score		Policy Count	ECY	Claims	Incurred Losses	Earned Premium	Loss Ratio	Pure Premium	Selected Rel.
	Min	Max								
0	0	496	14,316	8,619	995	3,362,768	4,232,636	79.4%	390	1.233
1	497	522	14,823	8,396	905	2,958,386	4,211,703	70.2%	352	1.101
2	523	613	152,855	87,224	8,686	29,282,580	44,757,431	65.4%	336	1.043
3	614	632	44,827	26,830	2,589	8,605,606	13,661,167	63.0%	321	1.000
4	633	676	83,302	52,709	4,617	15,448,077	27,010,948	57.2%	293	0.908
5	677	687	14,354	9,659	819	2,678,086	4,941,794	54.2%	277	0.860
6	688	725	25,769	17,978	1,389	4,888,589	9,333,155	52.4%	272	0.831
7	726	997	11,469	8,910	544	1,732,754	4,382,602	39.5%	194	0.671
29	Insuff Data	999	49,561	30,730	2,860	10,140,404	16,017,557	63.3%	330	1.000
30	No Hit	998	82,350	55,285	4,817	17,596,094	30,898,355	56.9%	318	1.000
Total Scored			361,715	220,324	20,544	68,956,845	112,531,438	61.3%	313	

Attract 3
Physical Damage Analysis

Credibility: X% Probability of being +/- Y% from mean	X%	90%
	Y%	5%
	Calculated Credibility Standard	1,082

Group Number	Credit Score		Policy Count	ECY	Claims	Incurred Losses	Earned Premium	Loss Ratio	Pure Premium	Selected Rel.
	Min	Max								
0	0	522	29,139	5,737	1,252	3,273,081	4,692,607	69.7%	570	1.315
1	523	587	93,128	11,363	2,376	5,776,468	9,462,509	61.0%	508	1.161
2	588	613	59,727	5,886	1,149	2,765,819	4,912,771	56.3%	470	1.072
3	614	652	87,649	7,976	1,446	3,500,746	6,676,428	52.4%	439	1.000
4	653	765	86,580	7,388	1,163	3,109,861	6,145,995	50.6%	421	0.959
5	766	997	5,492	503	51	143,911	398,875	36.1%	286	0.841
29	Insuff Data	999	49,561	2,203	448	1,149,679	1,830,684	62.8%	522	1.000
30	No Hit	998	82,350	4,540	804	2,164,223	3,929,890	55.1%	477	1.000
Total Scored			361,715	38,853	7,437	18,569,887	32,289,185	57.5%	478	

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/26/2011	Supporting Document	NAIC loss cost data entry document	06/07/2011	FORM RF-1 Rate Filing Abstract.pdf (Superceded)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11004_AR_ASIC_111_RATES/RULES

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.**	**Alfa Specialty Insurance**	**B.**	**11004**

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	**1.2%**	**-1.9%**					
Property Damage	**-3.7%**	**-5.4%**					
UMBI/UIMBI	**0.0% / 0.0%**	**3.5% / 3.7%**					
UMPD	**0.3%**	**4.1%**					
PIP	**1.5%**	**5.0%**					
Comprehensive	**-2.6%**	**-9.0%**					
Collision	**-4.8%**	**-7.8%**					
TOTAL OVERALL EFFECT	**-2.0%**	**-4.7%**					

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
2008	**0**	**Initial**	**12/08/08**	**0**	**0**	**0%**	**0%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**15.7%**
B. General Expense	**15.0%**
C. Taxes, License & Fees	**3.1%**
D. Underwriting Profit & Contingencies	**5.0%**
E. Other (explain)	**-4.0**
F. TOTAL	**34.7%**

8. **n/a** Apply Lost Cost Factors to Future filings? (Y or N)
9. +16.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): ____
10. -30.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): ____