

SERFF Tracking Number: AOIC-127329109 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number:
Company Tracking Number: PPA-AR-01-08/12/2011-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01

Filing at a Glance

Company: Auto-Owners Insurance Company
Product Name: Private Passenger Automobile SERFF Tr Num: AOIC-127329109 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: PPA-AR-01- State Status:
(PPA) 08/12/2011-01
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Disposition Date: 09/20/2011
Authors: Hilary Ludema, Mike Billings , Corey DeGoffau, Nicole Smith, Dave Roland, Chasity Dawson, Karen Milmine, Rose Cross, Altaf Pirani, Steven Shedlock, Torye Santucci, Adam Dancer, Christine Ferrini, Joseph Kimosh, Kyle Borgman
Date Submitted: 08/12/2011 Disposition Status: Filed
Effective Date Requested (New): 10/10/2011 Effective Date (New): 10/10/2011
Effective Date Requested (Renewal): 11/15/2011 Effective Date (Renewal): 11/15/2011

State Filing Description:

General Information

Project Name: AR Rate Change Status of Filing in Domicile: Not Filed
Project Number: PPA-AR-01-08/12/2011-01 Domicile Status Comments: Does not apply to domicile states.
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/20/2011
State Status Changed: Deemer Date:
Created By: Torye Santucci Submitted By: Torye Santucci
Corresponding Filing Tracking Number:
Filing Description:

SERFF Tracking Number: AOIC-127329109 State: Arkansas
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The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +3.2% for our Private Passenger Automobile program. The changes submitted will apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows:

New Business: October 10, 2011

Renewals: November 15, 2011

The overall annual effect of this filing is estimated to be a change of \$281,312 or 3.2%.

Please see the Supporting Documentation tab for a detailed cover letter explaining the changes.

Company and Contact

Filing Contact Information

Hilary Ludema, Manager, Personal Auto ludema.hilary@aoins.com
 Actuarial
 6101 Anacapri Blvd 517-323-1284 [Phone]
 Lansing, MI 48917 517-323-8796 [FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan
 P.O. Box 30660 Group Code: 280 Company Type: PC
 Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
 Group
 (800) 346-0346 ext. [Phone] FEIN Number: 38-0315280

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 for Auto-Owners Insurance Company
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Auto-Owners Insurance Company \$100.00 08/12/2011 50573117

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/20/2011	09/20/2011

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	09/13/2011	09/13/2011	Torye Santucci	09/14/2011	09/14/2011
Pending Industry Response	Alexa Grissom	08/18/2011	08/18/2011	Torye Santucci	09/02/2011	09/02/2011

SERFF Tracking Number: AOIC-127329109 State: Arkansas
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 Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01

Disposition

Disposition Date: 09/20/2011
 Effective Date (New): 10/10/2011
 Effective Date (Renewal): 11/15/2011
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	4.900%	3.200%	\$281,612	6,450	\$8,740,294	17.700%	-7.400%

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 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Rate Sim Summary	Filed	Yes
Supporting Document	Expense Exhibits	Filed	Yes
Supporting Document	Indication Summaries	Filed	Yes
Rate	Additional Expense Coverage Rates	Filed	Yes
Rate	Age, Type & Use Relativities	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Cost Symbol Relativities	Filed	Yes
Rate	Deductible Relativities	Filed	Yes
Rate	Higher Limit Relativities - Bodily Injury	Filed	Yes
Rate	Higher Limit Relativities - Property Damage	Filed	Yes
Rate	Higher Limit Relativities - Underinsured Motorist	Filed	Yes
Rate	Higher Limit Relativities - Uninsured Motorist	Filed	Yes
Rate	Medical and Hospital Benefits	Filed	Yes
Rate	Model Year Relativities	Filed	Yes
Rate	Motorcycle Premiums	Filed	Yes
Rate	Premium Calculation	Filed	Yes
Rate	Road Trouble Service	Filed	Yes
Rate	Secondary Symbol Rating Factors	Filed	Yes
Rate	Territory Relativities	Filed	Yes
Rate	Uninsured Motorist Property Damage	Filed	Yes
Rate	ULRV - Engine Displacement	Filed	Yes
Rate	ULRV - Golf Cart Special Rating Rule	Filed	Yes
Rate (revised)	ULRV - Liability Coverage	Filed	Yes
Rate	ULRV - Liability Coverage	Filed	Yes
Rate	ULRV - Mature Operator	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/13/2011

Submitted Date 09/13/2011

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please resubmit the APCS without a password and it should not have an "x" at the the end of xls.

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/14/2011
Submitted Date 09/14/2011

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing thus far.

Response 1

Comments: The APCS form has been resubmitted in the requested .xls format, we apologize for any inconvenience.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Adam Dancer, Altaf Pirani, Chasity Dawson, Christine Ferrini, Corey DeGoffau, Dave Roland, Hilary Ludema, Joseph Kimosh, Karen Milmine, Kyle Borgman, Mike Billings , Nicole Smith, Rose Cross, Steven Shedlock, Torye Santucci

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/18/2011
Submitted Date 08/18/2011
Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please provide the data/support required by Ark. Code Ann. 23-67-209 and 211.

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/02/2011
Submitted Date 09/02/2011

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: We have provided indication summaries and expense exhibits by program. Additionally, we noticed that we missed a change to the ULRV policy-level liability rate on the ULRV - Liability Coverage page (AOAPZ126). This has been updated and the page has been resubmitted. We apologize for this oversight.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Expense Exhibits

Comment:

Satisfied -Name: Indication Summaries

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ULRV - Liability Coverage	AOAPZ126	Replacement	
Previous Version			
<i>ULRV - Liability Coverage</i>	<i>AOAPZ126</i>	<i>Replacement</i>	

Sincerely,

Adam Dancer, Altaf Pirani, Chasity Dawson, Christine Ferrini, Corey DeGoffau, Dave Roland, Hilary Ludema, Joseph Kimosh, Karen Milmine, Kyle Borgman, Mike Billings, Nicole Smith, Rose Cross, Steven Shedlock, Torye Santucci

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.100%
Effective Date of Last Rate Revision: 04/15/2011
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	4.900%	3.200%	\$281,612	6,450	\$8,740,294	17.700%	-7.400%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 09/20/2011	Additional Expense Coverage Rates	AOAPZ107	Replacement	AOAPZ107.pdf
Filed 09/20/2011	Age, Type & Use Relativities	AOAPZ108	Replacement	AOAPZ108.pdf
Filed 09/20/2011	Base Rates	AOAPZ110	Replacement	AOAPZ110.pdf
Filed 09/20/2011	Cost Symbol Relativities	AOAPZ111	Replacement	AOAPZ111.pdf
Filed 09/20/2011	Deductible Relativities	AOAPZ112	Replacement	AOAPZ112.pdf
Filed 09/20/2011	Higher Limit Relativities - Bodily Injury	AOAPZ113	Replacement	AOAPZ113.pdf
Filed 09/20/2011	Higher Limit Relativities - Property Damage	AOAPZ114	Replacement	AOAPZ114.pdf
Filed 09/20/2011	Higher Limit Relativities - Underinsured Motorist	AOAPZ115	Replacement	AOAPZ115.pdf
Filed 09/20/2011	Higher Limit Relativities - Uninsured Motorist	AOAPZ116	Replacement	AOAPZ116.pdf

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Filed 09/20/2011 Medical and Hospital Benefits	AOAPZ109	Replacement	AOAPZ109.pdf
Filed 09/20/2011 Model Year Relativities	AOAPZ117	Replacement	AOAPZ117.pdf
Filed 09/20/2011 Motorcycle Premiums	AOAPZ118	Replacement	AOAPZ118.pdf
Filed 09/20/2011 Premium Calculation	AOAPZ119	Replacement	AOAPZ119.pdf
Filed 09/20/2011 Road Trouble Service	AOAPZ120	Replacement	AOAPZ120.pdf
Filed 09/20/2011 Secondary Symbol Rating Factors	AOAPZ121	New	AOAPZ121.pdf
Filed 09/20/2011 Territory Relativities	AOAPZ122	Replacement	AOAPZ122.pdf
Filed 09/20/2011 Uninsured Motorist Property Damage	AOAPZ123	Replacement	AOAPZ123.pdf
Filed 09/20/2011 ULRV - Engine Displacement	AOAPZ124	Replacement	AOAPZ124.pdf
Filed 09/20/2011 ULRV - Golf Cart Special Rating Rule	AOAPZ125	Replacement	AOAPZ125.pdf
Filed 09/20/2011 ULRV - Liability Coverage	AOAPZ126	Replacement	AOAPZ126.pdf
Filed 09/20/2011 ULRV - Mature Operator	AOAPZ127	Replacement	AOAPZ127.pdf

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Filed 09/20/2011 ULRV - Model Year Relativities	AOAPZ128	Replacement	AOAPZ128.pdf
Filed 09/20/2011 ULRV - Trailer Rates	AOAPZ129	Replacement	AOAPZ129.pdf
Filed 09/20/2011 Comprehensive	AOUPZ593	Replacement	AOUPZ593.pdf
Filed 09/20/2011 Auto/Home Multi- Policy Discount	AOUPZ595	Replacement	AOUPZ595.pdf
Filed 09/20/2011 Multi-Car Discount	AOUPZ596	Replacement	AOUPZ596.pdf
Filed 09/20/2011 Secondary Symbol	AOUPZ597	Replacement	AOUPZ597.pdf
Filed 09/20/2011 College Graduate Discount	AOUPZ598	Replacement	AOUPZ598.pdf
Filed 09/20/2011 Trailers (Vacation/Utility/Horse) and Camper Bodies	AOUPZ599	Replacement	AOUPZ599.pdf

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Auto-Owners Standard](#)
[Auto-Owners Premier](#)

ADDITIONAL EXPENSE COVERAGE
Semi-Annual Premium - All Territories

Auto-Owners Standard
Limit (per day/per occurrence)

\$30/\$900	\$14.70
\$40/\$1,200	\$23.10
\$50/\$1,500	\$28.35
\$75/\$2,250	\$39.90
\$100/\$3,000	\$50.40
\$150/\$4,500	\$67.20

Auto-Owners Premier
Limit (per day/per occurrence)

\$30/\$900	\$13.65
\$40/\$1,200	\$21.00
\$50/\$1,500	\$26.25
\$75/\$2,250	\$36.75
\$100/\$3,000	\$46.20
\$150/\$4,500	\$60.90

**Auto-Owners Standard
Auto-Owners Premier**

AGE, TYPE & USE RELATIVITIES

Arkansas

[Bodily Injury](#)
[Property Damage](#)
[Comprehensive](#)
[Collision](#)

BI

Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	0.97	0.95	1.12	1.17	1.32	1.19	0.87
31	0.97	0.95	1.12	1.17	1.32	1.19	0.87
32	0.97	0.95	1.12	1.17	1.32	1.19	0.87
33	0.97	0.95	1.12	1.17	1.32	1.19	0.87
34	0.97	0.95	1.12	1.17	1.32	1.19	0.87
35	0.97	0.95	1.12	1.17	1.32	1.19	0.87
36	0.97	0.95	1.12	1.17	1.32	1.19	0.87
37	0.97	0.96	1.12	1.17	1.32	1.19	0.87
38	0.98	0.96	1.12	1.17	1.32	1.19	0.87
39	0.98	0.96	1.12	1.17	1.32	1.19	0.87
40	0.98	0.96	1.12	1.17	1.32	1.19	0.87
41	0.97	0.96	1.11	1.16	1.31	1.18	0.86
42	0.97	0.96	1.11	1.16	1.31	1.18	0.86
43	0.96	0.95	1.10	1.15	1.30	1.17	0.85
44	0.96	0.94	1.10	1.15	1.30	1.17	0.85
45	0.93	0.92	1.07	1.13	1.27	1.14	0.82
46	0.92	0.91	1.06	1.12	1.26	1.13	0.81
47	0.92	0.90	1.06	1.12	1.26	1.13	0.81
48	0.91	0.89	1.05	1.11	1.25	1.13	0.81
49	0.90	0.89	1.05	1.11	1.25	1.13	0.81
50	0.78	0.77	0.98	1.05	1.20	1.07	0.76
51	0.76	0.75	0.97	1.04	1.19	1.06	0.75
52	0.76	0.74	0.97	1.04	1.19	1.06	0.75
53	0.75	0.73	0.96	1.03	1.18	1.05	0.74
54	0.75	0.73	0.96	1.03	1.18	1.05	0.74
55	0.71	0.71	0.95	1.01	1.16	1.03	0.70
56	0.71	0.71	0.95	1.01	1.16	1.03	0.70
57	0.71	0.71	0.95	1.01	1.16	1.03	0.70
58	0.71	0.71	0.95	1.01	1.16	1.03	0.70
59	0.71	0.71	0.95	1.01	1.16	1.03	0.70
60	0.71	0.71	0.95	1.01	1.16	1.03	0.70
61	0.71	0.71	0.95	1.01	1.16	1.03	0.70
62	0.71	0.71	0.95	1.01	1.16	1.03	0.70
63	0.71	0.71	0.95	1.01	1.16	1.03	0.70
64	0.71	0.71	0.95	1.01	1.16	1.03	0.71
65	0.73	0.72	0.95	1.01	1.16	1.03	0.71
66	0.73	0.73	0.95	1.01	1.16	1.03	0.71
67	0.73	0.73	0.95	1.01	1.16	1.03	0.73
68	0.73	0.73	0.95	1.01	1.16	1.03	0.73
69	0.76	0.76	0.96	1.01	1.16	1.03	0.75

70	0.76	0.76	0.96	1.01	1.16	1.04	0.76
71	0.76	0.76	0.97	1.01	1.16	1.04	0.76
72	0.78	0.78	0.99	1.04	1.18	1.06	0.78
73	0.80	0.80	1.01	1.06	1.20	1.08	0.80
74	0.82	0.82	1.03	1.08	1.22	1.09	0.82
75	0.84	0.84	1.04	1.09	1.24	1.11	0.84
76	0.87	0.87	1.07	1.11	1.26	1.13	0.87
77	0.89	0.89	1.09	1.14	1.28	1.15	0.89
78	0.91	0.91	1.11	1.16	1.30	1.17	0.91
79	0.93	0.93	1.13	1.18	1.32	1.20	0.93
80	0.95	0.95	1.14	1.20	1.32	1.21	0.95
81	0.97	0.97	1.16	1.20	1.32	1.22	0.97
82	0.99	0.99	1.16	1.21	1.33	1.22	0.99
83	1.01	1.01	1.17	1.22	1.34	1.24	1.01
84	1.03	1.03	1.18	1.22	1.34	1.24	1.03
85	1.05	1.05	1.18	1.23	1.35	1.25	1.05
86	1.05	1.05	1.18	1.24	1.36	1.26	1.05
87	1.06	1.06	1.18	1.25	1.37	1.26	1.06
88	1.07	1.07	1.18	1.25	1.37	1.26	1.07
89	1.08	1.08	1.18	1.25	1.37	1.26	1.08
90+	1.09	1.09	1.18	1.25	1.37	1.26	1.09

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.96	0.94	1.09	1.14	1.29	1.16	0.84
41	0.95	0.93	1.08	1.13	1.28	1.16	0.83
42	0.95	0.93	1.08	1.13	1.28	1.16	0.83
43	0.94	0.92	1.07	1.13	1.27	1.15	0.82
44	0.94	0.92	1.07	1.13	1.27	1.14	0.82
45	0.91	0.89	1.04	1.10	1.24	1.12	0.80
46	0.90	0.88	1.03	1.09	1.23	1.11	0.79
47	0.89	0.88	1.03	1.09	1.23	1.11	0.79
48	0.88	0.87	1.02	1.08	1.22	1.10	0.78
49	0.88	0.86	1.02	1.08	1.22	1.10	0.78
50	0.76	0.74	0.95	1.02	1.17	1.04	0.73
51	0.75	0.73	0.94	1.01	1.16	1.03	0.72
52	0.74	0.73	0.94	1.01	1.16	1.03	0.72
53	0.73	0.72	0.93	1.00	1.15	1.02	0.71
54	0.72	0.71	0.93	1.00	1.15	1.02	0.71

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.69	1.69	1.80	1.84	2.05	1.95	1.45
17	1.69	1.69	1.80	1.84	2.05	1.95	1.45
18	1.48	1.48	1.59	1.62	1.82	1.71	1.28
19	1.26	1.26	1.37	1.42	1.56	1.47	1.10
20	1.19	1.19	1.29	1.34	1.48	1.39	1.04
21	1.11	1.11	1.22	1.27	1.40	1.31	0.99
22	1.05	1.05	1.15	1.21	1.34	1.23	0.94
23	1.04	1.04	1.14	1.21	1.34	1.22	0.94

21	2.25	2.25	2.27	2.27	2.31	2.31	1.78
22	2.23	2.23	2.23	2.23	2.23	2.23	1.76
23	2.12	2.12	2.12	2.12	2.12	2.12	1.67
24	2.12	2.12	2.12	2.12	2.12	2.12	1.67
25	1.24	1.24	1.25	1.29	1.41	1.30	1.13
26	1.22	1.22	1.22	1.27	1.40	1.28	1.13
27	1.22	1.22	1.22	1.27	1.40	1.27	1.13
28	1.22	1.22	1.22	1.27	1.40	1.27	1.13
29	1.22	1.22	1.22	1.27	1.40	1.27	1.13

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.28	2.28	2.28	2.28	2.28	2.28	2.00
17	2.28	2.28	2.28	2.28	2.28	2.28	2.00
18	2.28	2.27	2.28	2.28	2.28	2.28	1.96
19	2.13	2.12	2.14	2.14	2.17	2.17	1.85
20	2.11	2.11	2.11	2.11	2.12	2.12	1.85
21	1.27	1.27	1.27	1.27	1.27	1.27	1.07
22	1.22	1.21	1.22	1.22	1.24	1.24	1.03
23	1.21	1.21	1.22	1.22	1.24	1.24	1.02
24	1.20	1.20	1.21	1.21	1.22	1.22	1.02

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.74	2.74	2.74	2.74	2.74	2.74	2.40
17	2.74	2.74	2.74	2.74	2.74	2.74	2.40
18	2.69	2.69	2.72	2.72	2.73	2.73	2.29
19	2.55	2.55	2.55	2.55	2.58	2.58	2.21
20	2.55	2.55	2.55	2.55	2.55	2.55	2.21
21	1.59	1.59	1.60	1.60	1.62	1.62	1.38
22	1.53	1.53	1.54	1.54	1.56	1.56	1.36
23	1.53	1.53	1.53	1.53	1.55	1.55	1.36
24	1.53	1.53	1.53	1.53	1.54	1.54	1.36

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Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	0.97	0.95	1.12	1.17	1.32	1.19	0.87
31	0.97	0.95	1.12	1.17	1.32	1.19	0.87
32	0.97	0.95	1.12	1.17	1.32	1.19	0.87
33	0.97	0.95	1.12	1.17	1.32	1.19	0.87
34	0.97	0.95	1.12	1.17	1.32	1.19	0.87
35	0.97	0.95	1.12	1.17	1.32	1.19	0.87
36	0.97	0.95	1.12	1.17	1.32	1.19	0.87
37	0.97	0.96	1.12	1.17	1.32	1.19	0.87
38	0.98	0.96	1.12	1.17	1.32	1.19	0.87

39	0.98	0.96	1.12	1.17	1.32	1.19	0.87
40	0.98	0.96	1.12	1.17	1.32	1.19	0.87
41	0.97	0.96	1.11	1.16	1.31	1.18	0.86
42	0.97	0.96	1.11	1.16	1.31	1.18	0.86
43	0.96	0.95	1.10	1.15	1.30	1.17	0.85
44	0.96	0.94	1.10	1.15	1.30	1.17	0.85
45	0.93	0.92	1.07	1.13	1.27	1.14	0.82
46	0.92	0.91	1.06	1.12	1.26	1.13	0.81
47	0.92	0.90	1.06	1.12	1.26	1.13	0.81
48	0.91	0.89	1.05	1.11	1.25	1.13	0.81
49	0.90	0.89	1.05	1.11	1.25	1.13	0.81
50	0.78	0.77	0.98	1.05	1.20	1.07	0.76
51	0.76	0.75	0.97	1.04	1.19	1.06	0.75
52	0.76	0.74	0.97	1.04	1.19	1.06	0.75
53	0.75	0.73	0.96	1.03	1.18	1.05	0.74
54	0.75	0.73	0.96	1.03	1.18	1.05	0.74
55	0.71	0.71	0.95	1.01	1.16	1.03	0.70
56	0.71	0.71	0.95	1.01	1.16	1.03	0.70
57	0.71	0.71	0.95	1.01	1.16	1.03	0.70
58	0.71	0.71	0.95	1.01	1.16	1.03	0.70
59	0.71	0.71	0.95	1.01	1.16	1.03	0.70
60	0.71	0.71	0.95	1.01	1.16	1.03	0.70
61	0.71	0.71	0.95	1.01	1.16	1.03	0.70
62	0.71	0.71	0.95	1.01	1.16	1.03	0.70
63	0.71	0.71	0.95	1.01	1.16	1.03	0.70
64	0.71	0.71	0.95	1.01	1.16	1.03	0.71
65	0.73	0.72	0.95	1.01	1.16	1.03	0.71
66	0.73	0.73	0.95	1.01	1.16	1.03	0.71
67	0.73	0.73	0.95	1.01	1.16	1.03	0.73
68	0.73	0.73	0.95	1.01	1.16	1.03	0.73
69	0.76	0.76	0.96	1.01	1.16	1.03	0.75
70	0.76	0.76	0.96	1.01	1.16	1.04	0.76
71	0.76	0.76	0.97	1.01	1.16	1.04	0.76
72	0.78	0.78	0.99	1.04	1.18	1.06	0.78
73	0.80	0.80	1.01	1.06	1.20	1.08	0.80
74	0.82	0.82	1.03	1.08	1.22	1.09	0.82
75	0.84	0.84	1.04	1.09	1.24	1.11	0.84
76	0.87	0.87	1.07	1.11	1.26	1.13	0.87
77	0.89	0.89	1.09	1.14	1.28	1.15	0.89
78	0.91	0.91	1.11	1.16	1.30	1.17	0.91
79	0.93	0.93	1.13	1.18	1.32	1.20	0.93
80	0.95	0.95	1.14	1.20	1.32	1.21	0.95
81	0.97	0.97	1.16	1.20	1.32	1.22	0.97
82	0.99	0.99	1.16	1.21	1.33	1.22	0.99
83	1.01	1.01	1.17	1.22	1.34	1.24	1.01
84	1.03	1.03	1.18	1.22	1.34	1.24	1.03
85	1.05	1.05	1.18	1.23	1.35	1.25	1.05
86	1.05	1.05	1.18	1.24	1.36	1.26	1.05
87	1.06	1.06	1.18	1.25	1.37	1.26	1.06
88	1.07	1.07	1.18	1.25	1.37	1.26	1.07
89	1.08	1.08	1.18	1.25	1.37	1.26	1.08
90+	1.09	1.09	1.18	1.25	1.37	1.26	1.09

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.96	0.94	1.09	1.14	1.29	1.16	0.84
41	0.95	0.93	1.08	1.13	1.28	1.16	0.83
42	0.95	0.93	1.08	1.13	1.28	1.16	0.83
43	0.94	0.92	1.07	1.13	1.27	1.15	0.82
44	0.94	0.92	1.07	1.13	1.27	1.14	0.82
45	0.91	0.89	1.04	1.10	1.24	1.12	0.80
46	0.90	0.88	1.03	1.09	1.23	1.11	0.79
47	0.89	0.88	1.03	1.09	1.23	1.11	0.79
48	0.88	0.87	1.02	1.08	1.22	1.10	0.78
49	0.88	0.86	1.02	1.08	1.22	1.10	0.78
50	0.76	0.74	0.95	1.02	1.17	1.04	0.73
51	0.75	0.73	0.94	1.01	1.16	1.03	0.72
52	0.74	0.73	0.94	1.01	1.16	1.03	0.72
53	0.73	0.72	0.93	1.00	1.15	1.02	0.71
54	0.72	0.71	0.93	1.00	1.15	1.02	0.71

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.69	1.69	1.80	1.84	2.05	1.95	1.45
17	1.69	1.69	1.80	1.84	2.05	1.95	1.45
18	1.48	1.48	1.59	1.62	1.82	1.71	1.28
19	1.26	1.26	1.37	1.42	1.56	1.47	1.10
20	1.19	1.19	1.29	1.34	1.48	1.39	1.04
21	1.11	1.11	1.22	1.27	1.40	1.31	0.99
22	1.05	1.05	1.15	1.21	1.34	1.23	0.94
23	1.04	1.04	1.14	1.21	1.34	1.22	0.94
24	1.04	1.04	1.14	1.21	1.34	1.22	0.94
25	1.00	1.00	1.12	1.19	1.32	1.19	0.90
26	1.00	1.00	1.12	1.19	1.32	1.19	0.90
27	1.00	1.00	1.12	1.19	1.32	1.19	0.90
28	1.00	1.00	1.12	1.19	1.32	1.19	0.90
29	1.00	1.00	1.12	1.19	1.32	1.19	0.90

Married Male

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.30	2.30	2.30	2.30	2.40	2.40	1.78
17	2.30	2.30	2.30	2.30	2.40	2.40	1.78
18	2.26	2.26	2.27	2.27	2.36	2.36	1.73
19	1.94	1.94	1.96	1.96	2.06	2.06	1.50
20	1.92	1.92	1.92	1.92	2.01	2.01	1.46
21	1.75	1.75	1.75	1.75	1.75	1.75	1.34
22	1.25	1.25	1.25	1.25	1.32	1.25	0.96
23	1.25	1.25	1.25	1.25	1.32	1.25	0.96
24	1.25	1.25	1.25	1.25	1.32	1.25	0.96
25	1.00	1.00	1.12	1.19	1.32	1.19	0.90
26	1.00	1.00	1.12	1.19	1.32	1.19	0.90
27	1.00	1.00	1.12	1.19	1.32	1.19	0.90
28	1.00	1.00	1.12	1.19	1.32	1.19	0.90

29	1.00	1.00	1.12	1.19	1.32	1.19	0.90
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Unmarried Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.81	2.81	2.81	2.81	2.93	2.93	2.50
17	2.81	2.81	2.81	2.81	2.93	2.93	2.50
18	2.81	2.81	2.81	2.81	2.93	2.93	2.50
19	2.60	2.60	2.63	2.63	2.77	2.77	2.27
20	2.51	2.51	2.53	2.53	2.67	2.67	2.23
21	1.62	1.62	1.62	1.62	1.62	1.62	1.36
22	1.55	1.54	1.56	1.56	1.58	1.58	1.30
23	1.52	1.52	1.54	1.54	1.56	1.56	1.29
24	1.52	1.52	1.52	1.52	1.54	1.54	1.29
25	1.04	1.04	1.14	1.21	1.33	1.22	0.92
26	1.02	1.02	1.13	1.20	1.32	1.21	0.91
27	1.01	1.01	1.12	1.19	1.32	1.19	0.90
28	1.00	1.00	1.12	1.19	1.32	1.19	0.90
29	1.00	1.00	1.12	1.19	1.32	1.19	0.90

Unmarried Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.61	3.61	3.61	3.61	3.61	3.61	3.61
17	3.61	3.61	3.61	3.61	3.61	3.61	3.00
18	3.57	3.57	3.57	3.57	3.57	3.57	2.96
19	3.38	3.37	3.40	3.40	3.45	3.45	2.78
20	3.37	3.37	3.37	3.37	3.37	3.37	2.78
21	2.25	2.25	2.27	2.27	2.31	2.31	1.78
22	2.23	2.23	2.23	2.23	2.23	2.23	1.76
23	2.12	2.12	2.12	2.12	2.12	2.12	1.67
24	2.12	2.12	2.12	2.12	2.12	2.12	1.67
25	1.24	1.24	1.25	1.29	1.41	1.30	1.13
26	1.22	1.22	1.22	1.27	1.40	1.28	1.13
27	1.22	1.22	1.22	1.27	1.40	1.27	1.13
28	1.22	1.22	1.22	1.27	1.40	1.27	1.13
29	1.22	1.22	1.22	1.27	1.40	1.27	1.13

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.28	2.28	2.28	2.28	2.28	2.28	2.00
17	2.28	2.28	2.28	2.28	2.28	2.28	2.00
18	2.28	2.27	2.28	2.28	2.28	2.28	1.96
19	2.13	2.12	2.14	2.14	2.17	2.17	1.85
20	2.11	2.11	2.11	2.11	2.12	2.12	1.85
21	1.27	1.27	1.27	1.27	1.27	1.27	1.07
22	1.22	1.21	1.22	1.22	1.24	1.24	1.03
23	1.21	1.21	1.22	1.22	1.24	1.24	1.02
24	1.20	1.20	1.21	1.21	1.22	1.22	1.02

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.74	2.74	2.74	2.74	2.74	2.74	2.40
17	2.74	2.74	2.74	2.74	2.74	2.74	2.40
18	2.69	2.69	2.72	2.72	2.73	2.73	2.29
19	2.55	2.55	2.55	2.55	2.58	2.58	2.21
20	2.55	2.55	2.55	2.55	2.55	2.55	2.21
21	1.59	1.59	1.60	1.60	1.62	1.62	1.38
22	1.53	1.53	1.54	1.54	1.56	1.56	1.36
23	1.53	1.53	1.53	1.53	1.55	1.55	1.36
24	1.53	1.53	1.53	1.53	1.54	1.54	1.36

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Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.03	1.01	1.17	1.25	1.35	1.25	0.93
31	1.03	1.01	1.17	1.25	1.35	1.25	0.93
32	1.03	1.01	1.17	1.25	1.35	1.25	0.93
33	1.03	1.01	1.17	1.25	1.35	1.25	0.93
34	1.03	1.01	1.17	1.25	1.35	1.25	0.93
35	1.03	1.01	1.17	1.25	1.35	1.25	0.93
36	1.03	1.01	1.17	1.25	1.35	1.25	0.93
37	1.03	1.01	1.17	1.25	1.35	1.25	0.93
38	1.03	1.01	1.17	1.25	1.35	1.25	0.93
39	1.03	1.01	1.17	1.25	1.35	1.25	0.93
40	1.03	1.01	1.17	1.25	1.35	1.25	0.93
41	1.02	1.00	1.16	1.24	1.34	1.24	0.92
42	1.02	1.00	1.16	1.24	1.34	1.24	0.92
43	1.01	0.99	1.15	1.23	1.34	1.24	0.91
44	1.01	0.99	1.15	1.23	1.33	1.23	0.91
45	0.98	0.96	1.12	1.19	1.30	1.20	0.88
46	0.97	0.95	1.11	1.18	1.29	1.19	0.87
47	0.97	0.94	1.10	1.18	1.29	1.18	0.87
48	0.96	0.93	1.09	1.17	1.28	1.17	0.85
49	0.95	0.93	1.09	1.17	1.27	1.17	0.85
50	0.80	0.78	1.03	1.11	1.23	1.12	0.80
51	0.79	0.77	1.01	1.10	1.22	1.10	0.79
52	0.79	0.77	1.01	1.10	1.21	1.10	0.79
53	0.78	0.76	1.00	1.09	1.20	1.09	0.78
54	0.78	0.76	1.00	1.09	1.20	1.09	0.78
55	0.74	0.74	0.99	1.07	1.18	1.07	0.74
56	0.74	0.74	0.98	1.07	1.17	1.06	0.74
57	0.74	0.74	0.97	1.07	1.17	1.05	0.74
58	0.74	0.74	0.97	1.07	1.17	1.05	0.74
59	0.74	0.74	0.97	1.06	1.16	1.05	0.74
60	0.74	0.74	0.97	1.06	1.16	1.05	0.74
61	0.74	0.74	0.96	1.05	1.16	1.04	0.74
62	0.74	0.74	0.96	1.05	1.16	1.04	0.74
63	0.74	0.73	0.96	1.05	1.16	1.04	0.74

64	0.74	0.73	0.95	1.05	1.16	1.03	0.74
65	0.73	0.73	0.95	1.03	1.16	1.03	0.74
66	0.73	0.73	0.95	1.03	1.16	1.03	0.73
67	0.73	0.72	0.95	1.03	1.16	1.03	0.73
68	0.73	0.71	0.95	1.02	1.16	1.03	0.73
69	0.73	0.73	0.95	1.02	1.16	1.03	0.73
70	0.73	0.73	0.95	1.01	1.16	1.03	0.73
71	0.73	0.73	0.95	1.01	1.16	1.03	0.73
72	0.74	0.74	0.97	1.03	1.18	1.05	0.74
73	0.76	0.76	0.99	1.05	1.20	1.07	0.76
74	0.78	0.78	1.01	1.07	1.22	1.09	0.78
75	0.80	0.80	1.03	1.09	1.24	1.11	0.80
76	0.81	0.81	1.05	1.11	1.26	1.13	0.81
77	0.83	0.83	1.07	1.13	1.28	1.14	0.83
78	0.85	0.85	1.09	1.14	1.30	1.16	0.85
79	0.87	0.87	1.11	1.16	1.32	1.18	0.87
80	0.89	0.89	1.12	1.17	1.32	1.19	0.89
81	0.91	0.91	1.12	1.17	1.32	1.19	0.91
82	0.93	0.93	1.12	1.17	1.32	1.19	0.93
83	0.95	0.95	1.12	1.17	1.32	1.19	0.95
84	0.97	0.97	1.12	1.17	1.32	1.19	0.97
85	0.99	0.99	1.12	1.17	1.32	1.19	0.99
86	0.99	0.99	1.12	1.17	1.32	1.19	0.99
87	1.00	1.00	1.12	1.17	1.32	1.19	1.00
88	1.01	1.01	1.12	1.17	1.32	1.19	1.01
89	1.02	1.02	1.12	1.17	1.32	1.19	1.02
90+	1.03	1.03	1.12	1.17	1.32	1.19	1.03

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	1.00	0.98	1.13	1.22	1.32	1.22	0.90
41	0.99	0.97	1.13	1.21	1.31	1.21	0.89
42	0.99	0.97	1.13	1.21	1.31	1.21	0.89
43	0.98	0.96	1.12	1.19	1.30	1.20	0.88
44	0.98	0.96	1.11	1.19	1.30	1.20	0.88
45	0.95	0.93	1.09	1.16	1.27	1.17	0.84
46	0.94	0.92	1.07	1.15	1.26	1.16	0.83
47	0.94	0.91	1.07	1.15	1.26	1.15	0.83
48	0.93	0.90	1.06	1.14	1.24	1.14	0.82
49	0.92	0.90	1.06	1.14	1.24	1.14	0.82
50	0.77	0.75	0.99	1.08	1.19	1.08	0.77
51	0.76	0.74	0.98	1.07	1.18	1.07	0.76
52	0.76	0.74	0.98	1.07	1.18	1.07	0.76
53	0.75	0.73	0.97	1.06	1.17	1.06	0.75
54	0.75	0.73	0.97	1.06	1.17	1.06	0.75

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.26	1.24	1.36	1.50	1.57	1.47	1.19
17	1.26	1.24	1.36	1.50	1.57	1.47	1.19

18	1.24	1.23	1.34	1.47	1.55	1.45	1.18
19	1.18	1.16	1.29	1.43	1.48	1.39	1.11
20	1.16	1.15	1.27	1.40	1.46	1.37	1.10
21	1.11	1.11	1.24	1.30	1.44	1.33	1.01
22	1.10	1.10	1.22	1.29	1.40	1.30	1.00
23	1.10	1.09	1.20	1.29	1.39	1.29	1.00
24	1.09	1.08	1.19	1.29	1.37	1.28	1.00
25	1.06	1.05	1.17	1.27	1.35	1.25	0.96
26	1.06	1.05	1.17	1.27	1.35	1.25	0.96
27	1.06	1.05	1.17	1.27	1.35	1.25	0.96
28	1.06	1.05	1.17	1.27	1.35	1.25	0.96
29	1.06	1.05	1.17	1.27	1.35	1.25	0.96

Married Male

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.16	2.16	2.16	2.21	2.26	2.26	1.71
17	2.16	2.16	2.16	2.21	2.26	2.26	1.71
18	2.13	2.13	2.13	2.16	2.22	2.22	1.66
19	1.92	1.92	1.92	1.97	2.01	2.01	1.51
20	1.92	1.92	1.92	1.95	2.01	2.01	1.50
21	1.75	1.75	1.75	1.79	1.75	1.75	1.38
22	1.29	1.28	1.30	1.33	1.38	1.33	1.02
23	1.28	1.27	1.30	1.33	1.37	1.31	1.02
24	1.27	1.26	1.28	1.33	1.35	1.30	1.02
25	1.06	1.05	1.17	1.27	1.35	1.25	0.96
26	1.06	1.05	1.17	1.27	1.35	1.25	0.96
27	1.06	1.05	1.17	1.27	1.35	1.25	0.96
28	1.06	1.05	1.17	1.27	1.35	1.25	0.96
29	1.06	1.05	1.17	1.27	1.35	1.25	0.96

Unmarried Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.65	2.65	2.65	2.65	2.75	2.75	2.36
17	2.65	2.65	2.65	2.65	2.75	2.75	2.36
18	2.65	2.65	2.65	2.65	2.75	2.75	2.36
19	2.50	2.50	2.50	2.50	2.62	2.62	2.23
20	2.50	2.50	2.50	2.50	2.62	2.62	2.23
21	1.53	1.52	1.54	1.61	1.56	1.56	1.34
22	1.52	1.52	1.53	1.59	1.55	1.55	1.32
23	1.52	1.52	1.52	1.58	1.54	1.54	1.32
24	1.52	1.52	1.52	1.56	1.52	1.52	1.30
25	1.06	1.05	1.17	1.27	1.35	1.25	0.96
26	1.06	1.05	1.17	1.27	1.35	1.25	0.96
27	1.06	1.05	1.17	1.27	1.35	1.25	0.96
28	1.06	1.05	1.17	1.27	1.35	1.25	0.96
29	1.06	1.05	1.17	1.27	1.35	1.25	0.96

Unmarried Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.40	3.40	3.40	3.40	3.40	3.40	3.40
17	3.40	3.40	3.40	3.40	3.40	3.40	2.82
18	3.37	3.37	3.37	3.37	3.37	3.37	2.78
19	3.37	3.37	3.37	3.37	3.37	3.37	2.78
20	3.37	3.37	3.37	3.37	3.37	3.37	2.78
21	2.23	2.23	2.23	2.23	2.23	2.23	1.76
22	2.23	2.23	2.23	2.23	2.23	2.23	1.76
23	2.12	2.12	2.12	2.12	2.12	2.12	1.67
24	2.12	2.12	2.12	2.12	2.12	2.12	1.67
25	1.24	1.23	1.25	1.35	1.42	1.32	1.17
26	1.24	1.23	1.25	1.35	1.42	1.32	1.17
27	1.24	1.23	1.25	1.35	1.42	1.32	1.17
28	1.24	1.23	1.25	1.35	1.42	1.32	1.17
29	1.24	1.23	1.25	1.35	1.42	1.32	1.17

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.14	2.14	2.14	2.14	2.14	2.14	1.88
17	2.14	2.14	2.14	2.14	2.14	2.14	1.88
18	2.14	2.14	2.14	2.14	2.14	2.14	1.88
19	2.11	2.11	2.11	2.11	2.11	2.11	1.85
20	2.11	2.11	2.11	2.11	2.11	2.11	1.85
21	1.22	1.22	1.24	1.27	1.26	1.26	1.08
22	1.22	1.21	1.24	1.27	1.25	1.25	1.08
23	1.22	1.21	1.23	1.27	1.25	1.25	1.08
24	1.22	1.21	1.23	1.27	1.25	1.25	1.08

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.58	2.58	2.58	2.58	2.58	2.58	2.26
17	2.58	2.58	2.58	2.58	2.58	2.58	2.26
18	2.57	2.57	2.57	2.57	2.57	2.57	2.23
19	2.55	2.55	2.55	2.55	2.55	2.55	2.21
20	2.55	2.55	2.55	2.55	2.55	2.55	2.21
21	1.53	1.53	1.53	1.58	1.54	1.54	1.37
22	1.53	1.53	1.53	1.57	1.53	1.53	1.36
23	1.53	1.53	1.53	1.57	1.53	1.53	1.36
24	1.53	1.53	1.53	1.57	1.53	1.53	1.36

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Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.02	0.99	1.14	1.19	1.32	1.22	0.92
31	1.01	0.97	1.13	1.18	1.32	1.21	0.91

32	1.01	0.97	1.13	1.18	1.32	1.21	0.91
33	1.01	0.97	1.13	1.18	1.32	1.21	0.91
34	1.01	0.97	1.13	1.18	1.32	1.21	0.91
35	1.01	0.97	1.13	1.18	1.32	1.21	0.91
36	1.01	0.97	1.13	1.18	1.32	1.21	0.91
37	1.01	0.97	1.13	1.18	1.32	1.21	0.91
38	1.01	0.97	1.13	1.18	1.32	1.21	0.91
39	1.01	0.97	1.13	1.18	1.32	1.21	0.91
40	1.01	0.97	1.13	1.18	1.32	1.21	0.91
41	1.00	0.97	1.12	1.17	1.31	1.20	0.90
42	1.00	0.97	1.12	1.17	1.31	1.20	0.90
43	1.00	0.97	1.11	1.16	1.30	1.19	0.89
44	1.00	0.97	1.11	1.16	1.30	1.19	0.89
45	0.98	0.94	1.09	1.14	1.28	1.17	0.87
46	0.97	0.94	1.09	1.14	1.27	1.16	0.87
47	0.97	0.93	1.08	1.13	1.26	1.16	0.86
48	0.95	0.92	1.07	1.11	1.25	1.14	0.85
49	0.94	0.90	1.06	1.11	1.25	1.13	0.84
50	0.80	0.78	1.00	1.06	1.20	1.09	0.80
51	0.79	0.77	0.99	1.05	1.19	1.07	0.79
52	0.79	0.77	0.98	1.04	1.19	1.06	0.78
53	0.78	0.75	0.96	1.03	1.18	1.05	0.77
54	0.77	0.75	0.96	1.03	1.18	1.05	0.75
55	0.74	0.73	0.95	1.01	1.16	1.03	0.71
56	0.73	0.71	0.95	1.01	1.16	1.03	0.71
57	0.73	0.71	0.95	1.01	1.16	1.03	0.71
58	0.73	0.71	0.95	1.01	1.16	1.03	0.70
59	0.71	0.71	0.95	1.01	1.16	1.03	0.70
60	0.71	0.70	0.95	1.01	1.16	1.03	0.70
61	0.71	0.70	0.95	1.01	1.16	1.03	0.70
62	0.71	0.70	0.95	1.01	1.16	1.03	0.70
63	0.71	0.70	0.95	1.01	1.16	1.03	0.70
64	0.71	0.70	0.95	1.01	1.16	1.03	0.70
65	0.71	0.70	0.95	1.01	1.16	1.03	0.70
66	0.71	0.70	0.95	1.01	1.16	1.03	0.70
67	0.71	0.70	0.95	1.01	1.16	1.03	0.70
68	0.71	0.71	0.95	1.01	1.16	1.03	0.71
69	0.73	0.73	0.95	1.01	1.16	1.03	0.73
70	0.74	0.73	0.95	1.01	1.16	1.03	0.73
71	0.75	0.74	0.95	1.01	1.16	1.03	0.74
72	0.77	0.77	0.97	1.03	1.18	1.05	0.77
73	0.79	0.79	0.99	1.05	1.20	1.07	0.79
74	0.81	0.81	1.01	1.07	1.22	1.09	0.81
75	0.83	0.83	1.03	1.09	1.24	1.11	0.83
76	0.85	0.85	1.05	1.11	1.26	1.13	0.85
77	0.87	0.87	1.07	1.13	1.28	1.14	0.87
78	0.90	0.90	1.09	1.14	1.30	1.16	0.90
79	0.92	0.92	1.11	1.16	1.32	1.18	0.92
80	0.94	0.94	1.12	1.17	1.32	1.19	0.94
81	0.96	0.96	1.13	1.18	1.32	1.19	0.96
82	0.98	0.98	1.14	1.18	1.32	1.20	0.98
83	1.01	1.01	1.14	1.19	1.32	1.21	1.01
84	1.03	1.03	1.14	1.20	1.32	1.21	1.03
85	1.05	1.05	1.16	1.20	1.32	1.22	1.05
86	1.05	1.05	1.16	1.20	1.33	1.22	1.05

87	1.06	1.06	1.17	1.22	1.33	1.23	1.06
88	1.07	1.07	1.17	1.22	1.34	1.24	1.07
89	1.08	1.08	1.18	1.23	1.35	1.24	1.08
90+	1.09	1.09	1.18	1.23	1.35	1.25	1.09

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.94	0.92	1.09	1.14	1.29	1.16	0.84
41	0.93	0.91	1.08	1.13	1.28	1.15	0.84
42	0.93	0.91	1.08	1.13	1.28	1.15	0.83
43	0.92	0.90	1.07	1.13	1.27	1.14	0.83
44	0.92	0.90	1.07	1.13	1.27	1.14	0.83
45	0.90	0.87	1.04	1.10	1.24	1.12	0.80
46	0.90	0.87	1.03	1.09	1.23	1.11	0.80
47	0.89	0.86	1.03	1.09	1.23	1.11	0.79
48	0.88	0.85	1.02	1.08	1.22	1.10	0.78
49	0.88	0.85	1.02	1.08	1.22	1.10	0.78
50	0.76	0.73	0.95	1.02	1.17	1.04	0.74
51	0.75	0.73	0.94	1.01	1.16	1.03	0.73
52	0.75	0.73	0.94	1.01	1.16	1.03	0.73
53	0.74	0.72	0.93	1.00	1.15	1.02	0.72
54	0.74	0.72	0.93	1.00	1.15	1.02	0.72

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.43	1.38	1.50	1.54	1.71	1.61	1.29
17	1.43	1.38	1.50	1.54	1.71	1.61	1.29
18	1.52	1.46	1.59	1.63	1.81	1.70	1.37
19	1.37	1.32	1.46	1.50	1.65	1.56	1.23
20	1.38	1.33	1.46	1.51	1.65	1.56	1.24
21	1.11	1.11	1.24	1.30	1.45	1.33	1.01
22	1.10	1.10	1.22	1.29	1.42	1.30	1.00
23	1.10	1.10	1.21	1.27	1.39	1.29	1.00
24	1.10	1.08	1.19	1.24	1.36	1.27	0.99
25	1.05	1.02	1.14	1.20	1.32	1.22	0.94
26	1.05	1.02	1.14	1.20	1.32	1.22	0.94
27	1.05	1.02	1.14	1.20	1.32	1.22	0.94
28	1.05	1.02	1.14	1.20	1.32	1.22	0.94
29	1.05	1.02	1.14	1.20	1.32	1.22	0.94

Married Male

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.24	2.20	2.24	2.24	2.35	2.35	1.78
17	2.24	2.20	2.24	2.24	2.35	2.35	1.78
18	2.22	2.18	2.22	2.22	2.31	2.31	1.73
19	2.04	2.00	2.03	2.03	2.13	2.13	1.56
20	2.04	2.00	2.03	2.03	2.13	2.13	1.56
21	1.79	1.76	1.79	1.79	1.81	1.81	1.42

22	1.33	1.31	1.33	1.33	1.40	1.33	1.02
23	1.30	1.28	1.30	1.30	1.37	1.32	1.02
24	1.27	1.25	1.27	1.27	1.34	1.28	1.01
25	1.05	1.02	1.14	1.20	1.32	1.22	0.94
26	1.05	1.02	1.14	1.20	1.32	1.22	0.94
27	1.05	1.02	1.14	1.20	1.32	1.22	0.94
28	1.05	1.02	1.14	1.20	1.32	1.22	0.94
29	1.05	1.02	1.14	1.20	1.32	1.22	0.94

Unmarried Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.81	2.81	2.81	2.81	2.93	2.93	2.50
17	2.81	2.81	2.81	2.81	2.93	2.93	2.50
18	2.81	2.81	2.81	2.81	2.93	2.93	2.50
19	2.66	2.60	2.65	2.65	2.78	2.78	2.36
20	2.61	2.56	2.61	2.61	2.73	2.73	2.33
21	1.62	1.62	1.62	1.62	1.62	1.62	1.37
22	1.62	1.58	1.61	1.61	1.62	1.62	1.37
23	1.58	1.55	1.58	1.58	1.60	1.60	1.35
24	1.58	1.55	1.58	1.58	1.59	1.59	1.35
25	1.06	1.06	1.18	1.24	1.37	1.26	0.96
26	1.06	1.06	1.18	1.25	1.37	1.26	0.96
27	1.06	1.05	1.17	1.23	1.35	1.25	0.96
28	1.06	1.04	1.16	1.22	1.34	1.24	0.96
29	1.05	1.02	1.14	1.20	1.32	1.22	0.94

Unmarried Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.61	3.61	3.61	3.61	3.61	3.61	3.61
17	3.61	3.61	3.61	3.61	3.61	3.61	3.00
18	3.57	3.57	3.57	3.57	3.57	3.57	2.96
19	3.57	3.50	3.56	3.56	3.57	3.57	2.96
20	3.50	3.44	3.49	3.49	3.54	3.54	2.94
21	2.37	2.33	2.37	2.37	2.37	2.37	1.86
22	2.31	2.26	2.29	2.29	2.33	2.33	1.86
23	2.17	2.13	2.16	2.16	2.18	2.18	1.74
24	2.15	2.12	2.15	2.15	2.17	2.17	1.73
25	1.30	1.30	1.30	1.35	1.48	1.35	1.19
26	1.30	1.30	1.30	1.35	1.48	1.35	1.19
27	1.30	1.28	1.30	1.35	1.47	1.35	1.19
28	1.29	1.27	1.29	1.33	1.45	1.35	1.18
29	1.27	1.24	1.27	1.30	1.42	1.32	1.15

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.28	2.28	2.28	2.28	2.28	2.28	2.00
17	2.28	2.28	2.28	2.28	2.28	2.28	2.00
18	2.28	2.26	2.28	2.28	2.28	2.28	2.00

19	2.15	2.12	2.15	2.15	2.17	2.17	1.89
20	2.14	2.11	2.13	2.13	2.16	2.16	1.88
21	1.27	1.27	1.27	1.27	1.27	1.27	1.08
22	1.26	1.24	1.26	1.26	1.27	1.27	1.08
23	1.25	1.22	1.24	1.24	1.26	1.26	1.07
24	1.25	1.22	1.24	1.24	1.26	1.26	1.07

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.74	2.74	2.74	2.74	2.74	2.74	2.40
17	2.74	2.74	2.74	2.74	2.74	2.74	2.40
18	2.73	2.73	2.73	2.73	2.73	2.73	2.37
19	2.65	2.60	2.64	2.64	2.68	2.68	2.31
20	2.62	2.58	2.62	2.62	2.65	2.65	2.29
21	1.63	1.63	1.63	1.63	1.63	1.63	1.44
22	1.62	1.59	1.62	1.62	1.63	1.63	1.44
23	1.59	1.56	1.59	1.59	1.61	1.61	1.41
24	1.59	1.56	1.59	1.59	1.60	1.60	1.41

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Auto-Owners Standard
Auto-Owners Premier

BASE RATES**Arkansas****SEMI-ANNUAL BASE RATES**

<u>Coverage</u>	<u>Auto-Owners Standard</u>	<u>Auto-Owners Premier</u>
100/300 BI	\$207.06	\$193.80
100,000 PD	\$163.80	\$159.68
100/300 UM	\$22.90	\$22.90
100/300 UIM	\$29.20	\$26.30
FULL COMP	\$119.30	\$109.52
\$100 COLL	\$238.73	\$231.23
\$140/wk DI	\$3.00	\$3.00

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

COST SYMBOL RELATIVITIES

Prior to 1990

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-1600	1	0.25	0.50
1601-2100	2	0.25	0.50
2101-2750	3	0.27	0.51
2751-3700	4	0.30	0.51
3701-5000	5	0.39	0.60
5001-6500	6	0.56	0.67
6501-8000	7	0.74	0.81
8001-10000	8	0.85	0.91
10001-12500	10	1.00	1.00
12501-15000	11	1.19	1.10
15001-17500	12	1.36	1.21
17501-20000	13	1.54	1.30
20001-24000	14	1.78	1.43
24001-28000	15	1.96	1.61
28001-33000	16	2.25	1.83
33001-39000	17	2.63	2.04
39001-46000	18	3.16	2.25
46001-55000	19	3.60	2.41
55001-65000	20	4.00	2.63
65001+ over	21	.050*	.017*
*For each add'l 1,000 over 65,000 add the given factor to the symbol 20 relativity.			

1990-2010

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-6500	1	0.54	0.64
6501-8000	2	0.76	0.83
8001-9000	3	0.83	0.89
9001-10000	4	0.90	0.95
10001-11250	5	1.00	1.00
11251-12500	6	1.08	1.05
12501-13750	7	1.17	1.10
13751-15000	8	1.26	1.15
15001-16250	10	1.35	1.19
16251-17500	11	1.44	1.25
17501-18750	12	1.52	1.31
18751-20000	13	1.61	1.35
20001-22000	14	1.70	1.41
22001-24000	15	1.80	1.51
24001-26000	16	1.90	1.57
26001-28000	17	1.99	1.67
28001-30000	18	2.06	1.75
30001-33000	19	2.10	1.85
33001-36000	20	2.17	1.94
36001-40000	21	2.20	2.06
40001-45000	22	2.25	2.20
45001-50000	23	2.48	2.31
50001-60000	24	2.68	2.50
60001-70000	25	3.06	2.69
70001-80000	26	3.57	2.93
80001 + over	27	.050**	.017**
**For each add'l 1,000 over 80,000 add the given factor to the symbol 26 relativity.			

2011 and Subsequent

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-3000	1	0.540	0.640
3001-5500	2	0.650	0.735
5501-8000	3	0.760	0.830
8001-9000	4	0.830	0.890
9001-10000	5	0.900	0.950
10001-11000	6	1.000	1.000
11001-12000	7	1.080	1.050
12001-13000	8	1.125	1.075
13001-14000	10	1.170	1.100
14001-15000	11	1.260	1.150
15001-15625	12	1.305	1.170
15626-16250	13	1.350	1.190
16251-16875	14	1.395	1.220
16876-17500	15	1.440	1.250
17501-18125	16	1.480	1.280
18126-18750	17	1.520	1.310
18751-19375	18	1.565	1.330
19376-20000	19	1.610	1.350
20001-20625	20	1.655	1.380
20626-21250	21	1.700	1.410
21251-21875	22	1.733	1.443
21876-22500	23	1.767	1.477
22501-23125	24	1.800	1.510
23126-23750	25	1.825	1.525
23751-24375	26	1.850	1.540
24376-25000	27	1.875	1.555
25001-25625	28	1.900	1.570
25626-26250	29	1.930	1.603
26251-26875	30	1.960	1.637
26876-27500	31	1.990	1.670
27501-28125	32	2.013	1.697
28126-28750	33	2.037	1.723
28751-29375	34	2.060	1.750
29376-30000	35	2.070	1.774
30001-31000	36	2.085	1.812
31001-32000	37	2.100	1.850
32001-33000	38	2.123	1.880
33001-34000	39	2.147	1.910
34001-35000	40	2.170	1.940

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
35001-36000	41	2.178	1.970
36001-37000	42	2.185	2.000
37001-38000	43	2.193	2.030
38001-39000	44	2.200	2.060
39001-40000	45	2.211	2.089
40001-41250	46	2.224	2.126
41251-42500	47	2.237	2.163
42501-43750	48	2.250	2.200
43751-45000	49	2.308	2.228
45001-46250	50	2.365	2.255
46251-47500	51	2.423	2.283
47501-48750	52	2.480	2.310
48751-50000	53	2.509	2.337
50001-52500	54	2.566	2.391
52501-55000	55	2.623	2.446
55001-57500	56	2.680	2.500
57501-60000	57	2.756	2.538
60001-65000	58	2.908	2.614
65001-70000	59	3.060	2.690
70001-75000	60	3.315	2.810
75001-80000	61	3.570	2.930
80001-85000	62	3.710	3.010
85001-90000	63	3.850	3.090
90001-95000	64	3.990	3.170
95001-100000	65	4.130	3.250
100001-110000	66	4.390	3.410
110001-120000	67	4.650	3.570
120001-130000	68	4.910	3.730
130001-140000	69	5.170	3.890
140001-150000	70	5.430	4.050
Rating Symbol	71	5.690	4.210
Rating Symbol	72	5.950	4.370
Rating Symbol	73	6.210	4.530
Rating Symbol	74	6.470	4.690
Rating Symbol	75	6.730	4.850
150001+ over	98	0.026***	0.016***
***For each additional 1,000 over 150,000 add the given factor to the symbol 70 relativity.			

For Base Rates refer to {{AR PPA Base Rates}}

AOAPZ111

For Secondary Symbols refer to {{AR PPA Secondary Symbol}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Comprehensive Deductibles with Glass Breakage](#)
[Comprehensive Deductibles with no Deductible to Glass Breakage](#)
[Deductible Collision Coverage](#)
[Physical Damage Plus](#)
[Waiver of Collision Deductibles](#)

DEDUCTIBLES

Comprehensive Coverage with deductible applicable to Glass Breakage

\$ 50 Deductible - Charge .87 of applicable Full Comprehensive premium
 \$ 100 Deductible - Charge .75 of applicable Full Comprehensive premium
 \$ 200 Deductible - Charge .61 of applicable Full Comprehensive premium
 \$ 250 Deductible - Charge .58 of applicable Full Comprehensive premium
 \$ 500 Deductible - Charge .48 of applicable Full Comprehensive premium
 \$ 750 Deductible - Charge .46 of applicable Full Comprehensive premium
 \$1000 Deductible - Charge .42 of applicable Full Comprehensive premium
 \$2000 Deductible - Charge .40 of applicable Full Comprehensive premium
 \$3000 Deductible - Charge .38 of applicable Full Comprehensive premium
 \$5000 Deductible - Charge .36 of applicable Full Comprehensive premium

Comprehensive Coverage with no deductible applicable to Glass Breakage

\$ 50 Deductible - Charge .95 of applicable Full Comprehensive premium
 \$ 100 Deductible - Charge .91 of applicable Full Comprehensive premium
 \$ 200 Deductible - Charge .80 of applicable Full Comprehensive premium
 \$ 250 Deductible - Charge .70 of applicable Full Comprehensive premium
 \$ 500 Deductible - Charge .65 of applicable Full Comprehensive premium
 \$ 750 Deductible - Charge .63 of applicable Full Comprehensive premium
 \$1000 Deductible - Charge .60 of applicable Full Comprehensive premium
 \$2000 Deductible - Charge .58 of applicable Full Comprehensive premium
 \$3000 Deductible - Charge .56 of applicable Full Comprehensive premium
 \$5000 Deductible - Charge .54 of applicable Full Comprehensive premium

Deductible Collision Coverage

Collision coverage may be written on a deductible basis as follows:

- \$ 150 Deductible - Charge .95 of applicable \$100 deductible premium
- \$ 200 Deductible - Charge .90 of applicable \$100 deductible premium
- \$ 250 Deductible - Charge .84 of applicable \$100 deductible premium
- \$ 500 Deductible - Charge .73 of applicable \$100 deductible premium
- \$ 750 Deductible - Charge .62 of applicable \$100 deductible premium
- \$1000 Deductible - Charge .45 of applicable \$100 deductible premium
- \$2000 Deductible - Charge .42 of applicable \$100 deductible premium
- \$3000 Deductible - Charge .39 of applicable \$100 deductible premium
- \$5000 Deductible - Charge .36 of applicable \$100 deductible premium

Physical Damage Plus - Charge 1.10 of Comprehensive and Collision

Waiver of Collision Deductible - (Collision with Identified Uninsured Motorist)

When a policy is written to provide Uninsured Motorist and Collision coverage, the collision deductible may be waived for loss caused by an identified Uninsured Motorist legally liable for such damage.

The Semi-Annual premium for this coverage is -

\$2.00 if the insured carries \$100 Deductible Collision
\$3.00 if the insured carries \$150 Deductible Collision
\$4.00 if the insured carries \$200 Deductible Collision
\$5.00 if the insured carries \$250 Deductible Collision
\$6.00 if the insured carries \$500 Deductible Collision
\$6.50 if the insured carries \$750 Deductible Collision
\$7.00 if the insured carries \$1000 Deductible Collision
\$8.00 if the insured carries \$2000 Deductible Collision
\$9.00 if the insured carries \$3000 Deductible Collision
\$10.00 if the insured carries \$5000 Deductible Collision

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

BODILY INJURY LIMITS

<u>Limit</u>	<u>BI</u>
25/50	0.72
50/50	0.78
50/100	0.89
100/100	0.91
250/250	1.09
100/300	1.00
300/300	1.14
250/500	1.15
500/500	1.21
750/750	1.34
500/1000	1.25
1000/1000	1.44

SINGLE LIMIT

(Bodily Injury and Property Damage Combined)

To write a single limit of liability for Bodily Injury and Property Damage combined, multiply the premium developed for separate limits equal to the single limit desired, by .975.

Example: For a single limit of \$100,000

Premium for \$100/100,000 BI x .975 - xxx

Premium for \$100,000 PD x .975 - xxx

Single Limit premium \$xxx

A single limit of liability may be written only under the Automobile policy and only for the following limits:

\$100,000 \$250,000 \$300,000 \$500,000 \$750,000 \$1,000,000

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

PROPERTY DAMAGE

<u>Limit</u>	<u>PD</u>
\$25,000	0.86
\$50,000	0.94
\$100,000	1.00
\$250,000	1.10
\$300,000	1.12
\$500,000	1.16
\$750,000	1.20
\$1,000,000	1.23

**SINGLE LIMIT
(Bodily Injury and Property Damage Combined)**

To write a single limit of liability for Bodily Injury and Property Damage combined, multiply the premium developed for separate limits equal to the single limit desired, by .975.

Example: For a single limit of \$100,000

Premium for \$100/100,000 BI x .975 - xxx

Premium for \$100,000 PD x .975 - xxx

Single Limit premium \$xxx

A single limit of liability may be written only under the Automobile policy and only for the following limits:

\$100,000 \$250,000 \$300,000 \$500,000 \$750,000 \$1,000,000

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNDERINSURED AND HIGHER LIMITS

Underinsured Motorist Coverage	Standard	Premier
Individual Insured or Husband and Wife		
Automobile Policy		
Specified Car Basis		
Each Owned Private Passenger Automobile		
Named Person Coverage		
Each Named Person		
Named Operator Policy		
Insured other than Individual or Husband and Wife		
Automobile Policy		
Specified Car Basis		
Each Owned Automobile		
Named Person Coverage		
Each Named Person		
Motorcycle	\$35.00	\$32.00

Underinsured Motorist Higher Limits Table

25/50	0.41	100/300	1.00	500/500	1.36
50/50	0.45	250/250	1.07	500/1000	1.50
50/100	0.61	250/500	1.22	750/750	1.59
100/100	0.78	300/300	1.14	1000/1000	1.67

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNINSURED MOTORIST HIGHER LIMITS

**Individual Insured or Husband
and Wife**

Standard

Premier

Each Owned Private
Passenger Automobile

Named Person Coverage

Each Named Person

Motorcycles

\$23.00

\$21.00

25/50	0.57	250/250	1.05	750/750	1.36
50/50	0.61	250/500	1.14	1000/1000	1.41
50/100	0.74	300/300	1.10		
100/100	0.85	500/500	1.23		
100/300	1.00	500/1000	1.31		

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Auto-Owners Standard](#)
[Auto-Owners Premier](#)

AUTOMOBILE MEDICAL AND HOSPITAL BENEFITS
Semi-Annual Premiums

Auto-Owners Standard

LIMITS PER PERSON

Each Insured	\$5,000	\$10,000	\$25,000
Individual or Husband and Wife			
Any operator under the age of 25	\$59.49	\$91.77	\$183.54
All other operators	\$39.66	\$61.18	\$122.36
Named Person			
Per Named Person	\$39.66	\$61.18	\$122.36

Auto-Owners Premier

LIMITS PER PERSON

Each Insured	\$5,000	\$10,000	\$25,000
Individual or Husband and Wife			
Any operator under the age of 25	\$57.78	\$88.38	\$176.75
All other operators	\$38.52	\$58.92	\$117.83
Named Person			
Per Named Person	\$38.52	\$58.92	\$117.83

Auto-Owners Standard
Auto-Owners Premier

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Future Model Year
Model Year Relativities](#)

MODEL YEAR RELATIVITIES

For future model years which do not have a factor listed, multiply the factor for the next previous model year by 1.04 for Comprehensive, Collision and Uninsured Motorist Property Damage, 1.00 for Bodily Injury, Physical Damage and Medical Benefits.

<u>Model Year</u>	<u>BI/PD</u>	<u>MB</u>	<u>UMPD</u>	<u>Comp.</u>	<u>Coll.</u>
2012	1.00	0.99	1.37	1.41	1.57
2011	1.00	0.99	1.31	1.36	1.51
2010	1.00	0.99	1.25	1.31	1.45
2009	1.00	0.99	1.21	1.26	1.39
2008	1.00	0.99	1.17	1.22	1.32
2007	1.00	0.99	1.14	1.16	1.27
2006	1.00	0.99	1.11	1.13	1.23
2005	1.00	0.99	1.07	1.09	1.17
2004	1.00	0.99	1.04	1.05	1.13
2003	1.00	1.00	1.02	1.02	1.07
2002	1.00	1.00	1.00	1.00	1.00
2001	1.00	1.00	0.98	0.92	0.94
2000	0.96	1.00	0.96	0.86	0.87
1999	0.96	1.00	0.95	0.83	0.82
1998	0.94	1.00	0.94	0.77	0.75
1997	0.93	0.99	0.92	0.75	0.72
1996	0.92	0.98	0.91	0.72	0.67
1995	0.90	0.96	0.89	0.67	0.63
1994	0.89	0.96	0.88	0.64	0.60
1993	0.89	0.95	0.87	0.61	0.57
1992	0.89	0.94	0.86	0.58	0.55
1991	0.89	0.94	0.86	0.57	0.54
1990	0.89	0.94	0.86	0.54	0.51
1989 & Prior	0.89	0.94	0.86	0.51	0.46

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard
Auto-Owners Premier**

MOTORCYCLE PREMIUMS

Arkansas

[Motorcycle Base Rates](#)
[Medical and Hospital Benefits](#)
[Territory Relativities](#)
[Driver Age Factor](#)
[Engine Size](#)
[Stated Amount](#)

MOTORCYCLE SEMI-ANNUAL PREMIUMS

Motorcycle Base Rates	Auto-Owners Standard	Auto-Owners Premier
BI	\$159.00	\$143.00
PD	\$84.84	\$75.75
COMP	\$507.87	\$457.38
COLL	\$677.16	\$609.84

Medical and Hospital Benefits	Auto-Owners Standard	Auto-Owners Premier
\$5,000	\$242.00	\$218.00
\$10,000	\$364.00	\$327.00

Territory Relativities (BI, PD, Comp, Coll)	
All Territories	1.00

Driver Age Factor (BI, PD, Comp, Coll)	
<24	3.39
24-29	1.69
30-49	1.00
50-69	0.76
>69	0.78

Motorcycle Multipliers: Multiply rate from table above by applicable factors, times discounts/surcharges, etc.

BI - Higher Limits: Refer to {{AR PPA BI Higher Limits}}

PD - Higher Limits: Refer to {{AR PPA PD Higher Limits}}

UM Higher Limits: - Refer to {{AR PPA UM Higher Limits}}

UIM Higher Limits: - Refer to {{AR PPA UIM Higher Limits}}

UMPD - Refer to {{AR PPA UMPD Limits}}

ID - Refer to {{AR PPA Base Rates}}

Guest Passenger Liability

This coverage is included in the above Bodily Injury Premium

BI & PD - Engine Displacement:

<u>C.C. Range</u>	<u>BI</u>	<u>PD</u>		<u>C.I. Range</u>	<u>BI</u>	<u>PD</u>
0 - 100 cc	0.308	0.375		0 - 6	0.308	0.375
101 - 200 cc	0.423	0.500		7 - 12	0.423	0.500
201 - 350 cc	0.577	0.750		13 - 21	0.577	0.750
351 - 500 cc	0.769	0.875		22 - 31	0.769	0.875
501 - 750 cc	1.000	1.000		32 - 46	1.000	1.000
751 - 900 cc	1.269	1.125		47 - 55	1.269	1.125
901 - 1050 cc	1.269	1.125		56 - 64	1.269	1.125
1051 - 1150 cc	1.269	1.125		65 - 70	1.269	1.125
1151 cc and up	1.269	1.125		71 and up	1.269	1.125

Comp & Coll - Stated Amount

<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>	<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>
\$1,000 or Less	0.033	0.031	13,001 - 14,000	0.886	0.885
1,001 - 2,000	0.115	0.113	14,001 - 15,000	0.943	0.942
2,001 - 3,000	0.200	0.195	15,001 - 16,000	1.000	1.000
3,001 - 4,000	0.285	0.277	16,001 - 17,000	1.057	1.058
4,001 - 5,000	0.367	0.359	17,001 - 18,000	1.114	1.115
5,001 - 6,000	0.448	0.442	18,001 - 19,000	1.171	1.173
6,001 - 7,000	0.530	0.524	19,001 - 20,000	1.228	1.230
7,001 - 8,000	0.612	0.606	20,001 - 21,000	1.285	1.288

8,001 - 9,000	0.644	0.619	21,001 - 22,000	1.342	1.345
9,001 - 10,000	0.678	0.655	22,001 - 23,000	1.399	1.403
10,001 - 11,000	0.735	0.712	23,001 - 24,000	1.455	1.460
11,001 - 12,000	0.792	0.770	24,001 - 25,000	1.512	1.518
12,001 - 13,000	0.849	0.827			

For each \$1,000 (or fraction there of) above \$25,000, add 0.057 (comp) or 0.058 (coll) to the \$25,000 relativity.

For Comp. and Coll. model years: Refer to {{AR PPA Model Year Relativities}}

Note: BI, PD, MB and UMPD Model Years do not apply to Motorcycles.

For other Comp. and Coll. deductibles: Refer to {{AR PPA Deductibles}}

RTS - Refer to {{AR PPA Road Trouble Service}}

AE – Refer to {{AR PPA Additional Expense Rates}}

MINIMUM PREMIUM (Semi-Annual) - For a Motorcycle or Licensed Recreational Vehicle item with **only** Comprehensive coverage, the minimum premium charge will be \$50 semi-annually.

**Auto-Owners Standard
Auto-Owners Premier**
PREMIUM CALCULATION
Arkansas

STEP#	
1	SEMI-ANNUAL BASE RATE X 2
2	TERRITORY RELATIVITY
3	AGE, TYPE & USE RELATIVITIES
4	LIMIT RELATIVITY
5	COMBINED SINGLE LIMIT FACTOR (.975)
6	COST SYMBOL RELATIVITY
7	MODEL YEAR RELATIVITY
8	DEDUCTIBLE RELATIVITY
9	PHYSICAL DAMAGE PLUS
10	**SPECIAL FACTORS
11	SPECIAL LEASED VEHICLE FACTOR/LOAN GAP SURCHARGE
12	ANTI-LOCK BRAKE DISCOUNT FACTOR
13	ANTI-THEFT DEVICE DISCOUNT FACTOR
14	SECONDARY SYMBOL FACTOR
15	AIRBAG DISCOUNT FACTOR
16	SPECIAL MOTORHOME FACTOR
17	GOLF CART FACTOR
18	MULTI-CAR DISCOUNT FACTOR
19	COMPANY CAR DISCOUNT FACTOR
20	TEEN MONITORING DISCOUNT FACTOR
21	BROADENED COVERAGE FOR NAMED INDIVIDUALS-DRIVE OTHER CARS
22	EXTENDED COVERAGE-NON OWNED AUTOMOBILES FURNISHED OR AVAILABLE FOR REGULAR USE
23	GOOD STUDENT DISCOUNT FACTOR
24	STUDENT AWAY DISCOUNT FACTOR
25	CONVICTION*ACCIDENT SURCHARGE FACTOR
26	BORDERLINE FACTOR
27	DEFENSIVE DRIVER DISCOUNT FACTOR
28	WAIVER OF COLLISION DEDUCTIBLE

29	AUTO/DWELLING FIRE MULTI-POLICY DISCOUNT										
30	AUTO/HOME MULTI-POLICY DISCOUNT										
31	AUTO/LIFE MULTI-POLICY DISCOUNT										
32	AUTO/UMBRELLA MULTI-POLICY DISCOUNT										
33	COLLEGE GRADUATE FACTOR										
34	A+ DISCOUNT										
35	INSURANCE SCORING										
36	PAID IN FULL DISCOUNT FACTOR										
37	POLICY TERM PRORATE FACTOR (EX: .50 FOR SEMI ANNUAL & 1.00 FOR ANNUAL)										
38	CENT ROUND										
STEP#	BI	PD	MB	UM	UIM	UMPD	COMP	COLL	AE	RTS	ID
1											
2	X	X					X	X			
3	X	X					X	X			
4	X	X		X	X						
5	X	X									
6							X	X			
7	X	X	X			X	X	X			
8							X	X			
9							X	X			
10											
11							X	X			
12	X	X						X			
13							X				
14	X	X	X				X	X			
15			X								
16	X	X	X	X	X	X	X	X	X	X	X
17	X	X	X	X	X	X	X	X	X	X	X
18	X	X	X	X	X	X	X	X	X	X	X
19	X	X	X	X	X	X		X	X	X	X
20	X	X	X	X	X	X		X	X	X	X

21	X	X						X			
22	X	X									
23	X	X	X	X	X	X	X	X	X	X	X
24	X	X	X				X	X			
25	X	X	X					X			
26	X	X	X	X	X	X	X	X			X
27	X	X		X	X	X		X			
28								+			
29	X	X	X	X	X	X	X	X	X	X	X
30	X	X	X	X	X	X	X	X	X	X	X
31	X	X	X	X	X	X	X	X	X	X	X
32	X	X	X	X	X	X	X	X	X	X	X
33	X	X	X	X	X	X	X	X	X	X	X
34	X	X	X	X	X	X	X	X	X	X	X
35	X	X	X	X	X	X	X	X	X	X	X
36	X	X	X	X	X	X	X	X	X	X	X
37	X										
***38											

TOTAL ITEM PREMIUM #38 (SUM OF COVERAGE TOTALS)=

**Driver Training Cars, School Auto, Funeral Car, Antique, Emergency, Lic. RV, Named Non-Owner, Classic, Converted Vehicle

*****MINIMUM PREMIUM:** There is a \$1.00 minimum premium charge applied to all coverages except comprehensive. A \$35.00 semi-annual minimum premium will apply to private passenger automobiles, motor homes, mobile homes, antique automobiles, classic automobiles, corvettes, converted automobiles, and assembled automobiles with comprehensive coverage only.

**Auto-Owners
Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

ROAD TROUBLE SERVICE
Semi-Annual Premium - All Territories

Auto-Owners Standard

\$ 50 Limit	\$6.50
\$ 75 Limit	\$9.50
\$ 100 Limit	\$11.50
\$ 150 Limit	\$17.00
\$ 200 Limit	\$22.00
\$ 250 Limit	\$27.00

Auto-Owners Premier

\$ 50 Limit	\$5.50
\$ 75 Limit	\$8.50
\$ 100 Limit	\$10.50
\$ 150 Limit	\$16.00
\$ 200 Limit	\$20.00
\$ 250 Limit	\$25.00

**Auto-Owners Standard
Auto-Owners Premier**

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

SECONDARY SYMBOL RATING FACTORS

The ninth digit of the cost symbol contains the secondary symbol.

Secondary Symbol = 4

For all Model Years:

COMP	1.06
COLL	1.08

Secondary Symbol = 5

For all Model Years:

COMP	1.06
COLL	1.08

Secondary Symbol = 6

For Model Years 1989 & Prior:

BI	1.00
PD	1.00
MB	1.00
COMP	1.00
COLL	1.00

For Model Years 1990-2012:

BI	1.01
PD	1.01
MB	0.97
COMP	0.99
COLL	0.97

For Model years 2013 & Later:

BI	1.09
PD	1.09
MB	0.85
COMP	0.97
COLL	0.91

For Cost Symbol Relativities refer to {{AR PPA Cost Symbol Relativities}}

Auto-Owners Standard
Auto-Owners Premier

TERRITORY RELATIVITIES

Arkansas

TERRITORY	BI	PD	UM	COMP	COLL
1	1.19	1.19	1.00	1.84	1.42
2	1.14	1.14	1.00	1.76	1.40
3	0.90	0.90	1.00	1.35	1.02
4	0.74	0.74	1.00	1.05	1.02
5	0.93	0.93	1.00	0.84	1.01
6	0.90	0.90	1.00	0.83	0.93
7	1.02	1.02	1.00	0.96	1.10
8	1.00	1.00	1.00	1.00	1.00
9	1.13	1.13	1.00	0.89	1.09
10	1.02	1.02	1.00	1.02	1.06
11	1.27	1.27	1.00	1.28	1.27
12	0.86	0.86	1.00	1.80	1.15
13	1.31	1.31	1.00	1.71	1.44
14	1.04	1.04	1.00	2.15	1.38
15	1.26	1.26	1.00	2.16	1.53
16	1.20	1.20	1.00	2.05	1.41
17	1.04	1.04	1.00	2.15	1.38
18	1.01	1.01	1.00	0.99	0.99
19	0.97	0.97	1.00	1.19	0.99
20	0.79	0.79	1.00	1.39	1.00
21	0.92	0.92	1.00	1.19	0.97
22	1.00	1.00	1.00	0.99	1.05
23	0.84	0.84	1.00	1.39	1.00

For Territories refer to {{AR PPA Territory Schedule}}

Auto-Owners Standard
Auto-Owners Premier

ADDITIONAL RATING
FACTORS AND PREMIUMS

Arkansas

UNINSURED MOTORIST PROPERTY DAMAGE

LIMITS	STANDARD	PREMIER
\$25,000	\$16.05	\$15.10
\$50,000	\$19.82	\$17.94
\$100,000	\$24.54	\$22.66
\$250,000	\$31.14	\$29.26
\$300,000	\$33.98	\$30.21
\$500,000	\$43.42	\$39.63
\$750,000	\$50.02	\$45.30
\$1,000,000	\$56.63	\$50.97

AOAPZ124

Auto-Owners
Auto-Owners
Premier

UNLICENSED RECREATIONAL VEHICLES

Arkansas

ENGINE DISPLACEMENT (Applies to **Snowmobiles** only)

<u>Engine Size</u>	<u>CP & CL</u>
0 - 650 cc	1.00
651 - 900 cc	1.05
901cc and up	1.08

**Auto-Owners
Auto-Owners Premier**

UNLICENSED RECREATIONAL VEHICLES

Arkansas

GOLF CART SPECIAL RATING RULE

There is no charge for Liability Coverage on golf carts when written on an Auto, Homeowners or Mobile Homeowners policy. For golf carts with Liability Coverage on monoline Recreational Vehicle policies, and Comprehensive and Collision on all policies, charge 45% of the otherwise applicable rate. For Uninsured Motorist coverage on golf carts, use the otherwise applicable Unlicensed Recreational Vehicle rate.

Refer to {{AR ULRV Liability Rates}} or {{AR ULRV Physical Damage Coverage}}

Auto-Owners
Auto-Owners Premier

UNLICENSED RECREATIONAL VEHICLES

Arkansas

LIABILITY COVERAGE

ANNUAL PREMIUM

Monoline Recreational Vehicle Policy Liability Coverage

Limit	Rate per Vehicle
\$25,000	\$18
\$50,000	\$21
\$100,000	\$24
\$300,000	\$27
\$500,000	\$30
\$1,000,000	\$33

Liability Coverage (100/300) - Charge \$26.00 per policy when attached to an Auto, Homeowners or Mobile Homeowners policy. For Bodily Injury higher limits, refer to {{AR PPA BI Higher Limits}}

Additional limits for Homeowners and Mobile Homeowners

\$25,000 - 0.72 (Mobile Homeowners only)

\$50,000 - 0.78 (Mobile Homeowners only)

\$200,000 – 1.09

Uninsured Motorist: (100/300)- Charge \$28.00 per vehicle when attached to an Automobile policy. Refer to {{AR PPA UM Higher Limits}}

Note: When an Unlicensed Recreational Vehicle is written on an Automobile policy, Uninsured Motorist Coverage is available with limits to match the Uninsured Motorist limits of other vehicles on the policy.

Uninsured Motorist: (25/50)- Charge \$16.00 per vehicle when written on a Monoline policy or attached to a Homeowners or Mobile Homeowners policy.

AOAPZ127

Auto-Owners
Auto-Owners Premier

UNLICENSED RECREATIONAL VEHICLES

Arkansas

MATURE OPERATOR

Refer to {{AR HO Mature Homeowners Discount}} effective as of 10-10-2011 NB, 11-15-2011 RB

Refer to {{AR MHO Mature Homeowners Discount}} effective as of 10-10-2011 NB, 11-15-2011 RB

**Auto-Owners
Auto-Owners Premier**

UNLICENSED RECREATIONAL VEHICLES

Arkansas

MODEL YEAR RELATIVITIES

For future model years which do not have a factor listed, multiply the factor for the next previous model year by 1.05.

<u>Model Year</u>	<u>Comp.</u>	<u>Coll.</u>	<u>Model Year</u>	<u>Comp.</u>	<u>Coll.</u>
2012	1.63	1.66	1997	0.78	0.78
2011	1.55	1.58	1996	0.75	0.75
2010	1.48	1.50	1995	0.70	0.70
2009	1.41	1.43	1994	0.70	0.70
2008	1.34	1.36	1993	0.67	0.67
2007	1.28	1.30	1992	0.64	0.64
2006	1.22	1.24	1991	0.58	0.58
2005	1.16	1.17	1990	0.53	0.53
2004	1.10	1.11	1989	0.48	0.48
2003	1.05	1.06	1988	0.44	0.44
2002	1.00	1.00	1987	0.40	0.40
2001	0.95	0.95	1986	0.37	0.37
2000	0.90	0.90	1985 & Prior	0.34	0.34
1999	0.86	0.86			
1998	0.82	0.82			

**Auto-Owners
Auto-Owners
Premier**

UNLICENSED RECREATIONAL VEHICLES

Arkansas

TRAILER RATES

ANNUAL PREMIUMS

Applies to trailers used to transport recreational motor vehicle on public streets and highways. A \$12.00 annual minimum premium applies to comprehensive and collision coverages

Full Comp.

\$7.12

\$100 Coll.

\$8.27

For other deductibles, refer to {{AR PPA Deductibles}}

Auto-Owners Standard/Premier/A +	PERSONAL AUTOMOBILE COVERAGES	Arkansas
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COMPREHENSIVE

Comprehensive Coverage responds to all losses to the insured vehicle except by collision and other exclusions. This coverage is written for the actual cash value of the automobile.

When an automobile is written with Comprehensive coverage, the policyholder may elect to add the Waiver of Deductible – Glass Damage {{79730 (AR)}} to an item. With this endorsement, the Comprehensive deductible may be waived for the replacement of the damaged safety glass.

When an automobile is written with Comprehensive coverage, the automobile will automatically receive the following endorsements:

- The Air Bag Replacement Coverage endorsement, {{89023 (AR)}}. With this endorsement, Comprehensive coverage is extended to air bag replacement including situations where the air bag inflated without being involved in a comprehensive or collision loss.
- The Waiver of Glass Deductible for Repair, {{89024 (AR)}}. With this endorsement, the Comprehensive deductible may be waived for the repair of damaged safety glass.

A \$35 semi-annual minimum premium will apply to private passenger automobiles, motor homes, mobile homes, antique automobiles, classic automobiles, Corvettes, converted automobiles, and assembled automobiles insured with Comprehensive coverage only.

A \$50 semi-annual minimum premium will apply to motorcycles, mopeds and licensed recreational vehicles insured with Comprehensive coverage only.

Forms

Waiver of Deductible – Glass Damage, {{79730 (AR)}}

Air Bag Replacement Coverage Endorsement, {{89023 (AR)}}

Waiver of Glass Deductible for Repair, {{89024 (AR)}}

AUTO/HOME MULTI-POLICY DISCOUNT

When a policy written in our Personal Automobile program and a policy in either our Homeowners or Mobile Homeowners programs are each written in any Auto-Owners Insurance Group company, the Personal Automobile policy is eligible for the Multi-Policy Discount as follows:

15%	Auto-Owners Standard/Premier
18%	Auto-Owners A+

Application of Discounts

- a. Policyholders covered by the qualifying policies must be members of the same single family household.
- b. The discount may be applied to new business, renewals or mid-term to eligible policies with concurrent or nonconcurrent policy anniversaries.
- c. When either policy is canceled, the remaining policy (if discounted) is eligible for the Multi-Policy Discount until the next policy anniversary except when cancellation is for underwriting reasons. When cancellation is for underwriting reasons, the discount may be removed from the remaining policy by endorsement on the date of cancellation.
- d. The policy Declarations will reflect the discounts, when applicable.

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE PREMIUM ADJUSTMENTS	Arkansas
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MULTI-CAR DISCOUNT

When two or more automobiles rated as private passenger vehicles, written in our Personal Automobile program, for a single family household, for the same policyholder, rated as private passenger automobiles, are insured on the same or separate policies with any Auto-Owners Insurance Group company, the following Multi-Car Discount will apply:

<u>All Vehicles Rated For</u>	<u>Coverages</u>	<u>Discounts</u>
Operators age 24 and under	BI, PD, UM, UIM	16%
	M & HB, ID, COLL	18%
	UMPD	17%
	COMP	12%
	RTS	21%
	AE	22%
All remaining private passenger vehicles	BI, PD, M & HB, ID, AE	24%
	UM, UIM	21%
	UMPD, COLL, RTS	23%
	COMP	12%

SECONDARY SYMBOL

Any private passenger automobile identified in the {{AR Auto Cost Symbol Plan}} with a secondary symbol of 4, 5, or 6 will be subject to a rating factor, which will apply to the following coverages: Bodily Injury, Property Damage, Medical and Hospital Benefits, Comprehensive, and Collision. Refer to the {{AR PPA Secondary Symbol Rating Factors}} rule page for details.

COLLEGE GRADUATE DISCOUNT

A **7%** discount will apply to the Personal Automobile policy if a named insured meets the following conditions:

1. Graduated from an accredited four-year college or university, **and**
2. Cumulative scholastic records show a grade average of "B" or higher; **or** had a 3 point average on a 4 point scale.

TRAILERS (VACATION/UTILITY/HORSE) AND CAMPER BODIES**A. Vacation Trailers** (endorsement {{79530 (AR)}})

Vacation trailers and camping trailers are designed for use as temporary vacation living quarters. They may be solid frame enclosed trailers or trailers of the collapsible tent type. Comprehensive and Collision coverages may be written with a choice of deductibles. Road Trouble Service coverage up to \$75 may be extended from the towing automobile. Contents are covered up to 10% of the amount on the trailer with a \$50 deductible applying to theft coverage. Additional contents coverage may be purchased.

B. Camper Bodies (endorsement {{79530 (AR)}})

A camper body is a unit with built-in cooking and sleeping facilities attached to a pickup truck for the purpose of a temporary vacation residence. Such a unit when attached to a pickup truck is automatically afforded Bodily Injury Liability and Property Damage Liability coverages as an extension of such coverage on the truck. The attachment of the camper body shall not alter the normal classification procedure for the truck itself.

Comprehensive and Collision coverages with a choice of deductibles may be written on the camper body. Contents are included up to 10% of the amount on the camper body subject to a \$50 deductible applying to theft of contents. Additional contents coverage may be purchased. Road Trouble Service up to \$75 may be extended from the towing automobile. If the unit does not have built-in cooking and sleeping facilities it will be considered a pickup cover and insured as part of the pickup truck if described in the policy Declarations.

C. Utility Trailers and Horse Trailers

Trailers designed for use with a private passenger car are afforded Bodily Injury Liability and Property Damage Liability coverages without additional charge if the policy covers a private passenger car or utility automobile and motor home for these coverages.

Road Trouble Service Coverage may be extended from the towing vehicle without additional charge. The amount of Road Trouble Service coverage purchased for the towing vehicle will be the amount available for the vehicle and/or trailer per occurrence.

A utility trailer or horse trailer not owned by the insured is covered without charge up to a limit of \$500 for all physical damage coverages applicable to the automobile described. This protection applies while such trailer is in the possession or custody of the insured except when used with other than a private passenger automobile. Coverage does not apply to a trailer of the home, office, store, display or passenger type.

A horse trailer with temporary living quarters will be rated as a vacation trailer.

D. Rates

Vacation Trailers, Camper Bodies, Utility Trailers and Horse Trailers – Semi-Annual Rate Per \$100 (Based on Stated Amount):

	<u>Vacation Trailers</u>		<u>Camper Bodies</u>	
	<u>Premier</u>	<u>Standard</u>	<u>Premier</u>	<u>Standard</u>
Comprehensive (Minimum premium of \$6.00)	\$.67	\$.74	\$.63	\$.70
Collision (\$100 Deductible) (Minimum premium of \$6.00)	\$.37	\$.41	\$.39	\$.44
Additional Contents Coverage	\$.50	\$.56	\$.50	\$.56

(Minimum premium of \$5.00)

Utility/Horse Trailers

	<u>Premier</u>	<u>Standard</u>
Comprehensive (Minimum premium of \$6.00)	\$.45	\$.50
Collision (\$100 Deductible) (Minimum premium of \$6.00)	\$.35	\$.40

The deductible factors for these types of units will be the same used for private passenger automobiles. In addition, for vacation trailers and camper bodies, the premium for the \$500 Collision deductible will need to be multiplied by .60, **the premium for the \$750 Collision deductible will need to be multiplied by .45**, and the premium for Collision deductibles of \$1000 and higher will be multiplied by .25. Refer to {{AR PPA Deductibles}}.

NOTE: The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

SERFF Tracking Number: AOIC-127329109 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number:
 Company Tracking Number: PPA-AR-01-08/12/2011-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/20/2011
Comments:			
Attachment:			
	AR A-1 Abstract.pdf		

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/20/2011
Comments:			
Attachment:			
	APCS Form.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/20/2011
Comments:			
Attachment:			
	AR-RF1 Abstract.pdf		

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/20/2011
Bypass Reason:	Does not apply.		
Comments:			

		Item Status:	Status Date:

SERFF Tracking Number: AOIC-127329109 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number:
 Company Tracking Number: PPA-AR-01-08/12/2011-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01
Satisfied - Item: Cover Letter Filed 09/20/2011

Comments:
 Please see the attached cover letter for a detailed explanation of our changes.

Attachment:
 Cover Letter.pdf

	Item Status:	Status Date:
Satisfied - Item: Rate Sim Summary	Filed	09/20/2011

Comments:
Attachment:
 Rate Sim Summary.pdf

	Item Status:	Status Date:
Satisfied - Item: Expense Exhibits	Filed	09/20/2011

Comments:
Attachment:
 Expense Exhibts.pdf

	Item Status:	Status Date:
Satisfied - Item: Indication Summaries	Filed	09/20/2011

Comments:
Attachment:
 Experience Summary.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 Auto-Owners Insurance Company
 NAIC # (including group #) 280-18988

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 5-20%
- c. Multi-car Discount 12-24%
- d. Accident Free Discount* N/A%

Please Specify Qualification for Discount:

e. Anti-Theft Discount			5-10%
f. Other (specify)	College Graduate		7%
	Air-Bag		20-35%
	Anti-Lock Brake		5%
			%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$4.00 per installment

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

Program	Percentage Difference	Volume
Standard Program	N/A	2,133,708
Premier Program	0-10%	613,924
A+ Program	8% off Premier Rates	5,992,662

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

Hilary Ludema Digitally signed by Hilary Ludema
 Date: 2011.08.11 09:07:29 -0400

 Signature
 Hilary Ludema
 Printed Name
 Manager, Personal Auto Actuarial
 Title
 1-800-346-0346 ext. 1284
 Telephone Number
Ludema.hilary@aoins.com
 Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	18988
Company Name:	Auto-Owners Insurance Company
Contact Person:	Hilary Ludema, Manager
Telephone No.:	1-800-346-0346 ext. 1284
Email Address:	ludema.hilary@aoins.com
Effective Date:	10/10/2011

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20 to 35	%
AUTO/HOMEOWNERS	15 to 18	%
GOOD STUDENT	5 to 20	%
ANTI-THEFT DEVICE	5 to 10	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	16 to 52	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			621.65	685.57	293.64	243.89	746.57	826.64	344.81	283.04	740.92	820.26	342.49	281.27	687.09	759.46	320.45	264.39	823.90	913.97	376.48	307.27
	Minimum Liability with Comprehensive and Collision			1,159.65	1,293.27	524.97	413.46	1,580.23	1,768.37	705.59	548.83	1,319.09	1,473.34	591.03	463.41	1,570.11	1,757.00	704.04	547.82	1,533.43	1,715.44	682.43	532.04
	100/300/50 Liability with Comprehensive and Collision			1,317.13	1,465.46	607.46	483.82	1,767.95	1,974.72	800.45	628.67	1,505.49	1,678.19	685.35	542.84	1,743.42	1,947.08	793.00	623.15	1,739.88	1,942.93	784.96	617.75
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			645.59	712.39	304.13	252.19	775.71	859.34	357.42	292.96	769.82	852.70	355.01	291.12	713.75	789.37	332.04	273.54	856.26	950.31	390.40	318.22
	Minimum Liability with Comprehensive and Collision			1,389.53	1,563.21	612.67	491.04	1,918.03	2,171.75	833.37	662.92	1,569.60	1,767.22	686.65	547.81	1,917.20	2,175.78	834.81	665.30	1,833.45	2,070.14	796.50	633.16
	100/300/50 Liability with Comprehensive and Collision			1,552.76	1,741.85	697.63	563.34	2,112.76	2,385.97	931.23	745.11	1,762.96	1,979.87	783.95	629.55	2,096.92	2,373.05	926.53	742.79	2,047.68	2,306.39	902.36	721.44
2003 Honda Odyssey "EX"	Minimum Liability			643.17	710.24	302.23	250.14	773.29	857.19	355.52	290.91	767.40	850.55	353.11	289.07	711.33	787.22	330.14	271.49	853.84	948.16	388.50	316.17
	Minimum Liability with Comprehensive and Collision			1,349.12	1,517.50	594.98	476.73	1,856.02	2,100.91	806.54	641.44	1,526.39	1,718.29	667.79	532.60	1,851.20	2,100.12	806.26	642.41	1,780.67	2,010.09	773.60	614.78
	100/300/50 Liability with Comprehensive and Collision			1,512.35	1,696.14	679.94	549.03	2,050.75	2,315.13	904.40	723.63	1,719.75	1,930.94	765.09	614.34	2,030.92	2,297.39	897.98	719.90	1,994.90	2,246.34	879.46	703.06
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			645.88	712.65	304.60	252.66	776.00	859.60	357.89	293.43	770.11	852.96	355.48	291.59	714.04	789.63	332.51	274.01	856.55	950.57	390.87	318.69
	Minimum Liability with Comprehensive and Collision			1,526.59	1,720.01	669.91	535.48	2,129.56	2,414.92	921.92	731.91	1,716.90	1,935.69	748.13	595.53	2,140.80	2,433.55	928.67	738.60	2,013.86	2,276.97	871.89	691.77
	100/300/50 Liability with Comprehensive and Collision			1,689.94	1,898.75	755.01	607.92	2,324.41	2,629.24	1,019.92	814.24	1,910.38	2,148.44	845.57	677.41	2,320.64	2,630.92	1,020.53	816.23	2,228.21	2,513.32	977.89	780.19
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			643.17	710.24	302.23	250.14	773.29	857.19	355.52	290.91	767.40	850.55	353.11	289.07	711.33	787.22	330.14	271.49	853.84	948.16	388.50	316.17
	Minimum Liability with Comprehensive and Collision			1,587.50	1,790.77	694.08	553.62	2,228.88	2,530.53	962.35	762.86	1,782.46	2,011.79	774.22	615.16	2,248.32	2,559.02	972.67	772.44	2,096.34	2,372.81	905.15	717.04
	100/300/50 Liability with Comprehensive and Collision			1,750.73	1,969.41	779.04	625.92	2,423.61	2,744.75	1,060.21	845.05	1,975.82	2,224.44	871.52	696.90	2,428.04	2,756.29	1,064.39	849.93	2,310.57	2,609.06	1,011.01	805.32
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			610.00	672.45	288.78	240.13	732.31	810.58	338.87	278.47	726.79	804.33	336.61	276.73	674.08	744.81	315.02	260.21	808.03	896.09	369.88	302.18
	Minimum Liability with Comprehensive and Collision			1,166.24	1,309.12	519.67	419.00	1,591.88	1,799.14	697.37	557.38	1,324.64	1,488.49	584.72	468.90	1,583.08	1,793.14	695.19	556.72	1,540.72	1,736.50	674.65	538.73
	100/300/50 Liability with Comprehensive and Collision			1,320.90	1,478.13	600.97	488.46	1,776.16	2,001.60	790.81	636.11	1,507.62	1,689.48	677.61	547.23	1,753.24	1,979.67	782.84	631.03	1,743.33	1,959.66	775.59	623.22

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PPA-AR-01-08/12/2011-01	
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. Auto-Owners Insurance Company	B. 280-18988	
	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. Private Passenger Auto	B. Liability & Physical Damage	

(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	14.9	6.7					
Property Damage	12.8	6.2					
Medical Benefits	21.6	9.0					
Income Disability	-65.6	-0.7					
Accidental Death	n/a	0.0					
Uninsured Motorist	65.0	10.3					
Underinsured Motorist	-30.3	0.4					
UMPD	38.2	0.1					
Comprehensive	-7.6	-0.1					
Collision	-8.5	-1.0					
Road Trouble Service	-64.7	8.1					
Additional Expense	28.0	4.5					
TOTAL OVERALL EFFECT	4.9	3.2					

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
	5821	0.1	4/15/11				
	5707	3.0	2/15/11				
Dec 2010	4760	3.0	8/18/10	6,241	5,042	80.7	78.3
Dec 2009	3976	2.5	2/15/10	4,450	3,436	77.2	104.8
Dec 2008	2784	2.1	7/13/08	3,187	1,880	59.0	82.4
Dec 2007	1877	-1.0	11/11/07	1,853	1,512	81.7	86.3
Dec 2006	816	-5.0	7/01/06	632	652	103.1	71.7

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

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 17.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 005
10. -7.4 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 021

AUTO-OWNERS INSURANCE COMPANY AUTO-OWNERS
 LIFE INSURANCE COMPANY HOME-OWNERS
 INSURANCE COMPANY OWNERS INSURANCE COMPANY
 PROPERTY-OWNERS INSURANCE COMPANY SOUTHERN-
 OWNERS INSURANCE COMPANY



BOX 30660, LANSING, MICHIGAN 48909-8160 517-323-1200
 FAX 517-323-8796 WWW.AUTO-OWNERS.COM

August 12, 2011

Honorable Jay Bradford
 Commissioner of Insurance
 Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904

Attn: Ms. Alexa Grissom - Senior Rate & Form Analyst

AUTO-OWNERS INSURANCE COMPANY #280-18988
 PRIVATE PASSENGER AUTOMOBILE
 STANDARD, PREMIER, AND A+ PROGRAMS
 RATE AND RULE CHANGE
 REFERENCE # PPA-AR-01-08/12/2011-01

Dear Ms. Grissom,

The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +3.2% for our Private Passenger Automobile program. The changes submitted will apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows:

New Business	October 10, 2011
Renewals	November 15, 2011

The overall annual effect of this filing is estimated to be a change of \$281,612 or 3.2%.

The following table shows the annual base rate (Territory 8, symbol 05, model year 2002) adjustments proposed with this filing. Please see the Base Rates page, AOAPZ110.

<u>Coverage</u>	<u>Standard</u>		<u>Premier/A+</u>	
	<u>From</u>	<u>To</u>	<u>From</u>	<u>To</u>
100/300 Bodily Injury*	399.84	414.12	367.20	387.60
\$100,000 Property Damage@	317.30	327.60	304.94	319.36
100/300 Uninsured Motorist	42.00	45.80	42.00	45.80
100/300 Underinsured Motorist	60.00	58.40	54.00	52.60
Full Comprehensive#	244.72	238.60	224.34	219.04
\$100 Collision#	491.96	477.46	455.96	462.46

* Base Rates have been rebased due to model year changes.

@ Base Rates have been rebased due to model year and limit changes.

Base Rates have been rebased due to symbol and model year changes.

We are revising Age, Type, and Use relativities for Bodily Injury, Property Damage, Comprehensive, and Collision coverages. Relativities assigned to each combination of age, type of operator, and use of the vehicle are listed out by coverage on page AOAPZ108.

We are modifying territory relativities as shown below. We are not changing territory definitions at this time. Please see page AOAPZ122.

	Territory	Bodily Injury & Property Damage		Comprehensive		Collision	
		Pres	Prop	Pres	Prop	Pres	Prop
1	Crittenden, Lee, Mississippi, & St. Francis Counties	1.19		1.84		1.42	
2	Northeastern Counties	1.14		1.76		1.40	
3	North Central Counties	0.90		1.41	1.35	1.10	1.02
4	Northwestern Counties	0.74		1.07	1.05	1.03	1.02
5	Benton & Washington Counties	0.91	0.93	0.84		1.01	
6	Crawford & Sebastian Counties	0.90		0.83		0.93	
7	Garland, Hot Springs, & Montgo	1.04	1.02	0.93	0.96	1.12	1.10
8	Grant & Saline Counties	1.00		1.00		1.00	
9	Pulaski County	1.11	1.13	0.89		1.10	1.09
10	Faulkner & Lonoke Counties	1.02		1.02		1.05	1.06
11	Jefferson County	1.27		1.28		1.27	
12	Southwestern Counties	0.86		1.80		1.15	
13	Miller County	1.31		1.71		1.44	
14	Southern Counties	1.04		2.15		1.38	
15	Union County	1.26		2.16		1.53	
16	Ashley, Desha, Drew, & Phillips Counties	1.20		2.05		1.41	
17	Chicot County	1.04		2.15		1.38	
18	Hot Springs Village	0.99	1.01	0.98	0.99	0.98	0.99
19	Arkansas County	0.97		1.19		0.99	
20	Clark County	0.79		1.39		1.00	
21	White County	0.92		1.26	1.19	1.05	0.97
22	Garland County	1.01	1.00	0.96	0.99	1.05	
23	Pike & Polk Counties	0.84		1.39		1.00	

We are modifying and rebasing ISO-27 cost symbol relativities as follows. Please see page AOAPZ111.

Symbol	Comprehensive			Collision		
	Pres	Prop	Reb.	Pres	Prop	Reb.
1	0.50	0.56	0.54	0.60	0.65	0.64
2	0.72	0.78	0.76	0.81	0.84	0.83
3	0.81	0.85	0.83	0.88	0.90	0.89
4	0.89	0.93	0.90	0.94	0.96	0.95
5	1.00	1.03	1.00	1.00	1.01	1.00
6	1.08	1.11	1.08	1.05	1.06	1.05
7	1.17	1.21	1.17	1.10	1.11	1.10
8	1.26	1.30	1.26	1.15	1.16	1.15
10	1.36	1.39	1.35	1.19	1.20	1.19
11	1.47	1.48	1.44	1.25	1.26	1.25
12	1.58	1.57	1.52	1.31	1.32	1.31
13	1.68	1.66	1.61	1.35	1.36	1.35
14	1.78	1.75	1.70	1.41	1.42	1.41
15	1.89	1.85	1.80	1.52	1.53	1.51
16	2.01	1.96	1.90	1.60	1.59	1.57
17	2.11	2.05	1.99	1.70	1.69	1.67
18	2.16	2.12	2.06	1.79	1.77	1.75
19	2.27	2.16	2.10	1.89	1.87	1.85
20	2.36	2.24	2.17	1.99	1.96	1.94
21	2.39	2.27	2.20	2.12	2.08	2.06
22	2.44	2.32	2.25	2.28	2.22	2.20
23	2.68	2.55	2.48	2.40	2.33	2.31
24	2.90	2.76	2.68	2.60	2.52	2.50
25	3.32	3.15	3.06	2.80	2.72	2.69
26	3.87	3.68	3.57	3.05	2.96	2.93
27	0.046*	0.050*		0.017*		

*For each additional \$1,000 over \$80,000 add the given factor to the symbol 26 relativity in the ISO-27 plan, and for each additional \$1,000 over \$65,000 add the given factor to the symbol 20 relativity in the ISO-21 plan.

The ISO-75 Symbol plan relativities are being remapped to reflect the changes made to the ISO-27 Symbol plan.

We are introducing model year relativities for Medical Payments and Uninsured Motorist Property Damage as follows. For UMPD the future model year factor is 1.04. Please see page AOAPZ117. The new model year factors do not apply to Motorcycles, as clarified on page AOAPZ118.

Year	Medical Benefits			Uninsured Motorist Property Damage		
	Pres	Prop	Rebased	Pres	Prop	Rebased
2012	1.00	1.02	0.99	1.00	1.30	1.37
2011	1.00	1.02	0.99	1.00	1.24	1.31
2010	1.00	1.02	0.99	1.00	1.19	1.25
2009	1.00	1.02	0.99	1.00	1.15	1.21
2008	1.00	1.02	0.99	1.00	1.11	1.17
2007	1.00	1.02	0.99	1.00	1.08	1.14
2006	1.00	1.02	0.99	1.00	1.05	1.11
2005	1.00	1.02	0.99	1.00	1.02	1.07
2004	1.00	1.02	0.99	1.00	0.99	1.04
2003	1.00	1.03	1.00	1.00	0.97	1.02
2002	1.00	1.03	1.00	1.00	0.95	1.00
2001	1.00	1.03	1.00	1.00	0.93	0.98
2000	1.00	1.03	1.00	1.00	0.91	0.96
1999	1.00	1.03	1.00	1.00	0.90	0.95
1998	1.00	1.03	1.00	1.00	0.89	0.94
1997	1.00	1.02	0.99	1.00	0.87	0.92
1996	1.00	1.01	0.98	1.00	0.86	0.91
1995	1.00	0.99	0.96	1.00	0.85	0.89
1994	1.00	0.99	0.96	1.00	0.84	0.88
1993	1.00	0.98	0.95	1.00	0.83	0.87
1992 & Prior	1.00	0.97	0.94	1.00	0.82	0.86

We are modifying and rebasing Bodily Injury, Property Damage, Comprehensive and Collision Model Year relativities. Please see page AOAPZ117.

Year	Bodily Injury & Property Damage			Comprehensive			Collision		
	Pres	Prop	Rebased	Pres	Prop	Rebased	Pres	Prop	Rebased
2012	1.00	1.02	1.00	1.45	1.40	1.41	1.57	1.55	1.57
2011	1.00	1.02	1.00	1.39	1.35	1.36	1.51	1.49	1.51
2010	1.00	1.02	1.00	1.32	1.30	1.31	1.44		1.45
2009	1.00	1.02	1.00	1.26	1.25	1.26	1.38		1.39
2008	1.00	1.02	1.00	1.20	1.21	1.22	1.30	1.31	1.32
2007	1.00	1.02	1.00	1.14	1.15	1.16	1.25	1.26	1.27
2006	1.00	1.02	1.00	1.11	1.12	1.13	1.21	1.22	1.23
2005	1.00	1.02	1.00	1.08		1.09	1.15	1.16	1.17
2004	1.00	1.02	1.00	1.05	1.04	1.05	1.11	1.12	1.13
2003	1.00	1.02	1.00	1.02	1.01	1.02	1.05	1.06	1.07
2002	1.00	1.02	1.00	1.00	0.99	1.00	1.00	0.99	1.00
2001	1.00	1.02	1.00	0.92	0.91	0.92	0.94	0.93	0.94
2000	0.98		0.96	0.86	0.85	0.86	0.87	0.86	0.87
1999	0.98		0.96	0.81	0.82	0.83	0.82	0.81	0.82
1998	0.96		0.94	0.75	0.76	0.77	0.76	0.74	0.75
1997	0.96	0.95	0.93	0.73	0.74	0.75	0.73	0.71	0.72
1996	0.96	0.94	0.92	0.70	0.71	0.72	0.68	0.66	0.67
1995	0.94	0.92	0.90	0.67	0.66	0.67	0.64	0.62	0.63
1994	0.94	0.91	0.89	0.64	0.63	0.64	0.61	0.59	0.60
1993	0.94	0.91	0.89	0.61	0.60	0.61	0.58	0.56	0.57
1992	0.94	0.91	0.89	0.58	0.57	0.58	0.56	0.54	0.55
1991	0.94	0.91	0.89	0.56		0.57	0.53		0.54
1990	0.94	0.91	0.89	0.53		0.54	0.50		0.51
1989 &	0.94	0.91	0.89	0.50		0.51	0.46		0.46

We are modifying the following Bodily Injury limit relativities; please see page AOAPZ113.

Limit	Bodily Injury	
	Pres	Prop
50/100	0.88	0.89
100/100	0.90	0.91
250/250	1.07	1.09
300/300	1.12	1.14
1000/1000	1.40	1.44

We are modifying and rebasing Property Damage limit relativities; please see page AOAPZ114.

Property Damage			
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>
25,000	0.87		0.86
50,000	0.94	0.95	0.94
100,000	1.00	1.01	1.00
250,000	1.10	1.11	1.10
300,000	1.12	1.13	1.12
500,000	1.17		1.16
750,000	1.21		1.20
1,000,000	1.24		1.23

We are modifying and rebasing Medical Payments rates as follows. The rebasing is being done due to model year relativity changes. Please see page AOAPZ109.

<u>Limit</u>	Medical Benefits											
	Standard						Premier/A+					
	Youthful			Adult			Youthful			Adult		
	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>
5,000	52.00	57.75	59.49	35.00	38.50	39.66	51.00	56.10	57.78	34.00	37.40	38.52
10,000	80.00	89.10	91.77	54.00	59.40	61.18	78.00	85.80	88.38	52.00	57.20	58.92
25,000	160.00	178.21	183.54	108.00	118.80	122.36	156.00	171.60	176.75	104.00	114.40	117.83

We are modifying the following Uninsured Motorist limit relativities. Please see page AOAPZ116.

Uninsured Motorist		
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>
250/250	1.03	1.05
300/300	1.08	1.10

We are modifying the following Underinsured Motorist limit relativities. Please see page AOAPZ115.

Underinsured Motorist		
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>
250/250	1.05	1.07
300/300	1.12	1.14

We are modifying the rates for Uninsured Motorist Property Damage, which have been rebased as a result of the model year relativity changes. Please see page AOAPZ123.

<u>Limit</u>	Uninsured Motorist Property Damage			Uninsured Motorist Property Damage		
	Standard			Premier		
	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>
25,000	17.00	16.89	16.05	16.00	15.89	15.10
50,000	21.00	20.86	19.82	19.00	18.88	17.94
100,000	26.00	25.83	24.54	24.00	23.85	22.66
250,000	33.00	32.78	31.14	31.00	30.80	29.26
300,000	36.00	35.77	33.98	32.00	31.80	30.21
500,000	46.00	45.71	43.42	42.00	41.72	39.63
750,000	53.00	52.65	50.02	48.00	47.68	45.30
1,000,000	60.00	59.61	56.63	54.00	53.65	50.97

We are introducing a \$750 Comprehensive deductible. We are increasing the \$250 Regular and \$100 Full Glass Comprehensive deductible relativities by one point. Please see page AOAPZ112.

Comprehensive		
Regular		
<u>Deductible</u>	<u>Pres</u>	<u>Prop</u>
\$250	0.57	0.58
\$750	N/A	0.46
Full Glass		
<u>Deductible</u>	<u>Pres</u>	<u>Prop</u>
\$100	0.90	0.91
\$750	N/A	0.63

We are introducing a \$750 Collision deductible. We are increasing the \$1,000 and higher Collision deductible relativities by one point. We are introducing the \$750 Collision with waiver rate at \$6.50. Please see page AOAPZ112.

Collision		
<u>Deductible</u>	<u>Pres</u>	<u>Prop</u>
\$750	N/A	0.62
\$1,000	0.44	0.45
\$2,000	0.41	0.42
\$3,000	0.38	0.39
\$5,000	0.35	0.36

We are modifying Road Trouble Service rates. Please see page AOAPZ120.

<u>Limit</u>	Standard		Premier	
	<u>Pres</u>	<u>Pres</u>	<u>Prop</u>	<u>Prop</u>
50	6.00	6.50	5.00	5.50
75	9.00	9.50	8.00	8.50
100	11.00	11.50	10.00	10.50
150	16.00	17.00	15.00	16.00
200	21.00	22.00	19.00	20.00
250	26.00	27.00	24.00	25.00

We are modifying Additional Expense rates. Please see page AOAPZ107.

<u>Limit</u>	Standard		Premier	
	<u>Pres</u>	<u>Pres</u>	<u>Prop</u>	<u>Prop</u>
30/900	14.00	14.70	13.00	13.65
40/1200	22.00	23.10	20.00	21.00
50/1500	27.00	28.35	25.00	26.25
75/2250	38.00	39.90	35.00	36.75
100/3000	48.00	50.40	44.00	46.20
150/4500	64.00	67.20	58.00	60.90

We are modifying Multi-Car discounts. Please see page AOUPZ596.

<u>Coverage</u>	Adult		Youth	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
Bodily Injury	22%	24%	15%	16%
Property Damage	22%	24%	15%	16%
Medical Benefits	22%	24%	15%	18%
Income Disability	22%	24%	15%	18%
Uninsured Motorist	22%	21%	15%	16%
Underinsured Motorist	22%	21%	15%	16%
Uninsured Motorist Property Damage	22%	23%	15%	17%
Comprehensive	15%	12%	15%	12%
Collision	22%	23%	20%	18%
Road Trouble Service	22%	23%	20%	21%
Additional Expense	22%	24%	20%	22%

We are decreasing the Auto/Home Multi-Policy discount from 19% to 18% for the A+ Program. Please see page AOUPZ595.

We are decreasing the College Graduate discount from 8% to 7%. Please see page AOUPZ598.

We are replacing our Specialty Vehicle Surcharge page with Secondary Symbol rule (AOUPZ597) and rate (AOAPZ121) pages. We are modifying existing factors and introducing Secondary Symbol 6 factors.

For all Model Years:

<u>Secondary Symbol</u>	CP		CL	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
4	1.05	1.06	1.05	1.08
5	1.08	1.06	1.08	

For all Model Years 1990-2012:

<u>Secondary Symbol</u>	BI/PD		MP		CP		CL	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
6	1.00	1.01	1.00	0.97	1.00	0.99	1.00	0.97

For all Model Years 2013 & Later:

<u>Secondary Symbol</u>	BI/PD		MP		CP		CL	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
6	1.00	1.09	1.00	0.85	1.00	0.97	1.00	0.91

We are revising our rating algorithm to remove the dollar rounding and relocate the policy term prorate factor to step #2. Also, we are increasing the Comprehensive only minimum premium from \$30.00 to \$35.00 semi-annually. See pages AOAPZ119 and AOUPZ593.

We are revising ULRV model year relativities. Please see page AOAPZ128.

We are removing the Snowmobile Engine Size factor from Monoline liability and policy-level liability coverage, and adding a Snowmobile engine size factor to Comprehensive and Collision coverage. Please see page AOAPZ124.

We are increasing base rates for Recreational Vehicle trailers. Please see page AOAPZ129.

We are decreasing ULRV golfcart rates from 50% to 45% of the otherwise applicable rate. Please see page AOAPZ125.

Motorcycle rates have been rebased as the result of Comprehensive and Collision Model Year changes as well as Property Damage limit changes. Please see page AOAPZ118.

We made changes to the ULRV \$200,000 liability coverage limit to keep it in line with the PPA BI limit. Please see page AOAPZ126.

We updated the ULRV – Mature Discount page to specify the effective date used in rating the policies. Please see page AOAPZ127.

For vacation trailers and camper bodies, an additional factor of 0.45 will be applied for the \$750 Collision deductible. Please see page AOUPZ599.

The following manual pages are submitted in final form:

- AOAPZ107 – Additional Expense Coverage Rates
- AOAPZ108 – Age, Type, & Use Relativities
- AOAPZ110 – Base Rates
- AOAPZ111 – Cost Symbol Relativities
- AOAPZ112 – Deductible Relativities
- AOAPZ113 – Higher Limits - Bodily Injury
- AOAPZ114 – Higher Limits – Property Damage

AOAPZ115 – Higher Limits - Underinsured Motorist
AOAPZ116 – Higher Limits - Uninsured Motorist
AOAPZ109 – Medical and Hospital Benefits
AOAPZ117 – Model Year Relativities
AOAPZ118 – Motorcycle Rates
AOAPZ119 – Premium Calculation
AOAPZ120 – Road Trouble Service
AOAPZ121 – Secondary Symbol Rating Factors
AOAPZ122 – Territory Relativities
AOAPZ123 – Uninsured Motorist Property Damage
AOAPZ124 – ULRV Engine Displacement
AOAPZ125 – ULRV Golf Cart Special Rating Rule
AOAPZ126 – ULRV Liability Coverage
AOAPZ127 – ULRV Mature Operator
AOAPZ128 – ULRV Model Year Relativities
AOAPZ129 – ULRV Trailer Rates
AOUPZ593 – Comprehensive
AOUPZ595 – Auto/Home Multi-Policy Discount
AOUPZ596 – Multi-Car Discount
AOUPZ597 – Secondary Symbol
AOUPZ598 – College Graduate Discount
AOUPZ599 – Trailers (Vacation/Utility/Horse) and Camper Bodies

The following exhibit has been attached to the “Supporting Documents” tab: Rate Sim Summary.

Thank you for your consideration. If you have any questions regarding this filing, please feel free to contact me.

Sincerely,

Hilary Ludema

Hilary Ludema, Manager
Personal Automobile Actuarial Dept.
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vcs

Rate Sim Summary

Arkansas

07/05/2011 - After RC

Auto-Owners Insurance Company - Standard Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
BI	271,733	283,579	11,846	4.4 %	543,466	23,692
PD	214,090	222,329	8,239	3.8	428,180	16,478
MP	32,499	35,178	2,679	8.2	64,998	5,358
DI	2,795	2,749	-46	-1.6	5,590	-92
UM	26,156	28,644	2,488	9.5	52,312	4,976
UIM	33,825	33,566	-259	-0.8	67,650	-518
UMPD	31,965	31,765	-200	-0.6	63,930	-400
Liability GT	613,063	637,810	24,747	4.0	1,226,126	49,494
COMP	142,694	140,861	-1,833	-1.3 %	285,388	-3,666
COLL	296,336	280,892	-15,444	-5.2	592,672	-30,888
RTS	5,197	5,531	334	6.4	10,394	668
AE	9,564	9,915	351	3.7	19,128	702
PhysDam T	453,791	437,199	-16,592	-3.7	907,582	-33,184
All Rev G	1,066,854	1,075,009	8,155	0.8 %	2,133,708	16,310

Auto-Owners Insurance Company - Premier Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
BI	75,874	80,990	5,116	6.7 %	151,748	10,232
PD	60,358	63,787	3,429	5.7	120,716	6,858
MP	9,480	10,249	769	8.1	18,960	1,538
DI	822	810	-12	-1.5	1,644	-24
UM	8,001	8,745	744	9.3	16,002	1,488
UIM	9,990	9,917	-73	-0.7	19,980	-146
UMPD	8,966	9,001	35	0.4	17,932	70
Liability GT	173,491	183,499	10,008	5.8	346,982	20,016
COMP	42,496	41,987	-509	-1.2 %	84,992	-1,018
COLL	86,426	85,481	-945	-1.1	172,852	-1,890
RTS	1,427	1,534	107	7.5	2,854	214
AE	3,122	3,233	111	3.6	6,244	222
PhysDam T	133,471	132,235	-1,236	-0.9	266,942	-2,472
All Rev G	306,962	315,734	8,772	2.9 %	613,924	17,544

Auto-Owners Insurance Company - A+ Total

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
BI	704,323	757,641	53,318	7.6 %	1,408,646	106,636
PD	575,888	616,978	41,090	7.1	1,151,776	82,180
MP	102,917	112,547	9,630	9.4	205,834	19,260
DI	9,582	9,543	-39	-0.4	19,164	-78
UM	85,747	94,855	9,108	10.6	171,494	18,216
UIM	101,931	102,777	846	0.8	203,862	1,692
UMPD	94,820	95,124	304	0.3	189,640	608
Liability GT	1,675,208	1,789,465	114,257	6.8	3,350,416	228,514
COMP	426,947	428,725	1,778	0.4 %	853,894	3,556
COLL	841,300	845,927	4,627	0.5	1,682,600	9,254
RTS	17,487	18,989	1,502	8.6	34,974	3,004
AE	35,389	37,104	1,715	4.8	70,778	3,430
PhysDam T	1,321,123	1,330,745	9,622	0.7	2,642,246	19,244
All Rev G	2,996,331	3,120,210	123,879	4.1 %	5,992,662	247,758

Rate Sim Summary

Arkansas

07/05/2011 - After RC

Auto-Owners Insurance Company - All Plans Combined

Coverage	Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
					Pres Prem	Prem Diff
BI	1,051,930	1,122,210	70,280	6.7 %	2,103,860	140,560
PD	850,336	903,094	52,758	6.2	1,700,672	105,516
MP	144,896	157,974	13,078	9.0	289,792	26,156
DI	13,199	13,102	-97	-0.7	26,398	-194
UM	119,904	132,244	12,340	10.3	239,808	24,680
UIM	145,746	146,260	514	0.4	291,492	1,028
UMPD	135,751	135,890	139	0.1	271,502	278
Liability GT	2,461,762	2,610,774	149,012	6.1	4,923,524	298,024
COMP	612,137	611,573	-564	-0.1 %	1,224,274	-1,128
COLL	1,224,062	1,212,300	-11,762	-1.0	2,448,124	-23,524
RTS	24,111	26,054	1,943	8.1	48,222	3,886
AE	48,075	50,252	2,177	4.5	96,150	4,354
PhysDam T	1,908,385	1,900,179	-8,206	-0.4	3,816,770	-16,412
All Rev G	4,370,147	4,510,953	140,806	3.2 %	8,740,294	281,612

**Expense Exhibit - Private Passenger Auto
Auto-Owners Insurance Company
Arkansas**

Total Liability - Gross - Standard Total

	12 MTD Ending 12 / 2006		12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010	
	<u>Amount</u>	<u>Ratio</u>								
<u>Loss Experience</u>										
Written Premium	178,933		408,452		601,740		771,396		1,012,635	
Earned Premium	107,472	100.0	299,101	100.0	517,457	100.0	689,292	100.0	905,671	100.0
Incurred Amount	193,262	179.8	156,245	52.2	84,395	16.3	416,615	60.4	604,600	66.8
Allocated LAE	12,756	11.9	25,924	8.7	27,913	5.4	73,276	10.6	17,480	1.9
Unallocated LAE (1)	8,528	7.9	30,018	10.0	46,267	8.9	-25,437	-3.7	49,241	5.4
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>214,546</u>	<u>199.6</u>	<u>212,188</u>	<u>70.9</u>	<u>158,574</u>	<u>30.6</u>	<u>464,454</u>	<u>67.3</u>	<u>671,320</u>	<u>74.1</u>
<u>Expenses Incurred</u>										
Contingent Commission *	4,110	2.3	7,835	1.9	8,462	1.4	7,135	0.9	4,241	0.4
Commission and Brokerage *	25,431	14.2	58,319	14.3	78,659	13.1	111,053	14.4	146,608	14.5
Other Acquisitions (2)	4,508	4.2	12,700	4.2	19,462	3.8	31,385	4.6	42,379	4.7
General Expenses (2)	1,067	1.0	3,170	1.1	4,317	0.8	7,108	1.0	10,233	1.1
Tax, License, and Fees *	4,957	2.8	13,732	3.4	19,195	3.2	23,788	3.1	29,656	2.9
<u>Total Expenses</u>	<u>40,072</u>	<u>24.5</u>	<u>95,755</u>	<u>24.9</u>	<u>130,095</u>	<u>22.3</u>	<u>180,470</u>	<u>24.0</u>	<u>233,117</u>	<u>23.6</u>
<u>Total Losses and Expenses</u>	<u>254,619</u>	<u>224.1</u>	<u>307,943</u>	<u>95.8</u>	<u>288,669</u>	<u>52.9</u>	<u>644,924</u>	<u>91.3</u>	<u>904,438</u>	<u>97.7</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	2,385,772		2,973,156	
Earned Premium	2,112,419	100.0	2,518,992	100.0
Incurred Amount	1,105,609	52.3	1,455,117	57.8
Allocated LAE	118,669	5.6	157,349	6.2
Unallocated LAE (1)	70,071	3.3	108,617	4.3
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>1,294,349</u>	<u>61.3</u>	<u>1,721,083</u>	<u>68.3</u>
<u>Expenses Incurred</u>				
Contingent Commission *	19,838	0.8	31,783	1.1
Commission and Brokerage *	336,321	14.1	420,071	14.1
Other Acquisitions (2)	93,226	4.4	110,434	4.3
General Expenses (2)	21,658	1.0	25,894	1.0
Tax, License, and Fees *	72,638	3.0	91,327	3.1
<u>Total Expenses</u>	<u>543,682</u>	<u>23.3</u>	<u>679,510</u>	<u>23.6</u>
<u>Total Losses and Expenses</u>	<u>1,838,031</u>	<u>84.6</u>	<u>2,400,593</u>	<u>91.9</u>

* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto
Auto-Owners Insurance Company
Arkansas**

Total Physical Damage - Standard Total

<u>Loss Experience</u>	12 MTD Ending 12 / 2006		12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010	
	<u>Amount</u>	<u>Ratio</u>								
Written Premium	119,285		269,367		396,805		544,758		749,044	
Earned Premium	72,109	100.0	198,361	100.0	340,434	100.0	469,931	100.0	659,493	100.0
Incurred Amount	71,919	99.7	129,606	65.3	125,786	36.9	309,661	65.9	412,235	62.5
Allocated LAE	7,372	10.2	15,592	7.9	20,198	5.9	28,261	6.0	11,490	1.7
Unallocated LAE (1)	2,951	4.1	9,547	4.8	15,035	4.4	21,704	4.6	34,433	5.2
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>82,242</u>	<u>114.0</u>	<u>154,745</u>	<u>78.0</u>	<u>161,019</u>	<u>47.2</u>	<u>359,627</u>	<u>76.5</u>	<u>458,158</u>	<u>69.4</u>
<u>Expenses Incurred</u>										
Contingent Commission *	2,734	2.3	5,079	1.9	5,500	1.4	5,425	1.0	3,293	0.4
Commission and Brokerage *	16,989	14.2	38,437	14.3	54,387	13.7	78,336	14.4	108,709	14.5
Other Acquisitions (2)	3,026	4.2	8,296	4.2	13,055	3.8	20,524	4.4	29,220	4.4
General Expenses (2)	716	1.0	2,055	1.0	2,915	0.9	4,698	1.0	7,154	1.1
Tax, License, and Fees *	3,148	2.6	8,902	3.3	12,167	3.1	17,139	3.1	21,759	2.9
<u>Total Expenses</u>	<u>26,612</u>	<u>24.3</u>	<u>62,769</u>	<u>24.7</u>	<u>88,024</u>	<u>22.9</u>	<u>126,123</u>	<u>23.9</u>	<u>170,135</u>	<u>23.3</u>
<u>Total Losses and Expenses</u>	<u>108,854</u>	<u>138.3</u>	<u>217,514</u>	<u>102.7</u>	<u>249,043</u>	<u>70.1</u>	<u>485,750</u>	<u>100.4</u>	<u>628,293</u>	<u>92.7</u>

<u>Loss Experience</u>	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
Written Premium	1,690,607		2,079,259	
Earned Premium	1,469,858	100.0	1,740,328	100.0
Incurred Amount	847,682	57.7	1,049,207	60.3
Allocated LAE	59,950	4.1	82,913	4.8
Unallocated LAE (1)	71,173	4.8	83,671	4.8
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>978,804</u>	<u>66.6</u>	<u>1,215,791</u>	<u>69.9</u>
<u>Expenses Incurred</u>				
Contingent Commission *	14,218	0.8	22,031	1.1
Commission and Brokerage *	241,432	14.3	296,857	14.3
Other Acquisitions (2)	62,799	4.2	74,121	4.2
General Expenses (2)	14,767	1.0	17,538	1.0
Tax, License, and Fees *	51,065	3.0	63,115	3.0
<u>Total Expenses</u>	<u>384,282</u>	<u>23.3</u>	<u>473,663</u>	<u>23.6</u>
<u>Total Losses and Expenses</u>	<u>1,363,086</u>	<u>89.9</u>	<u>1,689,454</u>	<u>93.5</u>

* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto
Auto-Owners Insurance Company
Arkansas**

Total Liability - Gross - Premier Total

<u>Loss Experience</u>	12 MTD Ending 12 / 2006		12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010	
	<u>Amount</u>	<u>Ratio</u>								
Written Premium	44,177		133,355		186,756		220,592		274,539	
Earned Premium	29,170	100.0	88,157	100.0	172,791	100.0	210,022	100.0	243,494	100.0
Incurred Amount	9,934	34.1	31,447	35.7	118,355	68.5	192,238	91.5	165,990	68.2
Allocated LAE	1,427	4.9	5,926	6.7	10,043	5.8	19,476	9.3	22,343	9.2
Unallocated LAE (1)	2,315	7.9	8,848	10.0	15,450	8.9	-7,750	-3.7	13,239	5.4
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>13,675</u>	<u>46.9</u>	<u>46,220</u>	<u>52.4</u>	<u>143,848</u>	<u>83.2</u>	<u>203,964</u>	<u>97.1</u>	<u>201,573</u>	<u>82.8</u>
<u>Expenses Incurred</u>										
Contingent Commission *	1,312	3.0	2,873	2.2	2,223	1.2	1,798	0.8	1,085	0.4
Commission and Brokerage *	5,527	12.5	16,612	12.5	23,372	12.5	27,483	12.5	37,213	13.6
Other Acquisitions (2)	1,224	4.2	3,743	4.2	6,499	3.8	9,563	4.6	11,394	4.7
General Expenses (2)	289	1.0	934	1.1	1,442	0.8	2,166	1.0	2,751	1.1
Tax, License, and Fees *	1,478	3.3	3,673	2.8	4,569	2.4	6,744	3.1	7,958	2.9
<u>Total Expenses</u>	<u>9,831</u>	<u>24.0</u>	<u>27,836</u>	<u>22.8</u>	<u>38,104</u>	<u>20.7</u>	<u>47,754</u>	<u>22.0</u>	<u>60,401</u>	<u>22.7</u>
<u>Total Losses and Expenses</u>	<u>23,506</u>	<u>70.9</u>	<u>74,056</u>	<u>75.2</u>	<u>181,951</u>	<u>103.9</u>	<u>251,718</u>	<u>119.1</u>	<u>261,973</u>	<u>105.5</u>

<u>Loss Experience</u>	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
Written Premium	681,887		859,420	
Earned Premium	626,307	100.0	743,634	100.0
Incurred Amount	476,584	76.1	517,965	69.7
Allocated LAE	51,863	8.3	59,215	8.0
Unallocated LAE (1)	20,938	3.3	32,100	4.3
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>549,384</u>	<u>87.7</u>	<u>609,280</u>	<u>81.9</u>
<u>Expenses Incurred</u>				
Contingent Commission *	5,106	0.7	9,291	1.1
Commission and Brokerage *	88,067	12.9	110,206	12.8
Other Acquisitions (2)	27,455	4.4	32,422	4.3
General Expenses (2)	6,359	1.0	7,582	1.0
Tax, License, and Fees *	19,271	2.8	24,423	2.8
<u>Total Expenses</u>	<u>146,258</u>	<u>21.8</u>	<u>183,925</u>	<u>22.0</u>
<u>Total Losses and Expenses</u>	<u>695,643</u>	<u>109.5</u>	<u>793,205</u>	<u>103.9</u>

* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto
Auto-Owners Insurance Company
Arkansas**

Total Physical Damage - Premier Total

	12 MTD Ending 12 / 2006		12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010	
	<u>Amount</u>	<u>Ratio</u>								
<u>Loss Experience</u>										
Written Premium	27,160		93,842		146,340		168,102		221,347	
Earned Premium	17,020	100.0	60,294	100.0	132,803	100.0	160,680	100.0	192,085	100.0
Incurred Amount	11,411	67.0	31,353	52.0	98,062	73.8	182,360	113.5	130,395	67.9
Allocated LAE	1,177	6.9	2,127	3.5	7,362	5.5	7,038	4.4	1,483	0.8
Unallocated LAE (1)	697	4.1	2,902	4.8	5,865	4.4	7,421	4.6	10,029	5.2
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>13,285</u>	<u>78.0</u>	<u>36,382</u>	<u>60.3</u>	<u>111,289</u>	<u>83.7</u>	<u>196,820</u>	<u>122.5</u>	<u>141,907</u>	<u>73.9</u>
<u>Expenses Incurred</u>										
Contingent Commission *	784	2.9	1,972	2.1	1,702	1.2	1,288	0.8	877	0.4
Commission and Brokerage *	3,402	12.5	11,605	12.4	18,321	12.5	20,999	12.5	29,979	13.5
Other Acquisitions (2)	714	4.2	2,522	4.2	5,093	3.8	7,018	4.4	8,511	4.4
General Expenses (2)	169	1.0	625	1.0	1,137	0.9	1,606	1.0	2,084	1.1
Tax, License, and Fees *	950	3.5	2,663	2.8	3,683	2.5	5,427	3.2	6,950	3.1
<u>Total Expenses</u>	<u>6,018</u>	<u>24.1</u>	<u>19,387</u>	<u>22.5</u>	<u>29,937</u>	<u>20.9</u>	<u>36,338</u>	<u>21.9</u>	<u>48,400</u>	<u>22.5</u>
<u>Total Losses and Expenses</u>	<u>19,303</u>	<u>102.1</u>	<u>55,769</u>	<u>82.8</u>	<u>141,226</u>	<u>104.6</u>	<u>233,158</u>	<u>144.4</u>	<u>190,307</u>	<u>96.4</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	535,789		656,791	
Earned Premium	485,568	100.0	562,882	100.0
Incurred Amount	410,817	84.6	453,581	80.6
Allocated LAE	15,883	3.3	19,187	3.4
Unallocated LAE (1)	23,315	4.8	26,914	4.8
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>450,016</u>	<u>92.7</u>	<u>499,682</u>	<u>88.8</u>
<u>Expenses Incurred</u>				
Contingent Commission *	3,867	0.7	6,622	1.0
Commission and Brokerage *	69,299	12.9	84,306	12.8
Other Acquisitions (2)	20,621	4.2	23,857	4.2
General Expenses (2)	4,827	1.0	5,621	1.0
Tax, License, and Fees *	16,060	3.0	19,673	3.0
<u>Total Expenses</u>	<u>114,674</u>	<u>21.8</u>	<u>140,079</u>	<u>22.0</u>
<u>Total Losses and Expenses</u>	<u>564,690</u>	<u>114.5</u>	<u>639,761</u>	<u>110.8</u>

* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto
Auto-Owners Insurance Company
Arkansas**

Total Liability - Gross - A+ Total

<u>Loss Experience</u>	12 MTD Ending 12 / 2006		12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010	
	<u>Amount</u>	<u>Ratio</u>								
Written Premium	423,393		899,176		1,328,283		1,917,822		2,740,210	
Earned Premium	239,256	100.0	703,422	100.0	1,156,421	100.0	1,664,982	100.0	2,368,793	100.0
Incurred Amount	173,334	72.4	578,978	82.3	646,997	55.9	1,102,230	66.2	2,118,104	89.4
Allocated LAE	27,096	11.3	67,073	9.5	79,438	6.9	181,116	10.9	80,307	3.4
Unallocated LAE (1)	18,985	7.9	70,597	10.0	103,397	8.9	-61,443	-3.7	128,791	5.4
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>219,415</u>	<u>91.6</u>	<u>716,647</u>	<u>101.8</u>	<u>829,832</u>	<u>71.7</u>	<u>1,221,903</u>	<u>73.4</u>	<u>2,327,202</u>	<u>98.2</u>
<u>Expenses Incurred</u>										
Contingent Commission *	9,896	2.3	16,201	1.8	18,348	1.4	18,643	1.0	13,898	0.5
Commission and Brokerage *	51,908	12.3	113,609	12.6	166,129	12.5	237,956	12.4	371,250	13.5
Other Acquisitions (2)	10,036	4.2	29,867	4.2	43,495	3.8	75,811	4.6	110,843	4.7
General Expenses (2)	2,374	1.0	7,455	1.1	9,648	0.8	17,170	1.0	26,764	1.1
Tax, License, and Fees *	12,423	2.9	35,088	3.9	48,480	3.6	64,992	3.4	88,746	3.2
<u>Total Expenses</u>	<u>86,637</u>	<u>22.7</u>	<u>202,221</u>	<u>23.6</u>	<u>286,099</u>	<u>22.1</u>	<u>414,572</u>	<u>22.4</u>	<u>611,500</u>	<u>23.0</u>
<u>Total Losses and Expenses</u>	<u>306,052</u>	<u>114.3</u>	<u>918,868</u>	<u>125.4</u>	<u>1,115,931</u>	<u>93.8</u>	<u>1,636,475</u>	<u>95.8</u>	<u>2,938,702</u>	<u>121.2</u>

<u>Loss Experience</u>	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
Written Premium	5,986,315		7,308,884	
Earned Premium	5,190,196	100.0	6,132,874	100.0
Incurred Amount	3,867,331	74.5	4,619,643	75.3
Allocated LAE	340,860	6.6	435,029	7.1
Unallocated LAE (1)	170,746	3.3	260,327	4.2
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>4,378,937</u>	<u>84.4</u>	<u>5,314,999</u>	<u>86.7</u>
<u>Expenses Incurred</u>				
Contingent Commission *	50,888	0.9	76,985	1.1
Commission and Brokerage *	775,336	13.0	940,852	12.9
Other Acquisitions (2)	230,148	4.4	270,051	4.3
General Expenses (2)	53,582	1.0	63,411	1.0
Tax, License, and Fees *	202,218	3.4	249,729	3.4
<u>Total Expenses</u>	<u>1,312,171</u>	<u>22.7</u>	<u>1,601,029</u>	<u>22.7</u>
<u>Total Losses and Expenses</u>	<u>5,691,108</u>	<u>107.1</u>	<u>6,916,027</u>	<u>109.4</u>
	-500,912	-7.1	-783,153	-9.4

* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto
Auto-Owners Insurance Company
Arkansas**

Total Physical Damage - A+ Total

<u>Loss Experience</u>	12 MTD Ending 12 / 2006		12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010	
	<u>Amount</u>	<u>Ratio</u>								
Written Premium	291,951		657,603		995,246		1,457,759		2,207,378	
Earned Premium	167,198	100.0	503,187	100.0	867,231	100.0	1,254,959	100.0	1,871,464	100.0
Incurred Amount	110,427	66.0	359,097	71.4	508,704	58.7	930,547	74.1	1,307,080	69.8
Allocated LAE	12,991	7.8	38,307	7.6	57,561	6.6	56,187	4.5	32,215	1.7
Unallocated LAE (1)	6,843	4.1	24,218	4.8	38,301	4.4	57,962	4.6	97,712	5.2
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>130,261</u>	<u>77.9</u>	<u>421,623</u>	<u>83.8</u>	<u>604,566</u>	<u>69.7</u>	<u>1,044,696</u>	<u>83.2</u>	<u>1,437,007</u>	<u>76.7</u>
<u>Expenses Incurred</u>										
Contingent Commission *	6,990	2.4	12,207	1.9	13,400	1.3	14,096	1.0	11,760	0.5
Commission and Brokerage *	35,732	12.2	83,124	12.6	124,580	12.5	180,477	12.4	298,959	13.5
Other Acquisitions (2)	7,016	4.2	21,045	4.2	33,256	3.8	54,810	4.4	82,920	4.4
General Expenses (2)	1,659	1.0	5,214	1.0	7,426	0.9	12,546	1.0	20,301	1.1
Tax, License, and Fees *	8,212	2.8	24,670	3.8	34,362	3.5	48,581	3.3	68,270	3.1
<u>Total Expenses</u>	<u>59,610</u>	<u>22.6</u>	<u>146,259</u>	<u>23.5</u>	<u>213,024</u>	<u>22.0</u>	<u>310,510</u>	<u>22.1</u>	<u>482,209</u>	<u>22.6</u>
<u>Total Losses and Expenses</u>	<u>189,870</u>	<u>100.5</u>	<u>567,883</u>	<u>107.3</u>	<u>817,590</u>	<u>91.7</u>	<u>1,355,207</u>	<u>105.3</u>	<u>1,919,216</u>	<u>99.3</u>

<u>Loss Experience</u>	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
Written Premium	4,660,383		5,609,937	
Earned Premium	3,993,654	100.0	4,664,039	100.0
Incurred Amount	2,746,332	68.8	3,215,856	69.0
Allocated LAE	145,964	3.7	197,262	4.2
Unallocated LAE (1)	193,975	4.9	225,036	4.8
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>3,086,270</u>	<u>77.3</u>	<u>3,638,154</u>	<u>78.0</u>
<u>Expenses Incurred</u>				
Contingent Commission *	39,256	0.8	58,452	1.0
Commission and Brokerage *	604,016	13.0	722,872	12.9
Other Acquisitions (2)	170,986	4.2	199,047	4.2
General Expenses (2)	40,273	1.0	47,146	1.0
Tax, License, and Fees *	151,213	3.2	184,095	3.3
<u>Total Expenses</u>	<u>1,005,744</u>	<u>22.2</u>	<u>1,211,613</u>	<u>22.4</u>
<u>Total Losses and Expenses</u>	<u>4,092,013</u>	<u>99.5</u>	<u>4,849,766</u>	<u>100.4</u>

* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

Auto-Owners Insurance Group

Arkansas Private Passenger Auto - All Plans Combined

Experience Summary

Indicated and Proposed Changes

Based on 3 Years Experience*, Twelve month period ending December of 2010

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2008	12/2009	12/2010			
Bodily Injury	1,643,953	67.4	72.1	100.6	85.5	14.9	6.7
Property Damage	1,340,541	77.4	83.7	86.5	84.0	12.8	6.2
Medical Payments	226,572	79.2	82.6	100.0	90.5	21.6	9.0
Disability Income	20,277	9.1	17.1	50.2	25.6	-65.6	-0.7
Uninsured Motorist	184,175	174.9	106.9	122.4	123.1	65.0	10.3
Underinsured Motorist	224,374	41.8	39.5	74.8	51.9	-30.3	0.4
Uninsured Motorist Property Damage	210,057	96.6	146.7	68.0	102.9	38.2	0.1
Total Liability - Gross	3,849,949	76.4	80.3	93.2	85.8	15.1	6.1
Comprehensive	976,153	55.1	79.3	60.8	64.9	-7.6	-0.1
Collision	1,974,708	58.3	66.5	65.4	64.3	-8.5	-1.0
Road Trouble Service	37,003	23.4	23.9	28.7	24.8	-64.7	8.1
Additional Expense	73,303	75.1	94.4	102.0	89.9	28.0	4.5
Total Physical Damage	3,061,167	57.3	70.7	64.4	64.6	-8.0	-0.4
All Reviewable Coverages - Gross	6,911,116	68.0	76.1	80.4	76.4	4.9	3.2

Permissible Loss Ratios: Liability 74.5 , Physical Damage 70.3 , Total 72.8

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 17 months to 05/26/2012.

Premiums have been projected 12 months to 12/23/2011.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

* Years Experience for these coverages vary from the overall years experience

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Experience Summary

Indicated and Proposed Changes
Based on 3 Years Experience*, Twelve month period ending December of 2010

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2008	12/2009	12/2010			
Bodily Injury	422,292	24.7	63.7	112.9	80.5	7.6	4.4
Property Damage	337,132	69.3	89.6	88.9	85.2	13.9	3.8
Medical Payments	50,221	63.0	74.7	86.2	78.1	4.5	8.2
Disability Income	4,241	3.9	9.1	49.0	20.7	-72.4	-1.6
Uninsured Motorist	40,074	28.2	169.3	55.1	84.1	12.4	9.5
Underinsured Motorist	52,027	53.3	35.2	69.3	52.5	-29.8	-0.8
Uninsured Motorist Property Damage	49,576	76.0	181.3	39.1	98.7	32.0	-0.6
Total Liability - Gross	955,563	46.5	82.0	94.1	81.3	8.7	4.0
Comprehensive	224,894	46.1	52.1	59.3	54.5	-22.6	-1.3
Collision	466,059	46.9	66.8	65.1	62.0	-12.0	-5.2
Road Trouble Service	8,090	23.5	19.5	18.4	20.4	-71.0	6.4
Additional Expense	14,604	82.3	85.0	102.2	89.8	27.5	3.7
Total Physical Damage	713,648	47.1	62.0	63.5	59.7	-15.2	-3.7
All Reviewable Coverages - Gross	1,669,210	46.8	73.7	81.0	72.1	-1.5	0.8

Permissible Loss Ratios: Liability 74.8 , Physical Damage 70.4 , Total 73.2

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 17 months to 05/26/2012.

Premiums have been projected 12 months to 12/23/2011.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

* Years Experience for these coverages vary from the overall years experience

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

Experience Summary

Indicated and Proposed Changes
Based on 3 Years Experience*, Twelve month period ending December of 2010

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2008	12/2009	12/2010			
Bodily Injury	116,544	95.3	103.7	56.1	78.2	4.2	6.7
Property Damage	92,885	60.2	85.7	114.9	95.2	26.8	5.7
Medical Payments	14,417	98.1	103.0	60.0	80.5	7.2	8.1
Disability Income	1,307	4.0	9.1	49.1	20.7	-72.4	-1.5
Uninsured Motorist	12,624	1,329.6	48.4	50.0	475.5	533.2	9.3
Underinsured Motorist	15,800	35.1	35.2	69.4	46.6	-38.0	-0.7
Uninsured Motorist Property Damage	14,373	124.7	221.3	37.3	127.7	70.0	0.4
Total Liability - Gross	267,950	139.6	96.8	76.1	103.5	37.8	5.8
Comprehensive	68,045	97.6	112.9	50.8	78.8	11.8	-1.2
Collision	138,338	46.5	88.0	68.8	70.1	-0.6	-1.1
Road Trouble Service	2,336	60.2	18.6	26.4	35.0	-50.3	7.5
Additional Expense	4,810	109.6	89.4	60.2	86.3	22.4	3.6
Total Physical Damage	213,529	64.3	95.0	62.4	72.9	3.3	-0.9
All Reviewable Coverages - Gross	481,479	106.1	96.0	70.0	89.9	22.5	2.9

Permissible Loss Ratios: Liability 75.1 , Physical Damage 70.5 , Total 73.4

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 17 months to 05/26/2012.

Premiums have been projected 12 months to 12/23/2011.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

* Years Experience for these coverages vary from the overall years experience

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total

Experience Summary

Indicated and Proposed Changes
Based on 3 Years Experience*, Twelve month period ending December of 2010

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2008	12/2009	12/2010			
Bodily Injury	1,105,118	82.4	71.6	100.6	88.3	18.8	7.6
Property Damage	910,523	83.4	81.1	82.7	82.4	10.9	7.1
Medical Payments	161,934	82.4	82.9	107.8	95.3	28.2	9.4
Disability Income	14,730	11.4	20.4	50.6	27.4	-63.1	-0.4
Uninsured Motorist	131,477	60.2	93.6	149.8	101.1	36.1	10.6
Underinsured Motorist	156,547	38.2	41.6	77.1	52.2	-29.7	0.8
Uninsured Motorist Property Damage	146,108	100.7	124.5	80.9	101.9	37.2	0.3
Total Liability - Gross	2,626,437	79.8	77.5	94.5	85.6	15.3	6.8
Comprehensive	683,213	52.1	84.6	62.2	66.9	-4.6	0.4
Collision	1,370,311	64.1	63.8	65.2	64.5	-8.1	0.5
Road Trouble Service	26,577	17.9	25.9	32.0	25.2	-64.0	8.6
Additional Expense	53,888	67.7	97.8	105.6	90.3	28.6	4.8
Total Physical Damage	2,133,990	59.9	70.8	64.8	65.5	-6.8	0.7
All Reviewable Coverages - Gross	4,760,427	70.8	74.5	81.2	76.5	5.4	4.1

Permissible Loss Ratios: Liability 74.3 , Physical Damage 70.2 , Total 72.6

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 17 months to 05/26/2012.

Premiums have been projected 12 months to 12/23/2011.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

* Years Experience for these coverages vary from the overall years experience

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Bodily Injury

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	253,392	330,329	422,292	
(b) Ultimate Losses and ALAE	56,993	190,148	426,885	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	58,658	195,700	439,351	
(e) Frequency Trend Factor	0.9712	1.0042	1.0384	
(f) Average Paid Trend Factor	1.0976	1.0708	1.0446	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	62,525	210,432	476,561	
(i) Projected loss Ratio	24.7	63.7	112.9	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				80.5 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				7.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Property Damage

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	197,565	259,820	337,132	
(b) Ultimate Losses and ALAE	117,154	201,534	262,843	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	120,575	207,419	270,518	
(e) Frequency Trend Factor	1.0271	1.0327	1.0384	
(f) Average Paid Trend Factor	1.1058	1.0865	1.0674	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	136,940	232,723	299,852	
(i) Projected loss Ratio	69.3	89.6	88.9	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				85.2 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				13.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Medical Payments

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	28,284	36,814	50,221	
(b) Ultimate Losses and ALAE	13,604	21,421	34,459	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	14,001	22,046	35,465	
(e) Frequency Trend Factor	0.8959	0.9332	0.9720	
(f) Average Paid Trend Factor	1.4216	1.3365	1.2565	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	17,831	27,495	43,314	
(i) Projected loss Ratio	63	74.7	86.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				78.1 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				4.5 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Disability Income

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	2,193	2,971	4,241	
(b) Ultimate Losses and ALAE	76	224	1,618	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	78	231	1,665	
(e) Frequency Trend Factor	0.9570	0.9969	1.0384	
(f) Average Paid Trend Factor	1.1540	1.1775	1.2016	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	86	271	2,078	
(i) Projected loss Ratio	3.9	9.1	49	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				20.7 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-72.4 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) (d * e * f) + g
- (i) h / a * 100

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Uninsured Motorist

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	22,867	30,201	40,074	
(b) Ultimate Losses and ALAE	4,637	39,471	18,270	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	4,772	40,624	18,803	
(e) Frequency Trend Factor	0.8869	0.9238	0.9623	
(f) Average Paid Trend Factor	1.5218	1.3624	1.2197	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	6,441	51,130	22,070	
(i) Projected loss Ratio	28.2	169.3	55.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				84.1 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				12.4 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Underinsured Motorist

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	31,028	39,671	52,027	
(b) Ultimate Losses and ALAE	11,909	10,768	29,840	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	12,257	11,082	30,711	
(e) Frequency Trend Factor	0.8869	0.9238	0.9623	
(f) Average Paid Trend Factor	1.5218	1.3624	1.2197	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	16,542	13,949	36,047	
(i) Projected loss Ratio	53.3	35.2	69.3	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				52.5 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-29.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total Coverage Experience

Uninsured Motorist Property Damage

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	29,023	38,272	49,576	
(b) Ultimate Losses and ALAE	21,949	67,461	18,407	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	22,590	69,431	18,944	
(e) Frequency Trend Factor	0.9812	0.9959	1.0108	
(f) Average Paid Trend Factor	0.9950	1.0037	1.0126	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	22,054	69,405	19,390	
(i) Projected loss Ratio	76	181.3	39.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				98.7 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				32.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Comprehensive

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	121,759	166,405	224,894	
(b) Ultimate Losses and ALAE	47,461	76,651	123,445	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	48,847	78,889	127,050	
(e) Frequency Trend Factor	1.1231	1.0799	1.0384	
(f) Average Paid Trend Factor	1.0225	1.0167	1.0109	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	56,093	86,614	133,368	
(i) Projected loss Ratio	46.1	52.1	59.3	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				54.5 %
Permissible Loss Ratio				70.4 %
Indicated Rate Change				-22.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total Coverage Experience

Collision

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	256,301	346,056	466,059	
(b) Ultimate Losses and ALAE	110,072	212,161	279,345	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	113,286	218,356	287,502	
(e) Frequency Trend Factor	1.0756	1.0568	1.0384	
(f) Average Paid Trend Factor	0.9860	1.0012	1.0167	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	120,144	231,051	303,528	
(i) Projected loss Ratio	46.9	66.8	65.1	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				62.0 %
Permissible Loss Ratio				70.4 %
Indicated Rate Change				-12.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Road Trouble Service

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	4,523	5,985	8,090	
(b) Ultimate Losses and ALAE	1,017	1,084	1,347	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	1,047	1,115	1,386	
(e) Frequency Trend Factor	0.9579	0.9973	1.0384	
(f) Average Paid Trend Factor	1.0599	1.0479	1.0360	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	1,063	1,165	1,491	
(i) Projected loss Ratio	23.5	19.5	18.4	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				20.4 %
Permissible Loss Ratio				70.4 %
Indicated Rate Change				-71.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Additional Expense

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	8,456	11,131	14,604	
(b) Ultimate Losses and ALAE	6,179	8,252	12,796	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	6,359	8,493	13,169	
(e) Frequency Trend Factor	1.0433	1.0408	1.0384	
(f) Average Paid Trend Factor	1.0489	1.0702	1.0919	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	6,959	9,460	14,932	
(i) Projected loss Ratio	82.3	85	102.2	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				89.8 %
Permissible Loss Ratio				70.4 %
Indicated Rate Change				27.5 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Bodily Injury

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	85,583	101,801	116,544	
(b) Ultimate Losses and ALAE	74,332	95,430	58,543	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	76,502	98,217	60,253	
(e) Frequency Trend Factor	0.9712	1.0042	1.0384	
(f) Average Paid Trend Factor	1.0976	1.0708	1.0446	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	81,547	105,610	65,356	
(i) Projected loss Ratio	95.3	103.7	56.1	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				78.2 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				4.2 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Property Damage

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	68,843	81,460	92,885	
(b) Ultimate Losses and ALAE	35,472	60,483	93,550	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	36,508	62,249	96,282	
(e) Frequency Trend Factor	1.0271	1.0327	1.0384	
(f) Average Paid Trend Factor	1.1058	1.0865	1.0674	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	41,463	69,844	106,722	
(i) Projected loss Ratio	60.2	85.7	114.9	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				95.2 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				26.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Medical Payments

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	10,019	12,262	14,417	
(b) Ultimate Losses and ALAE	7,495	9,836	6,883	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	7,714	10,123	7,084	
(e) Frequency Trend Factor	0.8959	0.9332	0.9720	
(f) Average Paid Trend Factor	1.4216	1.3365	1.2565	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	9,824	12,626	8,651	
(i) Projected loss Ratio	98.1	103	60	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				80.5 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				7.2 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Disability Income

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	924	1,124	1,307	
(b) Ultimate Losses and ALAE	33	85	500	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	33	87	515	
(e) Frequency Trend Factor	0.9570	0.9969	1.0384	
(f) Average Paid Trend Factor	1.1540	1.1775	1.2016	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	37	103	642	
(i) Projected loss Ratio	4	9.1	49.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				20.7 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				-72.4 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) (d * e * f) + g
- (i) h / a * 100

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Uninsured Motorist

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	9,389	11,171	12,624	
(b) Ultimate Losses and ALAE	89,867	4,178	5,227	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	92,492	4,300	5,380	
(e) Frequency Trend Factor	0.8869	0.9238	0.9623	
(f) Average Paid Trend Factor	1.5218	1.3624	1.2197	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	124,832	5,412	6,314	
(i) Projected loss Ratio	1329.6	48.4	50	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				475.5 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				533.2 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Underinsured Motorist

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	11,661	13,878	15,800	
(b) Ultimate Losses and ALAE	2,949	3,777	9,084	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	3,035	3,887	9,349	
(e) Frequency Trend Factor	0.8869	0.9238	0.9623	
(f) Average Paid Trend Factor	1.5218	1.3624	1.2197	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	4,096	4,892	10,973	
(i) Projected loss Ratio	35.1	35.2	69.4	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				46.6 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				-38.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Uninsured Motorist Property Damage

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	10,864	12,866	14,373	
(b) Ultimate Losses and ALAE	13,484	27,682	5,088	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	13,878	28,490	5,237	
(e) Frequency Trend Factor	0.9812	0.9959	1.0108	
(f) Average Paid Trend Factor	0.9950	1.0037	1.0126	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	13,549	28,480	5,360	
(i) Projected loss Ratio	124.7	221.3	37.3	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				127.7 %
Permissible Loss Ratio				75.1 %
Indicated Rate Change				70.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Comprehensive

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	50,012	58,361	68,045	
(b) Ultimate Losses and ALAE	41,321	58,324	31,985	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	42,527	60,027	32,919	
(e) Frequency Trend Factor	1.1231	1.0799	1.0384	
(f) Average Paid Trend Factor	1.0225	1.0167	1.0109	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	48,836	65,906	34,556	
(i) Projected loss Ratio	97.6	112.9	50.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				78.8 %
Permissible Loss Ratio				70.5 %
Indicated Rate Change				11.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Collision

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	102,579	122,199	138,338	
(b) Ultimate Losses and ALAE	43,725	98,748	87,581	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	45,002	101,631	90,138	
(e) Frequency Trend Factor	1.0756	1.0568	1.0384	
(f) Average Paid Trend Factor	0.9860	1.0012	1.0167	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	47,726	107,540	95,163	
(i) Projected loss Ratio	46.5	88	68.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				70.1 %
Permissible Loss Ratio				70.5 %
Indicated Rate Change				-0.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Road Trouble Service

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	1,862	2,172	2,336	
(b) Ultimate Losses and ALAE	1,072	376	558	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	1,103	387	574	
(e) Frequency Trend Factor	0.9579	0.9973	1.0384	
(f) Average Paid Trend Factor	1.0599	1.0479	1.0360	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	1,120	405	618	
(i) Projected loss Ratio	60.2	18.6	26.4	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				35.0 %
Permissible Loss Ratio				70.5 %
Indicated Rate Change				-50.3 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Additional Expense

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	3,771	4,278	4,810	
(b) Ultimate Losses and ALAE	3,669	3,336	2,480	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	3,777	3,433	2,552	
(e) Frequency Trend Factor	1.0433	1.0408	1.0384	
(f) Average Paid Trend Factor	1.0489	1.0702	1.0919	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	4,133	3,824	2,894	
(i) Projected loss Ratio	109.6	89.4	60.2	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				86.3 %
Permissible Loss Ratio				70.5 %
Indicated Rate Change				22.4 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Bodily Injury

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	564,637	791,247	1,105,118	
(b) Ultimate Losses and ALAE	424,133	511,633	995,949	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	436,518	526,573	1,025,031	
(e) Frequency Trend Factor	0.9712	1.0042	1.0384	
(f) Average Paid Trend Factor	1.0976	1.0708	1.0446	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	465,302	566,211	1,111,845	
(i) Projected loss Ratio	82.4	71.6	100.6	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				88.3 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				18.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Property Damage

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	465,992	650,242	910,523	
(b) Ultimate Losses and ALAE	332,651	456,859	660,382	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	342,365	470,199	679,665	
(e) Frequency Trend Factor	1.0271	1.0327	1.0384	
(f) Average Paid Trend Factor	1.1058	1.0865	1.0674	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	388,832	527,562	753,364	
(i) Projected loss Ratio	83.4	81.1	82.7	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				82.4 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				10.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Medical Payments

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	81,432	115,216	161,934	
(b) Ultimate Losses and ALAE	51,220	74,440	138,931	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	52,715	76,614	142,988	
(e) Frequency Trend Factor	0.8959	0.9332	0.9720	
(f) Average Paid Trend Factor	1.4216	1.3365	1.2565	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	67,136	95,550	174,634	
(i) Projected loss Ratio	82.4	82.9	107.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				95.3 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				28.2 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \times c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \times e \times f) + g$
- (i) $h / a \times 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Disability Income

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	7,156	10,131	14,730	
(b) Ultimate Losses and ALAE	715	1,709	5,802	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	736	1,759	5,971	
(e) Frequency Trend Factor	0.9570	0.9969	1.0384	
(f) Average Paid Trend Factor	1.1540	1.1775	1.2016	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	813	2,064	7,450	
(i) Projected loss Ratio	11.4	20.4	50.6	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				27.4 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				-63.1 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Uninsured Motorist

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	65,222	92,979	131,477	
(b) Ultimate Losses and ALAE	28,260	67,196	163,090	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	29,085	69,158	167,852	
(e) Frequency Trend Factor	0.8869	0.9238	0.9623	
(f) Average Paid Trend Factor	1.5218	1.3624	1.2197	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	39,255	87,044	197,012	
(i) Projected loss Ratio	60.2	93.6	149.8	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				101.1 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				36.1 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total

Coverage Experience

Underinsured Motorist

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	76,109	109,789	156,547	
(b) Ultimate Losses and ALAE	20,911	35,245	99,945	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	21,522	36,274	102,863	
(e) Frequency Trend Factor	0.8869	0.9238	0.9623	
(f) Average Paid Trend Factor	1.5218	1.3624	1.2197	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	29,047	45,655	120,733	
(i) Projected loss Ratio	38.2	41.6	77.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				52.2 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				-29.7 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Uninsured Motorist Property Damage

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	71,626	102,726	146,108	
(b) Ultimate Losses and ALAE	71,780	124,290	112,154	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	73,876	127,919	115,429	
(e) Frequency Trend Factor	0.9812	0.9959	1.0108	
(f) Average Paid Trend Factor	0.9950	1.0037	1.0126	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	72,125	127,872	118,144	
(i) Projected loss Ratio	100.7	124.5	80.9	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				101.9 %
Permissible Loss Ratio				74.3 %
Indicated Rate Change				37.2 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Comprehensive

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	340,326	478,938	683,213	
(b) Ultimate Losses and ALAE	150,062	358,779	393,653	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	154,444	369,255	405,148	
(e) Frequency Trend Factor	1.1231	1.0799	1.0384	
(f) Average Paid Trend Factor	1.0225	1.0167	1.0109	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	177,354	405,415	425,295	
(i) Projected loss Ratio	52.1	84.6	62.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				66.9 %
Permissible Loss Ratio				70.2 %
Indicated Rate Change				-4.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Collision

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	704,681	978,608	1,370,311	
(b) Ultimate Losses and ALAE	413,952	573,067	821,853	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	426,040	589,801	845,851	
(e) Frequency Trend Factor	1.0756	1.0568	1.0384	
(f) Average Paid Trend Factor	0.9860	1.0012	1.0167	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	451,831	624,090	893,000	
(i) Projected loss Ratio	64.1	63.8	65.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				64.5 %
Permissible Loss Ratio				70.2 %
Indicated Rate Change				-8.1 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) b * c
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d * e * f) + g$
- (i) $h / a * 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total

Coverage Experience

Road Trouble Service

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	12,704	18,262	26,577	
(b) Ultimate Losses and ALAE	2,177	4,399	7,682	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	2,241	4,528	7,906	
(e) Frequency Trend Factor	0.9579	0.9973	1.0384	
(f) Average Paid Trend Factor	1.0599	1.0479	1.0360	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	2,275	4,732	8,505	
(i) Projected loss Ratio	17.9	25.9	32	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				25.2 %
Permissible Loss Ratio				70.2 %
Indicated Rate Change				-64.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Additional Expense

Data Ending	Dec 2008	Dec 2009	Dec 2010	Total
(a) Projected Premium	25,807	37,183	53,888	
(b) Ultimate Losses and ALAE	15,516	31,736	48,770	
(c) ULAE Factor	1.0292	1.0292	1.0292	
(d) Ultimate Losses and LAE	15,969	32,662	50,194	
(e) Frequency Trend Factor	1.0433	1.0408	1.0384	
(f) Average Paid Trend Factor	1.0489	1.0702	1.0919	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	17,474	36,382	56,913	
(i) Projected loss Ratio	67.7	97.8	105.6	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				90.3 %
Permissible Loss Ratio				70.2 %
Indicated Rate Change				28.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 17 months to 05/26/2012.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d) $b \cdot c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h) $(d \cdot e \cdot f) + g$
- (i) $h / a \cdot 100$

SERFF Tracking Number: AOIC-127329109 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number:
 Company Tracking Number: PPA-AR-01-08/12/2011-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01

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)
07/25/2011	Rate and Rule	ULRV - Liability Coverage	09/02/2011	AOAPZ126.pdf (Superceded)
07/19/2011	Supporting Document	APCS-Auto Premium Comparison Survey	09/14/2011	APCS Form.xlsx (Superceded)

SERFF Tracking Number: AOIC-127329109 *State:* Arkansas
Filing Company: Auto-Owners Insurance Company *State Tracking Number:*
Company Tracking Number: PPA-AR-01-08/12/2011-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: AR Rate Change /PPA-AR-01-08/12/2011-01

Attachment "APCS Form.xlsx" is not a PDF document and cannot be reproduced here.

Auto-Owners
Auto-Owners Premier

UNLICENSED RECREATIONAL VEHICLES

Arkansas

LIABILITY COVERAGE

ANNUAL PREMIUM

Monoline Recreational Vehicle Policy Liability Coverage

Limit	Rate per Vehicle
\$25,000	\$18
\$50,000	\$21
\$100,000	\$24
\$300,000	\$27
\$500,000	\$30
\$1,000,000	\$33

Liability Coverage (100/300) - Charge \$23.00 per policy when attached to an Auto, Homeowners or Mobile Homeowners policy. For Bodily Injury higher limits, refer to {{AR PPA BI Higher Limits}}

Additional limits for Homeowners and Mobile Homeowners

\$25,000 - 0.72 (Mobile Homeowners only)

\$50,000 - 0.78 (Mobile Homeowners only)

\$200,000 – 1.09

Uninsured Motorist: (100/300)- Charge \$28.00 per vehicle when attached to an Automobile policy. Refer to {{AR PPA UM Higher Limits}}

Note: When an Unlicensed Recreational Vehicle is written on an Automobile policy, Uninsured Motorist Coverage is available with limits to match the Uninsured Motorist limits of other vehicles on the policy.

Uninsured Motorist: (25/50)- Charge \$16.00 per vehicle when written on a Monoline policy or attached to a Homeowners or Mobile Homeowners policy.