

SERFF Tracking Number: IFAC-127775850 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number:
 Company Tracking Number: AIFACAR20111115-ARC-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Classic
 Project Name/Number: /

Filing at a Glance

Company: Imperial Fire and Casualty

Product Name: Classic

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

SERFF Tr Num: IFAC-127775850 State: Arkansas

SERFF Status: Closed-Filed State Tr Num:

Co Tr Num: A-IFACAR20111115-ARC-R State Status:

Author: Bob Krulish

Date Submitted: 10/27/2011

Reviewer(s): Alexa Grissom, Nancy Horton

Disposition Date: 01/03/2012

Disposition Status: Filed

Effective Date (New): 01/24/2012

Effective Date (Renewal):

Effective Date Requested (New): 11/15/2011

Effective Date Requested (Renewal): 12/04/2011

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 01/03/2012

State Status Changed:

Created By: Bob Krulish

Corresponding Filing Tracking Number:

Filing Description:

This change to be effective as indicated above has a net effect of:

Liability	7.7%	
Physical Damage	6.1%	
Overall		5.9%

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Bob Krulish

The purpose of this rate change is to improve the segmentation of the product while adjusting the rates according to the rate level indication. We request the following changes to our rating plan:

Base Rates – Rates for all coverages are adjusted to accommodate the factor changes and improved segmentation

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proposed in this filing.

Driver Class Factors-Driver Class factors have been adjusted in line with our experience.

Territory Definitions and Factors – Territories have been redefined and the factors have been adjusted to make rating more in line with our experience and competitive position.

Model Year Factors – Model Year factors have been adjusted in line with our experience and competitive position. In addition, we will use, for insured's with more than one vehicle, discounted model year factors to calculate their rate.

Symbol Factors – Physical Damage factors have been adjusted in line with our experience and competitive position.

Violation Groupings-Violation Groupings have been adjusted to be more in line with our experience and competitive position.

Point Factors-Point Factors have been adjusted to be more in line with our experience and competitive position.

Fees – Imperial is adjusting its Late Fee to \$8.00, Installment Fee to \$8.00 and its' Policy Fee to \$30.00 in line with our experience and competition.

In addition to the above rating changes, we are also proposing changes to our currently approved Underwriting Guidelines. A copy of the new guidelines is attached to the filing.

This program is marketed as a 6-month policy to independent producers in the State of Arkansas.

Company and Contact

Filing Contact Information

Bob Krulish, Senior Product Manager bob.krulish@imperialfire.com
14800 Quorum Drive 972-267-8929 [Phone] 1101 [Ext]
Suite 250
Dallas, TX 75254

Filing Company Information

Imperial Fire and Casualty CoCode: 44369 State of Domicile: Louisiana
14800 Quorum Drive Group Code: Company Type:
Suite 250 Group Name: State ID Number:
Dallas, TX 75254 FEIN Number: 72-1171736
(214) 329-4059 ext. [Phone]

SERFF Tracking Number: IFAC-127775850

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: AIFACAR20111115-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Classic

Project Name/Number: /

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Imperial Fire and Casualty	\$100.00	10/27/2011	53265375

SERFF Tracking Number: IFAC-127775850

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: AIFACAR20111115-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Classic

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/03/2012	01/03/2012

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	12/06/2011	12/06/2011	Bob Krulish	12/09/2011	12/13/2011
Pending Industry Response	Alexa Grissom	11/15/2011	11/15/2011	Bob Krulish	11/17/2011	11/17/2011
Pending Industry Response	Alexa Grissom	11/10/2011	11/10/2011	Bob Krulish	11/14/2011	11/14/2011
Pending Industry Response	Alexa Grissom	11/03/2011	11/03/2011	Bob Krulish	11/03/2011	11/03/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
APCS pdf file	Note To Reviewer	Bob Krulish	11/17/2011	11/17/2011

SERFF Tracking Number: IFAC-127775850

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: AIFACAR20111115-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Classic

Project Name/Number: /

Disposition

Disposition Date: 01/03/2012

Effective Date (New): 01/24/2012

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: IFAC-127775850 State: Arkansas
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 Company Tracking Number: AIFACAR20111115-ARC-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Classic
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial	Filed	Yes
Supporting Document (revised)	Cover Letter	Filed	Yes
Supporting Document	Rate Impact/Offbalance	Filed	Yes
Supporting Document	Explanatory Memo	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	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	Cover Letter	Filed	Yes
Rate	Rates	Filed	Yes
Rate (revised)	Rules	Filed	Yes
Rate	Rules	Filed	Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/06/2011

Submitted Date 12/06/2011

Respond By Date

Dear Bob Krulish,

This will acknowledge receipt of the captioned filing. If you wish to amend rates again as stated in our telephone conversation, please do so in this filing.

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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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/09/2011
Submitted Date	12/13/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: I changed our renewal effective date to 01/24/2012 per our phone conversation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your help,

Bob

Sincerely,

Bob Krulish

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/15/2011

Submitted Date 11/15/2011

Respond By Date

Dear Bob Krulish,

This will acknowledge receipt of the captioned filing. Please send us the APCS in a PDF as well. This will not delay your effective date. We changed our procedures on this today!

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Sincerely,

Alexa Grissom

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Product Name: Classic

Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/17/2011
Submitted Date	11/17/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: I attached the file you requested in a "note to sender" as I could not see a way to send it in this response. Please let me know if you would like me to try this a different way.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you,
Bob Krulish

Sincerely,
Bob Krulish

SERFF Tracking Number: IFAC-127775850 State: Arkansas
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Company Tracking Number: AIFACAR20111115-ARC-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/10/2011

Submitted Date 11/10/2011

Respond By Date

Dear Bob Krulish,

This will acknowledge receipt of the captioned filing. The Effective Date must be revised to be at least 20 days after your response which brought the filing into compliance with Arkansas law. The APCS must have the new effective date as well.

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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Product Name: Classic

Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/14/2011
Submitted Date	11/14/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Ms. Grissom,

Attached are the files you requested with the updated date. Our new effective date is now 11/29/2011. Thank you for all your help.

Sincerely,
Bob Krulish

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Cover Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Bob Krulish

SERFF Tracking Number: IFAC-127775850 State: Arkansas
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Company Tracking Number: AIFACAR20111115-ARC-R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/03/2011
Submitted Date 11/03/2011
Respond By Date
Dear Bob Krulish,

This will acknowledge receipt of the captioned filing. The APCS should be amended to include the appropriate discount for age 55 and up drivers who have successfully completed an approved discount. Please review Ark. Code Ann. 23-89-209, 23-89-403 and 404 and amend the submitted rules according. If UMBI is purchased, UMPD and UIM must then be offered. When a liability policy is purchased the coverages must be offered. UMPD may not be denied if comprehensive is not written. Please review Ark. Code Ann. 23-79-152 and determine if you company complies.

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:

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Sincerely,
Alexa Grissom

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/03/2011
Submitted Date 11/03/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: I have added the 55+ discount amount to the APCS spreadsheet. I have amended our rules so that whenever a liability policy is purchased, UMBI, UIMBI and UMPD will be offered and UMPD will be offered even when comprehensive is not purchased.

We'd like to have this be effective on Nov. 15th as originally planned if at all possible. Please let me know so we can plan accordingly and thank you very much for all of your help.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rules		Replacement	
Previous Version			
Rules		Replacement	
Sincerely, Bob			
Sincerely, Bob Krulish			

SERFF Tracking Number: IFAC-127775850

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: AIFACAR20111115-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Classic

Project Name/Number: /

Note To Reviewer

Created By:

Bob Krulish on 11/17/2011 09:55 AM

Last Edited By:

Alexa Grissom

Submitted On:

01/03/2012 09:49 AM

Subject:

APCS pdf file

Comments:

Dear Alexa Grissom,

Attached is the pdf form of the APCS file. Thank you for letting me know about the procedural changes; I am happy to hear that.

Please let me know if you need anything else.

Thank you,

Bob Krulish

Sr. Product Manager

Imperial Fire and Casualty

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 44369
Company Name: Imperial Fire and Casualty Ins. Co.
Contact Person: Bob Krulish
Telephone No.: 972-267-8929 x1101
Email Address: bob.krulish@imperialfire.com
Effective Date: 11/29/2011

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
- 7 **If male and female rates are different, use the highest of the two**

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

DISCOUNTS OFFERED:

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			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		\$512	\$591	\$244	\$202	\$598	\$678	\$278	\$229	\$649	\$737	\$300	\$247	\$521	\$591	\$244	\$202	\$829	\$942	\$379	\$310		
	Minimum Liability with Comprehensive and Collision		\$895	\$905	\$436	\$354	\$1,029	\$1,033	\$497	\$402	\$1,106	\$1,121	\$539	\$434	\$894	\$905	\$436	\$354	\$1,405	\$1,423	\$683	\$546		
	100/300/50 Liability with Comprehensive and Collision		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability		\$521	\$541	\$244	\$202	\$598	\$678	\$278	\$229	\$649	\$737	\$300	\$247	\$521	\$596	\$244	\$202	\$829	\$942	\$379	\$310		
	Minimum Liability with Comprehensive and Collision		\$1,203	\$1,166	\$590	\$479	\$1,368	\$1,327	\$692	\$543	\$1,478	\$1,434	\$726	\$586	\$1,203	\$1,166	\$590	\$479	\$1,864	\$1,810	\$918	\$733		
	100/300/50 Liability with Comprehensive and Collision		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2003 Honda Odyssey "EX"	Minimum Liability		\$472	\$535	\$223	\$185	\$490	\$555	\$231	\$191	\$552	\$203	\$249	\$206	\$428	\$484	\$204	\$169	\$677	\$768	\$312	\$257		
	Minimum Liability with Comprehensive and Collision		\$1,066	\$1,038	\$525	\$425	\$1,162	\$1,121	\$575	\$465	\$1,235	\$1,212	\$621	\$501	\$1,022	\$987	\$566	\$411	\$1,581	\$1,526	\$782	\$627		
	100/300/50 Liability with Comprehensive and Collision		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$450	\$509	\$213	\$177	\$516	\$584	\$242	\$200	\$560	\$634	\$261	\$215	\$450	\$509	\$213	\$177	\$713	\$809	\$328	\$269		
	Minimum Liability with Comprehensive and Collision		\$1,594	\$1,478	\$788	\$642	\$1,803	\$1,672	\$898	\$724	\$1,943	\$1,861	\$966	\$779	\$1,694	\$1,478	\$788	\$642	\$2,432	\$2,254	\$1,213	\$971		
	100/300/50 Liability with Comprehensive and Collision		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$428	\$484	\$204	\$169	\$490	\$555	\$231	\$191	\$532	\$603	\$249	\$206	\$428	\$484	\$204	\$169	\$677	\$768	\$312	\$257		
	Minimum Liability with Comprehensive and Collision		\$1,775	\$1,622	\$887	\$717	\$2,012	\$1,838	\$1,010	\$812	\$2,171	\$1,982	\$1,091	\$875	\$1,875	\$1,622	\$887	\$717	\$2,125	\$2,485	\$1,378	\$1,075		
	100/300/50 Liability with Comprehensive and Collision		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,472	\$535	\$223	\$185	\$541	\$613	\$253	\$209	\$587	\$666	\$273	\$225	\$472	\$535	\$223	\$185	\$749	\$850	\$344	\$282		
	Minimum Liability with Comprehensive and Collision		\$992	\$972	\$492	\$398	\$1,134	\$1,110	\$562	\$452	\$1,228	\$1,203	\$609	\$488	\$992	\$972	\$492	\$398	\$1,559	\$1,528	\$774	\$614		
	100/300/50 Liability with Comprehensive and Collision		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		

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 Product Name: Classic
 Project Name/Number: /

Post Submission Update Request Submitted On 12/13/2011

Status: Submitted
Created By: Bob Krulish

General Information:

Field Name	Requested Change	Prior Value
Project Name		
Project Number		
Reference Organization		
Reference Number		
Reference Title		
Domicile Status Comments		
Effective Date Requested (New)	11/29/2011	11/15/2011
Effective Date Requested (Renew)	01/24/2012	12/04/2011
Corresponding Filing Tracking Number		

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 01/03/2012 Rates			Replacement	Rate Tables-Base Rates.pdf Rate Tables-Driver Class.pdf Rate Tables-Driver Factors.pdf Rate Tables-Driver Points.pdf Rate Tables-Fees.pdf Rate Tables-Model Year.pdf Rate Tables-Policy Discount Matix.pdf

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Rate Tables-Policy
Factors.pdf
Rate Tables-Territory
Definitions.pdf
Rate Tables-Territory
Factors.pdf
Rate Tables-
VehicleFactors.pdf
Rate Tables-Violation
Groups.pdf
Rate Tables-Rate
Order Calc.pdf

Filed 01/03/2012 Rules

Replacement

Arkansas Classic UW
Manual.pdf
Arkansas Classic UW
Manual-markup for
filing.pdf

Imperial Fire & Casualty
Private Passenger Auto
AR Classic Revision
New Business 11/15/2011
Renewals 12/04/2011
Base Rates

Program	Coverage	Description	Factor
Classic	BI	Bodily Injury	135.98
Classic	PD	Property Damage	127.12
Classic	OTC	Other Than Collision	267.73
Classic	COL	Collision	598.28
Classic	PAD	Personal Injury Protection - Accidental Death	21.63
Classic	PID	Personal Injury Protection - Disability	22.06
Classic	PMP	Personal Injury Protection - Medical	66.46
Classic	UMBI	Uninsured Motorist Bodily Injury	33.48
Classic	UIMBI	Underinsured Motorist Bodily Injury	28.82
Classic	UMPD	Uninsured Motorist Property Damage	26.35
Classic	REN	Rental Reimbursement	35.25
Classic	TOW	Towing	4.52
Classic	SPE	Custom Equipment	45.20

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Driver Class	BI	PD	OTC	COLL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	MF14	3.9472	4.3142	2.0140	3.7809	4.040	4.040	4.040	3.9472	3.9472	3.7809
Classic	MF15	3.9472	4.3142	1.9127	3.4132	3.264	3.264	3.264	3.9472	3.9472	3.4132
Classic	MF16	3.5884	3.9220	1.8165	3.0811	2.642	2.642	2.642	3.5884	3.5884	3.0811
Classic	MF17	2.8707	3.1376	1.7251	2.7814	2.150	2.150	2.150	2.8707	2.8707	2.7814
Classic	MF18	2.2966	2.5101	1.6383	2.5109	1.767	1.767	1.767	2.2966	2.2966	2.5109
Classic	MF19	1.5056	1.6952	1.5559	2.2666	1.471	1.471	1.471	1.5056	1.5056	2.2666
Classic	MF20	1.3085	1.5147	1.4776	2.0461	1.248	1.248	1.248	1.3085	1.3085	2.0461
Classic	MF21	1.1842	1.3544	1.4033	1.8471	1.085	1.085	1.085	1.1842	1.1842	1.8471
Classic	MF22	1.0877	1.3177	1.3327	1.6674	0.969	0.969	0.969	1.0877	1.0877	1.6674
Classic	MF23	1.0151	1.2802	1.2656	1.5052	0.891	0.891	0.891	1.0151	1.0151	1.5052
Classic	MF24	0.9625	1.2547	1.2019	1.3588	0.842	0.842	0.842	0.9625	0.9625	1.3588
Classic	MF25	1.0674	1.2227	1.1785	1.2882	0.818	0.818	0.818	1.0674	1.0674	1.2882
Classic	MF26	1.0512	1.2032	1.1415	1.2266	0.810	0.810	0.810	1.0512	1.0512	1.2266
Classic	MF27	1.0355	1.1813	1.1336	1.2032	0.817	0.817	0.817	1.0355	1.0355	1.2032
Classic	MF28	1.0283	1.1661	1.1281	1.1837	0.833	0.833	0.833	1.0283	1.0283	1.1837
Classic	MF29	1.0267	1.1554	1.1246	1.1682	0.857	0.857	0.857	1.0267	1.0267	1.1682
Classic	MF30	1.0284	1.1480	1.1224	1.1567	0.884	0.884	0.884	1.0284	1.0284	1.1567
Classic	MF31	1.0315	1.1425	1.1207	1.1490	0.914	0.914	0.914	1.0315	1.0315	1.1490
Classic	MF32	1.0346	1.1384	1.1185	1.1453	0.946	0.946	0.946	1.0346	1.0346	1.1453
Classic	MF33	1.0364	1.1354	1.1151	1.1452	0.978	0.978	0.978	1.0364	1.0364	1.1452
Classic	MF34	1.0362	1.1330	1.1099	1.1484	1.009	1.009	1.009	1.0362	1.0362	1.1484
Classic	MF35	1.0336	1.1310	1.1026	1.1542	1.039	1.039	1.039	1.0336	1.0336	1.1542
Classic	MF36	1.0283	1.1292	1.0933	1.1619	1.066	1.066	1.066	1.0283	1.0283	1.1619
Classic	MF37	1.0204	1.1272	1.0821	1.1706	1.092	1.092	1.092	1.0204	1.0204	1.1706
Classic	MF38	1.0099	1.1248	1.0692	1.1794	1.113	1.113	1.113	1.0099	1.0099	1.1794
Classic	MF39	0.9974	1.1216	1.0551	1.1783	1.132	1.132	1.132	0.9974	0.9974	1.1783
Classic	MF40	0.9830	1.1174	1.0405	1.1765	1.147	1.147	1.147	0.9830	0.9830	1.1765
Classic	MF41	0.9675	1.1118	1.0258	1.1759	1.159	1.159	1.159	0.9675	0.9675	1.1759
Classic	MF42	0.9511	1.1045	1.0117	1.1748	1.167	1.167	1.167	0.9511	0.9511	1.1748
Classic	MF43	0.9345	1.0954	0.9985	1.1739	1.172	1.172	1.172	0.9345	0.9345	1.1739
Classic	MF44	0.9180	1.0842	0.9868	1.1735	1.173	1.173	1.173	0.9180	0.9180	1.1735
Classic	MF45	0.9022	1.0709	0.9767	1.1715	1.170	1.170	1.170	0.9022	0.9022	1.1715
Classic	MF46	0.8873	1.0555	0.9683	1.1593	1.163	1.163	1.163	0.8873	0.8873	1.1593
Classic	MF47	0.8736	1.0382	0.9615	1.1406	1.153	1.153	1.153	0.8736	0.8736	1.1406
Classic	MF48	0.8614	1.0192	0.9560	1.1193	1.139	1.139	1.139	0.8614	0.8614	1.1193
Classic	MF49	0.8506	0.9989	0.9513	1.0963	1.123	1.123	1.123	0.8506	0.8506	1.0963
Classic	MF50	0.8413	0.9779	0.9469	1.0725	1.102	1.102	1.102	0.8413	0.8413	1.0725
Classic	MF51	0.8335	0.9568	0.9420	1.0492	1.081	1.081	1.081	0.8335	0.8335	1.0492
Classic	MF52	0.8270	0.9360	0.9360	1.0275	1.056	1.056	1.056	0.8270	0.8270	1.0275
Classic	MF53	0.8217	0.9164	0.9282	1.0087	1.030	1.030	1.030	0.8217	0.8217	1.0087
Classic	MF54	0.8174	0.8987	0.9180	0.9936	1.003	1.003	1.003	0.8174	0.8174	0.9936
Classic	MF55	0.8139	0.8834	0.9048	0.9832	0.976	0.976	0.976	0.8139	0.8139	0.9832
Classic	MF56	0.8111	0.8712	0.8883	0.9781	0.948	0.948	0.948	0.8111	0.8111	0.9781
Classic	MF57	0.8088	0.8627	0.8686	0.9785	0.921	0.921	0.921	0.8088	0.8088	0.9785
Classic	MF58	0.8069	0.8580	0.8458	0.9842	0.895	0.895	0.895	0.8069	0.8069	0.9842
Classic	MF59	0.8054	0.8576	0.8207	0.9947	0.872	0.872	0.872	0.8054	0.8054	0.9947
Classic	MF60	0.8043	0.8611	0.7943	1.0091	0.850	0.850	0.850	0.8043	0.8043	1.0091
Classic	MF61	0.8043	0.8611	0.7795	1.0091	0.831	0.831	0.831	0.8043	0.8043	1.0091
Classic	MF62	0.8043	0.8611	0.7640	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF63	0.8043	0.8611	0.7481	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF64	0.8043	0.8611	0.7317	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF65	0.8043	0.8649	0.7148	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF66	0.8043	0.8782	0.6972	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF67	0.8043	0.8964	0.6793	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF68	0.8043	0.9194	0.6607	1.0091	0.833	0.833	0.833	0.8043	0.8043	1.0091
Classic	MF69	0.8157	0.9473	0.6416	1.0091	0.833	0.833	0.833	0.8157	0.8157	1.0091
Classic	MF70	0.8522	0.9805	0.6224	1.0091	0.833	0.833	0.833	0.8522	0.8522	1.0091
Classic	MF71	0.8956	1.0187	0.6028	1.0302	0.833	0.833	0.833	0.8956	0.8956	1.0302
Classic	MF72	0.9452	1.0616	0.5832	1.0569	0.833	0.833	0.833	0.9452	0.9452	1.0569
Classic	MF73	0.9998	1.1094	0.5638	1.0869	0.833	0.833	0.833	0.9998	0.9998	1.0869
Classic	MF74	1.0583	1.1616	0.5448	1.1197	0.833	0.833	0.833	1.0583	1.0583	1.1197

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Driver Class	BI	PD	OTC	COLL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	MF75	1.1191	1.2175	0.5265	1.1545	0.833	0.833	0.833	1.1191	1.1191	1.1545
Classic	MF76	1.1806	1.2767	0.5092	1.1905	0.833	0.833	0.833	1.1806	1.1806	1.1905
Classic	MF77	1.2407	1.3383	0.4934	1.2271	0.833	0.833	0.833	1.2407	1.2407	1.2271
Classic	MF78	1.2973	1.4016	0.4794	1.2630	0.833	0.833	0.833	1.2973	1.2973	1.2630
Classic	MF79	1.3484	1.4655	0.4675	1.2975	0.833	0.833	0.833	1.3484	1.3484	1.2975
Classic	MF80	1.3917	1.5285	0.4584	1.3296	0.833	0.833	0.833	1.3917	1.3917	1.3296
Classic	MF81	1.4254	1.5895	0.4566	1.3585	0.833	0.833	0.833	1.4254	1.4254	1.3585
Classic	MF82	1.4500	1.6467	0.4566	1.3834	0.833	0.833	0.833	1.4500	1.4500	1.3834
Classic	MF83	1.4644	1.6982	0.4566	1.4038	0.833	0.833	0.833	1.4644	1.4644	1.4038
Classic	MF84	1.4733	1.7422	0.4566	1.4213	0.833	0.833	0.833	1.4733	1.4733	1.4213
Classic	MF85	1.4799	1.7763	0.4566	1.4355	0.833	0.833	0.833	1.4799	1.4799	1.4355
Classic	MF86	1.4799	1.7970	0.4566	1.4461	0.833	0.833	0.833	1.4799	1.4799	1.4461
Classic	MF87	1.4799	1.8074	0.4566	1.4550	0.833	0.833	0.833	1.4799	1.4799	1.4550
Classic	MF88	1.4799	1.8093	0.4566	1.4633	0.833	0.833	0.833	1.4799	1.4799	1.4633
Classic	MF89	1.4799	1.8096	0.4566	1.4740	0.833	0.833	0.833	1.4799	1.4799	1.4740
Classic	MF90	1.4799	1.8102	0.4566	1.4887	0.833	0.833	0.833	1.4799	1.4799	1.4887
Classic	MF91	1.4799	1.8120	0.4566	1.5092	0.833	0.833	0.833	1.4799	1.4799	1.5092
Classic	MF92	1.4799	1.8165	0.4566	1.5380	0.833	0.833	0.833	1.4799	1.4799	1.5380
Classic	MF93	1.4799	1.8256	0.4566	1.5910	0.833	0.833	0.833	1.4799	1.4799	1.5910
Classic	MF94	1.5283	1.8410	0.4566	1.6880	0.833	0.833	0.833	1.5283	1.5283	1.6880
Classic	MF95	1.7421	1.8656	0.4566	1.8271	0.833	0.833	0.833	1.7421	1.7421	1.8271
Classic	MF96	1.7421	1.8656	0.4566	1.8271	0.833	0.833	0.833	1.7421	1.7421	1.8271
Classic	MF97	1.7421	1.8656	0.4566	1.8271	0.833	0.833	0.833	1.7421	1.7421	1.8271
Classic	MF98	1.7421	1.8656	0.4566	1.8271	1.493	1.493	1.493	1.7421	1.7421	1.8271
Classic	MF99	1.7421	1.8656	0.4566	1.8271	1.493	1.493	1.493	1.7421	1.7421	1.8271
Classic	SF14	4.2247	3.3476	1.3782	2.6547	1.493	1.493	1.493	4.2247	4.2247	2.6547
Classic	SF15	4.2247	3.3476	1.3782	2.6547	1.440	1.440	1.440	4.2247	4.2247	2.6547
Classic	SF16	4.2247	3.3476	1.3782	2.6547	1.368	1.368	1.368	4.2247	4.2247	2.6547
Classic	SF17	3.4529	2.9631	1.3326	2.4014	1.286	1.286	1.286	3.4529	3.4529	2.4014
Classic	SF18	2.8270	2.6205	1.2857	2.1673	1.204	1.204	1.204	2.8270	2.8270	2.1673
Classic	SF19	2.0448	2.0398	1.2757	1.7189	1.126	1.126	1.126	2.0448	2.0448	1.7189
Classic	SF20	1.8456	1.9710	1.2658	1.6896	1.056	1.056	1.056	1.8456	1.8456	1.6896
Classic	SF21	1.5951	1.6750	1.2561	1.5528	0.997	0.997	0.997	1.5951	1.5951	1.5528
Classic	SF22	1.5531	1.4750	1.2463	1.4521	0.951	0.951	0.951	1.5531	1.5531	1.4521
Classic	SF23	1.4645	1.3433	1.2367	1.3778	0.919	0.919	0.919	1.4645	1.4645	1.3778
Classic	SF24	1.3576	1.3190	1.2271	1.3222	0.900	0.900	0.900	1.3576	1.3576	1.3222
Classic	SF25	1.2746	1.2412	1.2114	1.3035	0.895	0.895	0.895	1.2746	1.2746	1.3035
Classic	SF26	1.1795	1.1952	1.0963	1.1540	0.901	0.901	0.901	1.1795	1.1795	1.1540
Classic	SF27	1.1044	1.1744	1.0899	1.1285	0.917	0.917	0.917	1.1044	1.1044	1.1285
Classic	SF28	1.0516	1.1603	1.0824	1.1066	0.942	0.942	0.942	1.0516	1.0516	1.1066
Classic	SF29	1.0207	1.1497	1.0739	1.0870	0.974	0.974	0.974	1.0207	1.0207	1.0870
Classic	SF30	1.0091	1.1405	1.0645	1.0690	1.011	1.011	1.011	1.0091	1.0091	1.0690
Classic	SF31	1.0015	1.1318	1.0540	1.0524	1.051	1.051	1.051	1.0015	1.0015	1.0524
Classic	SF32	0.9939	1.1232	1.0424	1.0371	1.092	1.092	1.092	0.9939	0.9939	1.0371
Classic	SF33	0.9865	1.1149	1.0295	1.0232	1.135	1.135	1.135	0.9865	0.9865	1.0232
Classic	SF34	0.9796	1.1070	1.0154	1.0108	1.175	1.175	1.175	0.9796	0.9796	1.0108
Classic	SF35	0.9733	1.1000	1.0000	1.0000	1.212	1.212	1.212	0.9733	0.9733	1.0000
Classic	SF36	0.9680	1.0940	0.9834	0.9911	1.246	1.246	1.246	0.9680	0.9680	0.9911
Classic	SF37	0.9635	1.0889	0.9658	0.9840	1.274	1.274	1.274	0.9635	0.9635	0.9840
Classic	SF38	0.9599	1.0848	0.9473	0.9789	1.298	1.298	1.298	0.9599	0.9599	0.9789
Classic	SF39	0.9569	1.0814	0.9282	0.9755	1.315	1.315	1.315	0.9569	0.9569	0.9755
Classic	SF40	0.9540	1.0782	0.9088	0.9736	1.326	1.326	1.326	0.9540	0.9540	0.9736
Classic	SF41	0.9510	1.0748	0.8895	0.9731	1.331	1.331	1.331	0.9510	0.9510	0.9731
Classic	SF42	0.9473	1.0706	0.8704	0.9734	1.330	1.330	1.330	0.9473	0.9473	0.9734
Classic	SF43	0.9424	1.0650	0.8520	0.9743	1.323	1.323	1.323	0.9424	0.9424	0.9743
Classic	SF44	0.9357	1.0574	0.8344	0.9752	1.310	1.310	1.310	0.9357	0.9357	0.9752
Classic	SF45	0.9268	1.0474	0.8180	0.9756	1.291	1.291	1.291	0.9268	0.9268	0.9756
Classic	SF46	0.9155	1.0347	0.8030	0.9752	1.269	1.269	1.269	0.9155	0.9155	0.9752
Classic	SF47	0.9018	1.0192	0.7893	0.9735	1.242	1.242	1.242	0.9018	0.9018	0.9735
Classic	SF48	0.8855	1.0008	0.7772	0.9702	1.212	1.212	1.212	0.8855	0.8855	0.9702
Classic	SF49	0.8670	0.9799	0.7667	0.9650	1.179	1.179	1.179	0.8670	0.8670	0.9650

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Driver Class	BI	PD	OTC	COLL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	SF50	0.8467	0.9569	0.7576	0.9576	1.145	1.145	1.145	0.8467	0.8467	0.9576
Classic	SF51	0.8591	0.9325	0.7498	0.9482	1.109	1.109	1.109	0.8591	0.8591	0.9482
Classic	SF52	0.8505	0.9073	0.7433	0.9367	1.072	1.072	1.072	0.8505	0.8505	0.9367
Classic	SF53	0.8458	0.8824	0.7378	0.9233	1.036	1.036	1.036	0.8458	0.8458	0.9233
Classic	SF54	0.8440	0.8587	0.7331	0.9084	1.000	1.000	1.000	0.8440	0.8440	0.9084
Classic	SF55	0.8441	0.8372	0.7289	0.8925	0.966	0.966	0.966	0.8441	0.8441	0.8925
Classic	SF56	0.8448	0.8188	0.7250	0.8760	0.933	0.933	0.933	0.8448	0.8448	0.8760
Classic	SF57	0.8448	0.8044	0.7212	0.8598	0.902	0.902	0.902	0.8448	0.8448	0.8598
Classic	SF58	0.8432	0.7945	0.7174	0.8445	0.873	0.873	0.873	0.8432	0.8432	0.8445
Classic	SF59	0.8388	0.7896	0.7134	0.8309	0.847	0.847	0.847	0.8388	0.8388	0.8309
Classic	SF60	0.8313	0.7897	0.7092	0.8199	0.823	0.823	0.823	0.8313	0.8313	0.8199
Classic	SF61	0.8313	0.7897	0.6996	0.8199	0.802	0.802	0.802	0.8313	0.8313	0.8199
Classic	SF62	0.8313	0.7897	0.6899	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF63	0.8313	0.7897	0.6800	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF64	0.8313	0.7897	0.6697	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF65	0.8313	0.7897	0.6588	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF66	0.8313	0.7897	0.6473	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF67	0.8313	0.7897	0.6350	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF68	0.8313	0.7904	0.6218	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF69	0.8313	0.8047	0.6077	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF70	0.8313	0.8227	0.5926	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF71	0.8313	0.8448	0.5765	0.8199	0.724	0.724	0.724	0.8313	0.8313	0.8199
Classic	SF72	0.8370	0.8711	0.5595	0.8199	0.724	0.724	0.724	0.8370	0.8370	0.8199
Classic	SF73	0.8715	0.9018	0.5418	0.8199	0.724	0.724	0.724	0.8715	0.8715	0.8199
Classic	SF74	0.9114	0.9368	0.5234	0.8199	0.724	0.724	0.724	0.9114	0.9114	0.8199
Classic	SF75	1.2427	1.2691	0.5046	0.8199	0.724	0.724	0.724	1.2427	1.2427	0.8199
Classic	SF76	1.3057	1.3262	0.4858	0.8463	0.724	0.724	0.724	1.3057	1.3057	0.8463
Classic	SF77	1.3728	1.3885	0.4673	0.8736	0.724	0.724	0.724	1.3728	1.3728	0.8736
Classic	SF78	1.4420	1.4565	0.4495	0.9018	0.724	0.724	0.724	1.4420	1.4420	0.9018
Classic	SF79	1.5119	1.5291	0.4328	0.9308	0.724	0.724	0.724	1.5119	1.5119	0.9308
Classic	SF80	1.5807	1.6060	0.4177	0.9608	0.724	0.724	0.724	1.5807	1.5807	0.9608
Classic	SF81	1.6461	1.6861	0.4146	0.9918	0.724	0.724	0.724	1.6461	1.6461	0.9918
Classic	SF82	1.7058	1.7683	0.4118	1.0238	0.724	0.724	0.724	1.7058	1.7058	1.0238
Classic	SF83	1.7582	1.8513	0.4095	1.0568	0.724	0.724	0.724	1.7582	1.7582	1.0568
Classic	SF84	1.8007	1.9329	0.4079	1.0909	0.724	0.724	0.724	1.8007	1.8007	1.0909
Classic	SF85	1.8334	2.0112	0.4079	1.1260	0.724	0.724	0.724	1.8334	1.8334	1.1260
Classic	SF86	1.8437	2.0708	0.4079	1.1623	0.724	0.724	0.724	1.8437	1.8437	1.1623
Classic	SF87	1.8498	2.1207	0.4079	1.1998	0.724	0.724	0.724	1.8498	1.8498	1.1998
Classic	SF88	1.8510	2.1567	0.4079	1.2385	0.724	0.724	0.724	1.8510	1.8510	1.2385
Classic	SF89	1.8510	2.1762	0.4079	1.2784	0.724	0.724	0.724	1.8510	1.8510	1.2784
Classic	SF90	1.8510	2.1790	0.4079	1.3196	0.724	0.724	0.724	1.8510	1.8510	1.3196
Classic	SF91	1.8510	2.1790	0.4079	1.3621	0.724	0.724	0.724	1.8510	1.8510	1.3621
Classic	SF92	1.8531	2.1790	0.4079	1.4060	0.724	0.724	0.724	1.8531	1.8531	1.4060
Classic	SF93	1.8680	2.1790	0.4079	1.4514	0.724	0.724	0.724	1.8680	1.8680	1.4514
Classic	SF94	1.8937	2.1790	0.4079	1.4982	0.724	0.724	0.724	1.8937	1.8937	1.4982
Classic	SF95	1.9338	2.1790	0.4079	1.5464	0.724	0.724	0.724	1.9338	1.9338	1.5464
Classic	SF96	1.9338	2.1790	0.4079	1.5963	0.724	0.724	0.724	1.9338	1.9338	1.5963
Classic	SF97	1.9338	2.1790	0.4079	1.6478	0.724	0.724	0.724	1.9338	1.9338	1.6478
Classic	SF98	1.9338	2.1790	0.4079	1.7009	2.217	2.217	2.217	1.9338	1.9338	1.7009
Classic	SF99	1.9338	2.1790	0.4079	1.7557	2.217	2.217	2.217	1.9338	1.9338	1.7557
Classic	MM14	4.4206	4.4472	1.4966	3.2510	2.217	2.217	2.217	4.4206	4.4206	3.2510
Classic	MM15	4.4206	4.4472	1.4853	3.2510	2.217	2.217	2.217	4.4206	4.4206	3.2510
Classic	MM16	4.4206	4.4472	1.4741	3.2510	2.217	2.217	2.217	4.4206	4.4206	3.2510
Classic	MM17	3.0435	3.2131	1.4629	2.4063	2.176	2.176	2.176	3.0435	3.0435	2.4063
Classic	MM18	2.3762	2.4712	1.4519	1.8998	2.083	2.083	2.083	2.3762	2.3762	1.8998
Classic	MM19	1.9010	1.9770	1.4409	1.5198	1.957	1.957	1.957	1.9010	1.9010	1.5198
Classic	MM20	1.8529	1.9360	1.4300	1.5034	1.815	1.815	1.815	1.8529	1.8529	1.5034
Classic	MM21	1.3343	1.3581	1.4192	1.4733	1.666	1.666	1.666	1.3343	1.3343	1.1208
Classic	MM22	1.2775	1.2868	1.4084	1.4437	1.522	1.522	1.522	1.2775	1.2775	1.1099
Classic	MM23	1.2371	1.2320	1.3978	1.4148	1.387	1.387	1.387	1.2371	1.2371	1.1060
Classic	MM24	1.2313	1.1880	1.3872	1.3864	1.266	1.266	1.266	1.2313	1.2313	1.1037

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Driver Class	BI	PD	OTC	COLL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	MM25	1.2268	1.1824	1.3767	1.3586	1.163	1.163	1.163	1.2268	1.2268	1.0859
Classic	MM26	1.2227	1.1821	1.3663	1.3313	1.076	1.076	1.076	1.2227	1.2227	1.3313
Classic	MM27	1.2186	1.1819	1.3560	1.3284	1.008	1.008	1.008	1.2186	1.2186	1.3284
Classic	MM28	1.2145	1.1816	1.3458	1.3265	0.955	0.955	0.955	1.2145	1.2145	1.3265
Classic	MM29	1.2104	1.1814	1.3356	1.3241	0.918	0.918	0.918	1.2104	1.2104	1.3241
Classic	MM30	1.2063	1.1812	1.3255	1.3201	0.895	0.895	0.895	1.2063	1.2063	1.3201
Classic	MM31	1.2023	1.1809	1.3206	1.3138	0.884	0.884	0.884	1.2023	1.2023	1.3138
Classic	MM32	1.1982	1.1807	1.3106	1.3050	0.882	0.882	0.882	1.1982	1.1982	1.3050
Classic	MM33	1.1942	1.1805	1.2955	1.2935	0.887	0.887	0.887	1.1942	1.1942	1.2935
Classic	MM34	1.1902	1.1802	1.2755	1.2795	0.898	0.898	0.898	1.1902	1.1902	1.2795
Classic	MM35	1.1862	1.1800	1.2264	1.2634	0.911	0.911	0.911	1.1862	1.1862	1.2634
Classic	MM36	1.1673	1.1797	1.2032	1.2454	0.926	0.926	0.926	1.1673	1.1673	1.2454
Classic	MM37	1.1520	1.1795	1.1769	1.2262	0.942	0.942	0.942	1.1520	1.1520	1.2262
Classic	MM38	1.1396	1.1690	1.1485	1.2061	0.956	0.956	0.956	1.1396	1.1396	1.2061
Classic	MM39	1.1291	1.1594	1.1193	1.1858	0.968	0.968	0.968	1.1291	1.1291	1.1858
Classic	MM40	1.1195	1.1501	1.0905	1.1655	0.978	0.978	0.978	1.1195	1.1195	1.1655
Classic	MM41	1.1096	1.1403	1.0631	1.1457	0.985	0.985	0.985	1.1096	1.1096	1.1457
Classic	MM42	1.0984	1.1295	1.0381	1.1266	0.989	0.989	0.989	1.0984	1.0984	1.1266
Classic	MM43	1.0850	1.1171	1.0163	1.1087	0.989	0.989	0.989	1.0850	1.0850	1.1087
Classic	MM44	1.0686	1.1026	0.9981	1.0919	0.986	0.986	0.986	1.0686	1.0686	1.0919
Classic	MM45	1.0487	1.0858	0.9838	1.0763	0.981	0.981	0.981	1.0487	1.0487	1.0763
Classic	MM46	1.0253	1.0666	0.9733	1.0620	0.973	0.973	0.973	1.0253	1.0253	1.0620
Classic	MM47	0.9984	1.0450	0.9661	1.0488	0.963	0.963	0.963	0.9984	0.9984	1.0488
Classic	MM48	0.9685	1.0214	0.9615	1.0365	0.953	0.953	0.953	0.9685	0.9685	1.0365
Classic	MM49	0.9365	0.9961	0.9587	1.0250	0.941	0.941	0.941	0.9365	0.9365	1.0250
Classic	MM50	0.9033	0.9698	0.9564	1.0141	0.929	0.929	0.929	0.9033	0.9033	1.0141
Classic	MM51	0.8703	0.9434	0.9535	1.0035	0.918	0.918	0.918	0.8703	0.8703	1.0035
Classic	MM52	0.8390	0.9176	0.9487	0.9930	0.907	0.907	0.907	0.8390	0.8390	0.9930
Classic	MM53	0.8109	0.8935	0.9407	0.9825	0.898	0.898	0.898	0.8109	0.8109	0.9825
Classic	MM54	0.7875	0.8721	0.9285	0.9718	0.890	0.890	0.890	0.7875	0.7875	0.9718
Classic	MM55	0.7702	0.8543	0.9113	0.9609	0.884	0.884	0.884	0.7702	0.7702	0.9609
Classic	MM56	0.7602	0.8410	0.8886	0.9499	0.880	0.880	0.880	0.7602	0.7602	0.9499
Classic	MM57	0.7583	0.8328	0.8604	0.9389	0.876	0.876	0.876	0.7583	0.7583	0.9389
Classic	MM58	0.7650	0.8303	0.8271	0.9282	0.875	0.875	0.875	0.7650	0.7650	0.9282
Classic	MM59	0.7802	0.8337	0.7899	0.9182	0.874	0.874	0.874	0.7802	0.7802	0.9182
Classic	MM60	0.8030	0.8429	0.7501	0.9092	0.875	0.875	0.875	0.8030	0.8030	0.9092
Classic	MM61	0.8030	0.8429	0.7358	0.9092	0.876	0.876	0.876	0.8030	0.8030	0.9092
Classic	MM62	0.8030	0.8429	0.7211	0.9092	0.855	0.855	0.855	0.8030	0.8030	0.9092
Classic	MM63	0.8030	0.8429	0.7058	0.9092	0.855	0.855	0.855	0.8030	0.8030	0.9092
Classic	MM64	0.8030	0.8429	0.6901	0.9092	0.855	0.855	0.855	0.8030	0.8030	0.9092
Classic	MM65	0.8030	0.8429	0.6740	0.9092	0.855	0.855	0.855	0.8030	0.8030	0.9092
Classic	MM66	0.8030	0.8429	0.6573	0.9092	0.855	0.855	0.855	0.8030	0.8030	0.9092
Classic	MM67	0.8030	0.8515	0.6403	0.9092	0.855	0.855	0.855	0.8030	0.8030	0.9092
Classic	MM68	0.8056	0.8642	0.6229	0.9092	0.855	0.855	0.855	0.8056	0.8056	0.9092
Classic	MM69	0.8188	0.8804	0.6052	0.9092	0.855	0.855	0.855	0.8188	0.8188	0.9092
Classic	MM70	0.8349	0.9005	0.5874	0.9092	0.855	0.855	0.855	0.8349	0.8349	0.9092
Classic	MM71	0.8537	0.9247	0.5695	0.9092	0.855	0.855	0.855	0.8537	0.8537	0.9092
Classic	MM72	0.8753	0.9526	0.5519	0.9092	0.855	0.855	0.855	0.8753	0.8753	0.9092
Classic	MM73	0.8992	0.9841	0.5345	0.9092	0.855	0.855	0.855	0.8992	0.8992	0.9092
Classic	MM74	0.9252	1.0194	0.5178	0.9108	0.855	0.855	0.855	0.9252	0.9252	0.9108
Classic	MM75	0.9529	1.0574	0.5018	0.9320	0.855	0.855	0.855	0.9529	0.9529	0.9320
Classic	MM76	0.9746	1.0712	0.4868	0.9550	0.855	0.855	0.855	0.9746	0.9746	0.9550
Classic	MM77	0.9968	1.0851	0.4731	0.9643	0.855	0.855	0.855	0.9968	0.9968	0.9643
Classic	MM78	1.0195	1.0993	0.4610	0.9738	0.855	0.855	0.855	1.0195	1.0195	0.9738
Classic	MM79	1.0427	1.1136	0.4506	0.9833	0.855	0.855	0.855	1.0427	1.0427	0.9833
Classic	MM80	1.0664	1.1281	0.4423	0.9930	0.855	0.855	0.855	1.0664	1.0664	0.9930
Classic	MM81	1.0907	1.1428	0.4408	1.0027	0.855	0.855	0.855	1.0907	1.0907	1.0027
Classic	MM82	1.1155	1.1577	0.4405	1.0125	0.855	0.855	0.855	1.1155	1.1155	1.0125
Classic	MM83	1.1409	1.1728	0.4405	1.0224	0.855	0.855	0.855	1.1409	1.1409	1.0224
Classic	MM84	1.1668	1.1881	0.4405	1.0324	0.855	0.855	0.855	1.1668	1.1668	1.0324
Classic	MM85	1.1934	1.2036	0.4405	1.0425	0.855	0.855	0.855	1.1934	1.1934	1.0425

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Driver Class	BI	PD	OTC	COLL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	MM86	1.2206	1.2193	0.4405	1.0527	0.855	0.855	0.855	1.2206	1.2206	1.0527
Classic	MM87	1.2483	1.2352	0.4405	1.0630	0.855	0.855	0.855	1.2483	1.2483	1.0630
Classic	MM88	1.2768	1.2513	0.4405	1.0734	0.855	0.855	0.855	1.2768	1.2768	1.0734
Classic	MM89	1.3058	1.2676	0.4405	1.0839	0.855	0.855	0.855	1.3058	1.3058	1.0839
Classic	MM90	1.3355	1.2841	0.4405	1.0946	0.855	0.855	0.855	1.3355	1.3355	1.0946
Classic	MM91	1.3659	1.3008	0.4405	1.1053	0.855	0.855	0.855	1.3659	1.3659	1.1053
Classic	MM92	1.3970	1.3178	0.4405	1.1161	0.855	0.855	0.855	1.3970	1.3970	1.1161
Classic	MM93	1.4288	1.3349	0.4405	1.1270	0.855	0.855	0.855	1.4288	1.4288	1.1270
Classic	MM94	1.4613	1.3523	0.4405	1.1381	0.855	0.855	0.855	1.4613	1.4613	1.1381
Classic	MM95	1.4946	1.3700	0.4405	1.1492	0.855	0.855	0.855	1.4946	1.4946	1.1492
Classic	MM96	1.5286	1.3878	0.4405	1.1604	0.855	0.855	0.855	1.5286	1.5286	1.1604
Classic	MM97	1.5634	1.4059	0.4405	1.1718	0.855	0.855	0.855	1.5634	1.5634	1.1718
Classic	MM98	1.5990	1.4242	0.4405	1.1833	1.776	1.776	1.776	1.5990	1.5990	1.1833
Classic	MM99	1.6354	1.4428	0.4405	1.1775	1.776	1.776	1.776	1.6354	1.6354	1.1775
Classic	SM14	5.1233	5.2743	1.4943	3.7514	1.776	1.776	1.776	5.1233	5.1233	3.7514
Classic	SM15	5.1233	5.2743	1.4943	3.7514	1.732	1.732	1.732	5.1233	5.1233	3.7514
Classic	SM16	5.1233	5.2743	1.4943	3.7514	1.666	1.666	1.666	5.1233	5.1233	3.7514
Classic	SM17	3.5273	3.9488	1.4282	3.0902	1.587	1.587	1.587	3.5273	3.5273	3.0902
Classic	SM18	3.5273	3.7463	1.3651	2.8633	1.500	1.500	1.500	3.5273	3.5273	2.8633
Classic	SM19	3.1569	3.1675	1.3048	2.6533	1.412	1.412	1.412	3.1569	3.1569	2.6533
Classic	SM20	2.6559	2.7167	1.2471	2.4587	1.328	1.328	1.328	2.6559	2.6559	2.4587
Classic	SM21	1.9869	2.1092	1.1920	2.2783	1.249	1.249	1.249	1.9869	1.9869	2.2783
Classic	SM22	1.7391	1.8533	1.1393	2.1112	1.177	1.177	1.177	1.7391	1.7391	2.1112
Classic	SM23	1.4338	1.3897	1.0889	1.9563	1.114	1.114	1.114	1.4338	1.4338	1.9563
Classic	SM24	1.4270	1.2976	1.0408	1.8128	1.061	1.061	1.061	1.4270	1.4270	1.8128
Classic	SM25	1.4218	1.0763	0.9948	1.6327	1.018	1.018	1.018	1.4218	1.4218	1.6327
Classic	SM26	1.2394	1.3058	1.2220	1.8155	0.984	0.984	0.984	1.2394	1.2394	1.8155
Classic	SM27	1.2029	1.2431	1.2106	1.6351	0.958	0.958	0.958	1.2029	1.2029	1.6351
Classic	SM28	1.1739	1.1949	1.1954	1.4727	0.940	0.940	0.940	1.1739	1.1739	1.4727
Classic	SM29	1.1491	1.1582	1.1780	1.3264	0.929	0.929	0.929	1.1491	1.1491	1.3264
Classic	SM30	1.1263	1.1304	1.1597	1.1946	0.923	0.923	0.923	1.1263	1.1263	1.1946
Classic	SM31	1.1044	1.1092	1.1416	1.1792	0.921	0.921	0.921	1.1044	1.1044	1.1792
Classic	SM32	1.0829	1.0928	1.1246	1.1641	0.924	0.924	0.924	1.0829	1.0829	1.1641
Classic	SM33	1.0617	1.0796	1.1094	1.1491	0.929	0.929	0.929	1.0617	1.0617	1.1491
Classic	SM34	1.0411	1.0685	1.0961	1.1343	0.934	0.934	0.934	1.0411	1.0411	1.1343
Classic	SM35	1.0217	1.0585	1.0850	1.1197	0.941	0.941	0.941	1.0217	1.0217	1.1197
Classic	SM36	1.0040	1.0491	1.0760	1.1053	0.947	0.947	0.947	1.0040	1.0040	1.1053
Classic	SM37	0.9884	1.0400	1.0687	1.0911	0.952	0.952	0.952	0.9884	0.9884	1.0911
Classic	SM38	0.9753	1.0310	1.0627	1.0771	0.956	0.956	0.956	0.9753	0.9753	1.0771
Classic	SM39	0.9652	1.0221	1.0576	1.0632	0.958	0.958	0.958	0.9652	0.9652	1.0632
Classic	SM40	0.9580	1.0134	1.0527	1.0496	0.958	0.958	0.958	0.9580	0.9580	1.0496
Classic	SM41	0.9537	1.0051	1.0475	1.0361	0.955	0.955	0.955	0.9537	0.9537	1.0361
Classic	SM42	0.9520	0.9972	1.0413	1.0228	0.950	0.950	0.950	0.9520	0.9520	1.0228
Classic	SM43	0.9526	0.9899	1.0338	1.0096	0.943	0.943	0.943	0.9526	0.9526	1.0096
Classic	SM44	0.9549	0.9833	1.0244	0.9966	0.934	0.934	0.934	0.9549	0.9549	0.9966
Classic	SM45	0.9583	0.9774	1.0130	0.9838	0.923	0.923	0.923	0.9583	0.9583	0.9838
Classic	SM46	0.9620	0.9721	0.9994	0.9684	0.910	0.910	0.910	0.9620	0.9620	0.9684
Classic	SM47	0.9653	0.9673	0.9836	0.9579	0.895	0.895	0.895	0.9653	0.9653	0.9579
Classic	SM48	0.9674	0.9628	0.9657	0.9520	0.880	0.880	0.880	0.9674	0.9674	0.9520
Classic	SM49	0.9678	0.9583	0.9460	0.9501	0.864	0.864	0.864	0.9678	0.9678	0.9501
Classic	SM50	0.9657	0.9536	0.9249	0.9516	0.847	0.847	0.847	0.9657	0.9657	0.9516
Classic	SM51	0.9607	0.9484	0.9029	0.9551	0.830	0.830	0.830	0.9607	0.9607	0.9551
Classic	SM52	0.9526	0.9424	0.8805	0.9594	0.813	0.813	0.813	0.9526	0.9526	0.9594
Classic	SM53	0.9411	0.9356	0.8583	0.9631	0.797	0.797	0.797	0.9411	0.9411	0.9631
Classic	SM54	0.9264	0.9277	0.8369	0.9649	0.781	0.781	0.781	0.9264	0.9264	0.9649
Classic	SM55	0.9087	0.9189	0.8169	0.9637	0.767	0.767	0.767	0.9087	0.9087	0.9637
Classic	SM56	0.8886	0.9094	0.7987	0.9584	0.753	0.753	0.753	0.8886	0.8886	0.9584
Classic	SM57	0.8669	0.8997	0.7827	0.9487	0.740	0.740	0.740	0.8669	0.8669	0.9487
Classic	SM58	0.8443	0.8903	0.7691	0.9346	0.729	0.729	0.729	0.8443	0.8443	0.9346
Classic	SM59	0.8221	0.8822	0.7579	0.9166	0.719	0.719	0.719	0.8221	0.8221	0.9166
Classic	SM60	0.8016	0.8762	0.7490	0.8960	0.709	0.709	0.709	0.8016	0.8016	0.8960

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Driver Class	BI	PD	OTC	COLL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	SM61	0.8038	0.8766	0.7389	0.8960	0.701	0.701	0.701	0.8038	0.8038	0.8960
Classic	SM62	0.8085	0.8795	0.7293	0.8960	0.680	0.680	0.680	0.8085	0.8085	0.8960
Classic	SM63	0.8155	0.8854	0.7200	0.8960	0.680	0.680	0.680	0.8155	0.8155	0.8960
Classic	SM64	0.8243	0.8946	0.7108	0.8960	0.680	0.680	0.680	0.8243	0.8243	0.8960
Classic	SM65	0.8346	0.9072	0.7015	0.8960	0.680	0.680	0.680	0.8346	0.8346	0.8960
Classic	SM66	0.8459	0.9233	0.6918	0.8993	0.680	0.680	0.680	0.8459	0.8459	0.8993
Classic	SM67	0.8580	0.9437	0.6815	0.9056	0.680	0.680	0.680	0.8580	0.8580	0.9056
Classic	SM68	0.8705	0.9681	0.6705	0.9133	0.680	0.680	0.680	0.8705	0.8705	0.9133
Classic	SM69	0.8831	0.9968	0.6586	0.9222	0.680	0.680	0.680	0.8831	0.8831	0.9222
Classic	SM70	0.8958	1.0296	0.6457	0.9323	0.680	0.680	0.680	0.8958	0.8958	0.9323
Classic	SM71	0.9084	1.0669	0.6317	0.9436	0.680	0.680	0.680	0.9084	0.9084	0.9436
Classic	SM72	0.9211	1.1083	0.6167	0.9561	0.680	0.680	0.680	0.9211	0.9211	0.9561
Classic	SM73	0.9340	1.1537	0.6007	0.9699	0.680	0.680	0.680	0.9340	0.9340	0.9699
Classic	SM74	0.9474	1.2027	0.5840	0.9851	0.680	0.680	0.680	0.9474	0.9474	0.9851
Classic	SM75	0.9618	1.2553	0.5667	1.0018	0.680	0.680	0.680	0.9618	0.9618	1.0018
Classic	SM76	0.9875	1.2894	0.5491	1.0251	0.680	0.680	0.680	0.9875	0.9875	1.0251
Classic	SM77	1.0139	1.3244	0.5318	1.0489	0.680	0.680	0.680	1.0139	1.0139	1.0489
Classic	SM78	1.0409	1.3604	0.5152	1.0732	0.680	0.680	0.680	1.0409	1.0409	1.0732
Classic	SM79	1.0687	1.3973	0.4997	1.0981	0.680	0.680	0.680	1.0687	1.0687	1.0981
Classic	SM80	1.0973	1.4353	0.4860	1.1236	0.680	0.680	0.680	1.0973	1.0973	1.1236
Classic	SM81	1.1266	1.4743	0.4827	1.1497	0.680	0.680	0.680	1.1266	1.1266	1.1497
Classic	SM82	1.1567	1.5143	0.4803	1.1764	0.680	0.680	0.680	1.1567	1.1567	1.1764
Classic	SM83	1.1876	1.5555	0.4788	1.2037	0.680	0.680	0.680	1.1876	1.1876	1.2037
Classic	SM84	1.2193	1.5977	0.4788	1.2317	0.680	0.680	0.680	1.2193	1.2193	1.2317
Classic	SM85	1.2519	1.6411	0.4788	1.2603	0.680	0.680	0.680	1.2519	1.2519	1.2603
Classic	SM86	1.2853	1.6857	0.4788	1.2896	0.680	0.680	0.680	1.2853	1.2853	1.2896
Classic	SM87	1.3196	1.7315	0.4788	1.3195	0.680	0.680	0.680	1.3196	1.3196	1.3195
Classic	SM88	1.3549	1.7785	0.4788	1.3501	0.680	0.680	0.680	1.3549	1.3549	1.3501
Classic	SM89	1.3911	1.8268	0.4788	1.3815	0.680	0.680	0.680	1.3911	1.3911	1.3815
Classic	SM90	1.4282	1.8764	0.4788	1.4136	0.680	0.680	0.680	1.4282	1.4282	1.4136
Classic	SM91	1.4664	1.9274	0.4788	1.4464	0.680	0.680	0.680	1.4664	1.4664	1.4464
Classic	SM92	1.5056	1.9797	0.4788	1.4800	0.680	0.680	0.680	1.5056	1.5056	1.4800
Classic	SM93	1.5458	2.0335	0.4788	1.5144	0.680	0.680	0.680	1.5458	1.5458	1.5144
Classic	SM94	1.5871	2.0887	0.4788	1.5495	0.680	0.680	0.680	1.5871	1.5871	1.5495
Classic	SM95	1.6294	2.1455	0.4788	1.5855	0.680	0.680	0.680	1.6294	1.6294	1.5855
Classic	SM96	1.6730	2.2037	0.4788	1.6223	0.680	0.680	0.680	1.6730	1.6730	1.6223
Classic	SM97	1.7177	2.2636	0.4788	1.6600	0.680	0.680	0.680	1.7177	1.7177	1.6600
Classic	SM98	1.7635	2.3251	0.4788	1.6985	0.680	0.680	0.680	1.7635	1.7635	1.6985
Classic	SM99	1.8106	2.3882	0.4788	1.7380	0.680	0.680	0.680	1.8106	1.8106	1.7380

Imperial Fire and Casualty
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Program	Description	Factor
Classic	Policy Fee	30.00
Classic	Late Fee	8.00
Classic	Installment Fee	8.00
Classic	Reinstatement Fee	10.00

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Vehicle		BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD
	Count	Type										
Classic	Single	2013	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Single	2012	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Single	2011	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Single	2010	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Single	2009	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	1.2600
Classic	Single	2008	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	1.2600
Classic	Single	2007	1.000	1.000	1.000	1.000	0.9250	0.9250	0.9250	0.9310	0.9310	1.2600
Classic	Single	2006	1.000	1.000	1.000	0.950	0.9430	0.9430	0.9430	0.9800	0.9800	1.2600
Classic	Single	2005	1.000	1.000	1.000	0.950	0.9430	0.9430	0.9430	1.0200	1.0200	1.2600
Classic	Single	2004	1.000	1.000	0.980	0.850	1.0000	1.0000	1.0000	1.0200	1.0200	1.2600
Classic	Single	2003	1.000	1.000	0.882	0.718	1.0000	1.0000	1.0000	1.0000	1.0000	1.1550
Classic	Single	2002	1.000	1.000	0.775	0.700	1.0000	1.0000	1.0000	1.0000	1.0000	1.1000
Classic	Single	2001	1.000	1.000	0.755	0.582	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Classic	Single	2000	1.000	1.000	0.755	0.545	1.0190	1.0190	1.0190	0.9610	0.9610	0.8870
Classic	Single	1999	1.000	1.000	0.735	0.491	1.0190	1.0190	1.0190	0.9610	0.9610	0.8060
Classic	Single	1998	1.000	1.000	0.725	0.445	1.0190	1.0190	1.0190	0.8630	0.8630	0.7260
Classic	Single	1997	1.000	1.000	0.706	0.445	1.0190	1.0190	1.0190	0.8630	0.8630	0.6770
Classic	Single	1996	0.970	0.970	0.706	0.445	1.0190	1.0190	1.0190	0.8630	0.8630	0.6290
Classic	Single	1995	0.960	0.960	0.647	0.445	1.0190	1.0190	1.0190	0.8330	0.8330	0.5650
Classic	Single	1994	0.950	0.950	0.598	0.445	0.9910	0.9910	0.9910	0.8330	0.8330	0.5000
Classic	Single	1993	0.950	0.950	0.559	0.445	0.9910	0.9910	0.9910	0.7940	0.7940	0.4840
Classic	Single	1992	0.940	0.940	0.539	0.445	0.9910	0.9910	0.9910	0.7750	0.7750	0.4350
Classic	Single	1991	0.940	0.940	0.549	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1990	0.930	0.930	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1989	0.930	0.930	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1988	0.930	0.930	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1987	0.920	0.920	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1986	0.920	0.920	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1985	0.910	0.910	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1984	0.910	0.910	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1983	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1982	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1981	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1980	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1979	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1978	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1977	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1976	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1975	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1974	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1973	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1972	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1971	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1970	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1969	0.900	0.900	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Single	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Classic	Multi	2013	1.023	1.023	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Multi	2012	1.023	1.023	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Multi	2011	1.023	1.023	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Multi	2010	1.020	1.020	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	2.0000
Classic	Multi	2009	1.020	1.020	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	1.2600
Classic	Multi	2008	1.020	1.020	1.000	1.000	0.9250	0.9250	0.9250	0.9120	0.9120	1.2600
Classic	Multi	2007	1.020	1.020	1.000	1.000	0.9250	0.9250	0.9250	0.9310	0.9310	1.2600

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
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Program	Vehicle		BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD
	Count	Type										
Classic	Multi	2006	1.020	1.020	1.000	0.950	0.9430	0.9430	0.9430	0.9800	0.9800	1.2600
Classic	Multi	2005	1.000	1.000	1.000	0.950	0.9430	0.9430	0.9430	1.0200	1.0200	1.2600
Classic	Multi	2004	0.980	0.980	0.980	0.850	1.0000	1.0000	1.0000	1.0200	1.0200	1.2600
Classic	Multi	2003	0.950	0.950	0.882	0.718	1.0000	1.0000	1.0000	1.0000	1.0000	1.1550
Classic	Multi	2002	0.950	0.950	0.775	0.700	1.0000	1.0000	1.0000	1.0000	1.0000	1.1000
Classic	Multi	2001	0.950	0.950	0.755	0.582	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Classic	Multi	2000	0.940	0.940	0.755	0.545	1.0190	1.0190	1.0190	0.9610	0.9610	0.8870
Classic	Multi	1999	0.930	0.930	0.735	0.491	1.0190	1.0190	1.0190	0.9610	0.9610	0.8060
Classic	Multi	1998	0.920	0.920	0.725	0.445	1.0190	1.0190	1.0190	0.8630	0.8630	0.7260
Classic	Multi	1997	0.910	0.910	0.706	0.445	1.0190	1.0190	1.0190	0.8630	0.8630	0.6770
Classic	Multi	1996	0.900	0.900	0.706	0.445	1.0190	1.0190	1.0190	0.8630	0.8630	0.6290
Classic	Multi	1995	0.900	0.900	0.647	0.445	1.0190	1.0190	1.0190	0.8330	0.8330	0.5650
Classic	Multi	1994	0.870	0.870	0.598	0.445	0.9910	0.9910	0.9910	0.8330	0.8330	0.5000
Classic	Multi	1993	0.830	0.830	0.559	0.445	0.9910	0.9910	0.9910	0.7940	0.7940	0.4840
Classic	Multi	1992	0.790	0.790	0.539	0.445	0.9910	0.9910	0.9910	0.7750	0.7750	0.4350
Classic	Multi	1991	0.770	0.770	0.549	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1990	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1989	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1988	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1987	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1986	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1985	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1984	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1983	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1982	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1981	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1980	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1979	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1978	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1977	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1976	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1975	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1974	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1973	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1972	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1971	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1970	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1969	0.770	0.770	0.461	0.445	0.9150	0.9150	0.9150	0.6860	0.6860	0.4030
Classic	Multi	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Imperial Fire and Casualty
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Program	Description	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD	REN
Classic	Ineligible Risk Surcharge	1.220	1.220	1.220	1.220	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Imperial Fire and Casualty
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Renewals: 12/04/2011

Program	Zip	County	City	State	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	71601	JEFFERSON	PINE BLUFF	AR	16	12	10	22	13	13	13	16	16	12
Classic	71602	JEFFERSON	WHITE HALL	AR	17	10	7	10	11	11	11	17	17	10
Classic	71603	JEFFERSON	PINE BLUFF	AR	18	10	7	15	13	13	13	18	18	10
Classic	71611	JEFFERSON	PINE BLUFF	AR	16	12	10	22	13	13	13	16	16	12
Classic	71612	JEFFERSON	WHITE HALL	AR	17	10	7	10	11	11	11	17	17	10
Classic	71630	DESHA	ARKANSAS CITY	AR	6	7	14	12	6	6	6	6	6	7
Classic	71631	BRADLEY	BANKS	AR	4	6	25	11	7	7	7	4	4	6
Classic	71635	ASHLEY	CROSSETT	AR	7	10	17	17	8	8	8	7	7	10
Classic	71638	CHICOT	DERMOTT	AR	6	5	16	12	7	7	7	6	6	5
Classic	71639	DESHA	DUMAS	AR	5	8	16	11	11	11	11	5	5	8
Classic	71640	CHICOT	EUDORA	AR	7	7	17	14	7	7	7	7	7	7
Classic	71642	ASHLEY	FOUNTAIN HILL	AR	5	7	21	12	7	7	7	5	5	7
Classic	71643	LINCOLN	GOULD	AR	5	7	21	11	7	7	7	5	5	7
Classic	71644	LINCOLN	GRADY	AR	7	8	15	16	6	6	6	7	7	8
Classic	71646	ASHLEY	HAMBURG	AR	6	10	19	20	8	8	8	6	6	10
Classic	71647	BRADLEY	HERMITAGE	AR	5	5	25	11	7	7	7	5	5	5
Classic	71651	BRADLEY	JERSEY	AR	5	6	20	11	7	7	7	5	5	6
Classic	71652	CLEVELAND	KINGSLAND	AR	5	4	19	8	7	7	7	5	5	4
Classic	71653	CHICOT	LAKE VILLAGE	AR	4	6	10	12	6	6	6	4	4	6
Classic	71654	DESHA	MC GEHEE	AR	6	7	13	11	6	6	6	6	6	7
Classic	71655	DREW	MONTICELLO	AR	5	7	17	12	6	6	6	5	5	7
Classic	71656	DREW	MONTICELLO	AR	7	9	16	12	6	6	6	7	7	9
Classic	71657	#N/A	MONTICELLO	AR	5	7	17	12	6	6	6	5	5	7
Classic	71658	ASHLEY	MONTROSE	AR	5	6	19	13	7	7	7	5	5	6
Classic	71659	JEFFERSON	MOSCOW	AR	20	13	11	21	20	20	20	20	20	13
Classic	71660	CLEVELAND	NEW EDINBURG	AR	5	4	23	8	7	7	7	5	5	4
Classic	71661	ASHLEY	PARKDALE	AR	5	6	19	13	7	7	7	5	5	6
Classic	71662	LINCOLN	PICKENS	AR	7	9	15	9	6	6	6	7	7	9
Classic	71663	ASHLEY	PORTLAND	AR	5	6	17	12	7	7	7	5	5	6
Classic	71665	CLEVELAND	RISON	AR	5	5	21	8	7	7	7	5	5	5
Classic	71666	DESHA	MC GEHEE	AR	5	6	14	16	7	7	7	5	5	6
Classic	71667	LINCOLN	STAR CITY	AR	5	10	23	17	7	7	7	5	5	10
Classic	71670	DESHA	TILLAR	AR	5	5	16	11	7	7	7	5	5	5
Classic	71671	BRADLEY	WARREN	AR	5	6	23	12	6	6	6	5	5	6
Classic	71674	DESHA	WATSON	AR	5	8	17	14	7	7	7	5	5	8
Classic	71675	DREW	WILMAR	AR	5	5	19	11	7	7	7	5	5	5
Classic	71676	ASHLEY	WILMOT	AR	5	6	17	11	7	7	7	5	5	6
Classic	71677	DREW	WINCHESTER	AR	6	7	25	9	6	6	6	6	6	7
Classic	71678	LINCOLN	YORKTOWN	AR	7	8	15	16	6	6	6	7	7	8
Classic	71701	OUACHITA	CAMDEN	AR	6	5	14	9	6	6	6	6	6	5
Classic	71711	OUACHITA	CAMDEN	AR	6	5	14	9	6	6	6	6	6	5
Classic	71720	OUACHITA	BEARDEN	AR	5	5	17	11	7	7	7	5	5	5
Classic	71721	CLARK	BEIRNE	AR	3	6	14	8	6	6	6	3	3	6
Classic	71722	NEVADA	BLUFF CITY	AR	4	7	16	14	9	9	9	4	4	7
Classic	71724	UNION	CALION	AR	9	9	17	14	7	7	7	9	9	9
Classic	71725	DALLAS	CARTHAGE	AR	5	8	17	14	7	7	7	5	5	8
Classic	71726	OUACHITA	CHIDESTER	AR	7	5	23	11	6	6	6	7	7	5
Classic	71728	CLARK	CURTIS	AR	3	6	14	8	6	6	6	3	3	6
Classic	71730	UNION	EL DORADO	AR	7	10	13	11	7	7	7	7	7	10
Classic	71740	COLUMBIA	EMERSON	AR	5	6	25	12	6	6	6	5	5	6
Classic	71742	DALLAS	FORDYCE	AR	5	6	19	13	7	7	7	5	5	6
Classic	71743	CLARK	GURDON	AR	3	6	14	8	6	6	6	3	3	6
Classic	71744	CALHOUN	HAMPTON	AR	5	5	23	10	7	7	7	5	5	5
Classic	71745	CALHOUN	HARRELL	AR	5	6	20	14	7	7	7	5	5	6
Classic	71747	UNION	HUTTIG	AR	9	6	24	14	8	8	8	9	9	6
Classic	71748	DALLAS	IVAN	AR	5	4	19	8	7	7	7	5	5	4
Classic	71749	UNION	JUNCTION CITY	AR	8	9	25	14	7	7	7	8	8	9

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Classic	71750	UNION	LAWSON	AR	7	10	13	11	7	7	7	7	7	10
Classic	71751	OUACHITA	LOUANN	AR	6	7	18	11	7	7	7	6	6	7
Classic	71752	COLUMBIA	MC NEIL	AR	7	6	25	11	8	8	8	7	7	6
Classic	71753	COLUMBIA	MAGNOLIA	AR	6	6	17	9	8	8	8	6	6	6
Classic	71754	COLUMBIA	MAGNOLIA	AR	6	6	17	9	8	8	8	6	6	6
Classic	71758	UNION	MOUNT HOLLY	AR	6	6	25	12	10	10	10	6	6	6
Classic	71759	UNION	NORPHLET	AR	9	9	14	14	6	6	6	9	9	9
Classic	71762	UNION	SMACKOVER	AR	5	8	14	9	6	6	6	5	5	8
Classic	71763	DALLAS	SPARKMAN	AR	5	5	19	11	8	8	8	5	5	5
Classic	71764	OUACHITA	STEPHENS	AR	6	5	25	13	10	10	10	6	6	5
Classic	71765	UNION	STRONG	AR	5	6	25	14	7	7	7	5	5	6
Classic	71766	CALHOUN	THORNTON	AR	5	6	17	14	8	8	8	5	5	6
Classic	71770	COLUMBIA	WALDO	AR	7	6	25	14	9	9	9	7	7	6
Classic	71772	CLARK	WHELEN SPRINGS	AR	3	6	14	8	6	6	6	3	3	6
Classic	71801	HEMPSTEAD	HOPE	AR	6	9	10	11	8	8	8	6	6	9
Classic	71802	#N/A	HOPE	AR	6	9	10	11	8	8	8	6	6	9
Classic	71820	LITTLE RIVER	ALLEENE	AR	4	5	15	5	6	6	6	4	4	5
Classic	71822	LITTLE RIVER	ASHDOWN	AR	4	5	12	4	7	7	7	4	4	5
Classic	71823	SEVIER	BEN LOMOND	AR	5	6	17	4	6	6	6	5	5	6
Classic	71825	HEMPSTEAD	BLEVINS	AR	5	5	19	12	7	7	7	5	5	5
Classic	71826	LAFAYETTE	BRADLEY	AR	5	6	21	11	7	7	7	5	5	6
Classic	71827	LAFAYETTE	BUCKNER	AR	7	5	22	14	7	7	7	7	7	5
Classic	71828	NEVADA	CALE	AR	4	6	25	10	8	8	8	4	4	6
Classic	71831	HEMPSTEAD	COLUMBUS	AR	7	9	22	11	7	7	7	7	7	9
Classic	71832	SEVIER	DE QUEEN	AR	5	8	13	13	6	6	6	5	5	8
Classic	71833	HOWARD	DIERKS	AR	3	6	20	9	5	5	5	3	3	6
Classic	71834	MILLER	DODDRIDGE	AR	5	6	19	16	11	11	11	5	5	6
Classic	71835	NEVADA	EMMET	AR	7	7	18	10	9	9	9	7	7	7
Classic	71836	LITTLE RIVER	FOREMAN	AR	5	5	15	12	7	7	7	5	5	5
Classic	71837	MILLER	FOUKE	AR	7	5	15	15	8	8	8	7	7	5
Classic	71838	HEMPSTEAD	FULTON	AR	5	7	20	8	7	7	7	5	5	7
Classic	71839	MILLER	GARLAND CITY	AR	6	6	20	14	10	10	10	6	6	6
Classic	71840	MILLER	GENOA	AR	7	5	15	15	8	8	8	7	7	5
Classic	71841	SEVIER	GILLHAM	AR	5	7	17	15	7	7	7	5	5	7
Classic	71842	SEVIER	HORATIO	AR	5	5	25	13	7	7	7	5	5	5
Classic	71845	LAFAYETTE	LEWISVILLE	AR	6	5	18	11	7	7	7	6	6	5
Classic	71846	SEVIER	LOCKESBURG	AR	5	6	18	13	8	8	8	5	5	6
Classic	71847	HEMPSTEAD	MC CASKILL	AR	5	5	16	13	7	7	7	5	5	5
Classic	71851	HOWARD	MINERAL SPRINGS	AR	6	6	19	11	7	7	7	6	6	6
Classic	71852	HOWARD	NASHVILLE	AR	4	6	14	9	6	6	6	4	4	6
Classic	71853	LITTLE RIVER	OGDEN	AR	11	12	18	9	8	8	8	11	11	12
Classic	71854	MILLER	TEXARKANA	AR	11	12	23	13	7	7	7	11	11	12
Classic	71855	HEMPSTEAD	OZAN	AR	5	6	16	11	7	7	7	5	5	6
Classic	71857	NEVADA	PRESCOTT	AR	4	6	14	12	7	7	7	4	4	6
Classic	71858	NEVADA	ROSSTON	AR	4	6	25	10	8	8	8	4	4	6
Classic	71859	HEMPSTEAD	SARATOGA	AR	4	6	17	12	7	7	7	4	4	6
Classic	71860	LAFAYETTE	STAMPS	AR	7	7	24	11	6	6	6	7	7	7
Classic	71861	COLUMBIA	TAYLOR	AR	6	6	18	13	6	6	6	6	6	6
Classic	71862	HEMPSTEAD	WASHINGTON	AR	7	8	18	10	11	11	11	7	7	8
Classic	71864	NEVADA	WILLISVILLE	AR	4	6	25	10	8	8	8	4	4	6
Classic	71865	LITTLE RIVER	WILTON	AR	7	8	13	3	6	6	6	7	7	8
Classic	71866	LITTLE RIVER	WINTHROP	AR	5	5	19	12	7	7	7	5	5	5
Classic	71901	GARLAND	HOT SPRINGS NATION	AR	12	13	4	12	9	9	9	12	12	13
Classic	71909	GARLAND	HOT SPRINGS VILLAGI	AR	7	6	6	7	9	9	9	7	7	6
Classic	71913	GARLAND	HOT SPRINGS NATION	AR	12	12	5	12	9	9	9	12	12	12
Classic	71914	#N/A	HOT SPRINGS NATION	AR	12	12	5	12	9	9	9	12	12	12
Classic	71920	CLARK	ALPINE	AR	7	9	11	14	7	7	7	7	7	9

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Classic	71921	CLARK	AMITY	AR	5	7	16	15	8	8	8	5	5	7
Classic	71922	PIKE	ANTOINE	AR	5	5	16	11	7	7	7	5	5	5
Classic	71923	CLARK	ARKADELPHIA	AR	3	7	9	7	8	8	8	3	3	7
Classic	71929	HOT SPRING	BISMARCK	AR	9	9	10	13	7	7	7	9	9	9
Classic	71932	POLK	BOARD CAMP	AR	4	5	20	9	11	11	11	4	4	5
Classic	71933	HOT SPRING	BONNERDALE	AR	8	8	11	15	8	8	8	8	8	8
Classic	71935	MONTGOMERY	CADDO GAP	AR	4	6	15	11	7	7	7	4	4	6
Classic	71937	POLK	COVE	AR	5	5	15	11	7	7	7	5	5	5
Classic	71940	PIKE	DELIGHT	AR	5	5	24	12	7	7	7	5	5	5
Classic	71941	HOT SPRING	DONALDSON	AR	5	7	10	10	8	8	8	5	5	7
Classic	71942	HOT SPRING	FRIENDSHIP	AR	5	7	10	10	8	8	8	5	5	7
Classic	71943	PIKE	GLENWOOD	AR	5	8	23	11	6	6	6	5	5	8
Classic	71944	POLK	GRANNIS	AR	5	5	16	14	7	7	7	5	5	5
Classic	71945	POLK	HATFIELD	AR	5	5	16	10	7	7	7	5	5	5
Classic	71949	GARLAND	JESSIEVILLE	AR	7	6	10	13	8	8	8	7	7	6
Classic	71950	PIKE	KIRBY	AR	5	5	18	12	7	7	7	5	5	5
Classic	71952	PIKE	LANGLEY	AR	5	6	25	12	7	7	7	5	5	6
Classic	71953	POLK	MENA	AR	4	5	20	9	11	11	11	4	4	5
Classic	71956	GARLAND	MOUNTAIN PINE	AR	8	7	7	16	9	9	9	8	8	7
Classic	71957	MONTGOMERY	MOUNT IDA	AR	5	5	13	11	7	7	7	5	5	5
Classic	71958	PIKE	MURFREESBORO	AR	5	7	19	11	7	7	7	5	5	7
Classic	71959	PIKE	NEWHOPE	AR	5	5	20	11	7	7	7	5	5	5
Classic	71960	MONTGOMERY	NORMAN	AR	4	6	15	10	7	7	7	4	4	6
Classic	71961	MONTGOMERY	ODEN	AR	5	5	12	11	7	7	7	5	5	5
Classic	71962	CLARK	OKOLONA	AR	5	6	18	11	7	7	7	5	5	6
Classic	71964	GARLAND	PEARCY	AR	8	10	5	14	8	8	8	8	8	10
Classic	71965	MONTGOMERY	PENCIL BLUFF	AR	4	6	11	10	7	7	7	4	4	6
Classic	71966	MONTGOMERY	ODEN	AR	5	5	12	11	7	7	7	5	5	5
Classic	71968	GARLAND	ROYAL	AR	10	9	9	15	7	7	7	10	10	9
Classic	71969	MONTGOMERY	SIMS	AR	4	6	14	11	7	7	7	4	4	6
Classic	71970	MONTGOMERY	STORY	AR	5	6	12	12	7	7	7	5	5	6
Classic	71971	HOWARD	UMPIRE	AR	5	6	25	11	8	8	8	5	5	6
Classic	71972	POLK	VANDERVOORT	AR	5	5	15	11	7	7	7	5	5	5
Classic	71973	POLK	WICKES	AR	5	5	17	14	7	7	7	5	5	5
Classic	72001	PERRY	ADONA	AR	5	8	6	9	6	6	6	5	5	8
Classic	72002	SALINE	ALEXANDER	AR	10	13	4	11	4	4	4	10	10	13
Classic	72003	ARKANSAS	ALMYRA	AR	5	9	15	10	7	7	7	5	5	9
Classic	72004	JEFFERSON	ALTHEIMER	AR	6	6	11	12	8	8	8	6	6	6
Classic	72005	JACKSON	AMAGON	AR	6	6	11	9	8	8	8	6	6	6
Classic	72006	WOODRUFF	AUGUSTA	AR	5	6	13	11	7	7	7	5	5	6
Classic	72007	LONOKE	AUSTIN	AR	11	12	5	10	10	10	10	11	11	12
Classic	72010	WHITE	BALD KNOB	AR	7	7	10	9	7	7	7	7	7	7
Classic	72011	SALINE	BAUXITE	AR	11	13	6	11	7	7	7	11	11	13
Classic	72012	WHITE	BEEBE	AR	9	10	6	8	7	7	7	9	9	10
Classic	72013	VAN BUREN	BEE BRANCH	AR	5	7	11	12	7	7	7	5	5	7
Classic	72014	JACKSON	BEEDEVILLE	AR	8	9	12	9	8	8	8	8	8	9
Classic	72015	SALINE	BENTON	AR	10	13	3	10	5	5	5	10	10	13
Classic	72016	PERRY	BIGELOW	AR	7	11	5	11	6	6	6	7	7	11
Classic	72017	PRAIRIE	BISCOE	AR	4	7	9	11	7	7	7	4	4	7
Classic	72018	SALINE	BENTON	AR	10	13	3	10	5	5	5	10	10	13
Classic	72019	SALINE	BENTON	AR	10	15	5	12	5	5	5	10	10	15
Classic	72020	JACKSON	BRADFORD	AR	7	6	10	9	8	8	8	7	7	6
Classic	72021	MONROE	BRINKLEY	AR	5	6	9	12	7	7	7	5	5	6
Classic	72022	SALINE	BRYANT	AR	12	13	2	8	6	6	6	12	12	13
Classic	72023	LONOKE	CABOT	AR	10	13	4	10	9	9	9	10	10	13
Classic	72024	LONOKE	CARLISLE	AR	3	6	8	8	7	7	7	3	3	6
Classic	72025	PERRY	CASA	AR	7	6	6	10	8	8	8	7	7	6

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Classic	72026	ARKANSAS	CASSCOE	AR	5	6	17	12	7	7	7	5	5	6
Classic	72027	CONWAY	CENTER RIDGE	AR	5	6	11	16	7	7	7	5	5	6
Classic	72028	VAN BUREN	CHOCTAW	AR	4	5	17	11	7	7	7	4	4	5
Classic	72029	MONROE	CLARENDON	AR	5	8	19	16	6	6	6	5	5	8
Classic	72030	CONWAY	CLEVELAND	AR	5	5	10	14	7	7	7	5	5	5
Classic	72031	VAN BUREN	CLINTON	AR	4	5	17	11	7	7	7	4	4	5
Classic	72032	FAULKNER	CONWAY	AR	8	11	4	7	5	5	5	8	8	11
Classic	72034	FAULKNER	CONWAY	AR	6	12	1	5	5	5	5	6	6	12
Classic	72036	WOODRUFF	COTTON PLANT	AR	5	6	11	11	7	7	7	5	5	6
Classic	72037	LONOKE	COY	AR	5	6	7	15	7	7	7	5	5	6
Classic	72038	ARKANSAS	CROCKETTS BLUFF	AR	4	7	21	11	7	7	7	4	4	7
Classic	72039	VAN BUREN	DAMASCUS	AR	6	10	8	7	8	8	8	6	6	10
Classic	72040	PRAIRIE	DES ARC	AR	5	7	12	12	7	7	7	5	5	7
Classic	72041	PRAIRIE	DE VALLS BLUFF	AR	3	6	10	10	7	7	7	3	3	6
Classic	72042	ARKANSAS	DE WITT	AR	4	6	13	10	7	7	7	4	4	6
Classic	72043	JACKSON	DIAZ	AR	9	9	12	9	7	7	7	9	9	9
Classic	72044	CLEBURNE	EDGEMONT	AR	4	4	10	13	6	6	6	4	4	4
Classic	72045	WHITE	EL PASO	AR	8	11	7	10	8	8	8	8	8	11
Classic	72046	LONOKE	ENGLAND	AR	5	6	7	15	7	7	7	5	5	6
Classic	72047	FAULKNER	ENOLA	AR	7	12	7	11	8	8	8	7	7	12
Classic	72048	ARKANSAS	ETHEL	AR	5	6	21	9	7	7	7	5	5	6
Classic	72051	STONE	FOX	AR	5	6	14	10	7	7	7	5	5	6
Classic	72052	WHITE	GARNER	AR	6	9	5	8	7	7	7	6	6	9
Classic	72053	PULASKI	COLLEGE STATION	AR	16	17	6	18	12	12	12	16	16	17
Classic	72055	ARKANSAS	GILLETT	AR	5	6	16	11	7	7	7	5	5	6
Classic	72057	GRANT	GRAPEVINE	AR	4	6	18	14	8	8	8	4	4	6
Classic	72058	FAULKNER	GREENBRIER	AR	5	10	5	7	7	7	7	5	5	10
Classic	72059	WOODRUFF	GREGORY	AR	5	6	13	11	7	7	7	5	5	6
Classic	72060	PRAIRIE	GRIFFITHVILLE	AR	5	7	8	13	7	7	7	5	5	7
Classic	72061	FAULKNER	GUY	AR	6	10	6	9	8	8	8	6	6	10
Classic	72063	CONWAY	HATTIEVILLE	AR	5	8	9	10	6	6	6	5	5	8
Classic	72064	PRAIRIE	HAZEN	AR	4	7	8	11	7	7	7	4	4	7
Classic	72065	SALINE	HENSLEY	AR	17	12	6	15	15	15	15	17	17	12
Classic	72066	PRAIRIE	HICKORY PLAINS	AR	3	6	8	8	7	7	7	3	3	6
Classic	72067	CLEBURNE	HIGDEN	AR	4	6	12	14	6	6	6	4	4	6
Classic	72068	WHITE	HIGGINSON	AR	6	9	7	9	7	7	7	6	6	9
Classic	72069	MONROE	HOLLY GROVE	AR	5	5	23	13	7	7	7	5	5	5
Classic	72070	PERRY	HOUSTON	AR	7	8	5	13	9	9	9	7	7	8
Classic	72072	LONOKE	HUMNOKE	AR	6	6	7	12	7	7	7	6	6	6
Classic	72073	ARKANSAS	HUMPHREY	AR	7	10	10	13	8	8	8	7	7	10
Classic	72074	WOODRUFF	HUNTER	AR	5	5	14	11	7	7	7	5	5	5
Classic	72075	JACKSON	JACKSONPORT	AR	9	9	13	9	8	8	8	9	9	9
Classic	72076	PULASKI	JACKSONVILLE	AR	13	13	5	10	8	8	8	13	13	13
Classic	72078	PULASKI	JACKSONVILLE	AR	13	13	5	10	8	8	8	13	13	13
Classic	72079	JEFFERSON	JEFFERSON	AR	10	8	6	9	8	8	8	10	10	8
Classic	72080	VAN BUREN	JERUSALEM	AR	5	5	13	11	7	7	7	5	5	5
Classic	72081	WHITE	JUDSONIA	AR	7	9	8	8	7	7	7	7	7	9
Classic	72082	WHITE	KENSETT	AR	7	11	6	9	8	8	8	7	7	11
Classic	72083	LONOKE	KEO	AR	7	8	6	15	7	7	7	7	7	8
Classic	72084	GRANT	LEOLA	AR	5	5	9	12	7	7	7	5	5	5
Classic	72085	WHITE	LETONA	AR	8	8	12	9	6	6	6	8	8	8
Classic	72086	LONOKE	LONOKE	AR	8	8	7	10	8	8	8	8	8	8
Classic	72087	SALINE	LONSDALE	AR	6	8	7	13	8	8	8	6	6	8
Classic	72088	VAN BUREN	FAIRFIELD BAY	AR	7	7	9	12	7	7	7	7	7	7
Classic	72099	PULASKI	LITTLE ROCK AIR FOR	AR	11	14	5	12	6	6	6	11	11	14
Classic	72101	WOODRUFF	MC CRORY	AR	5	5	17	11	7	7	7	5	5	5
Classic	72102	WHITE	MC RAE	AR	8	10	8	8	7	7	7	8	8	10

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Classic	72103	SALINE	MABELVALE	AR	16	13	4	15	16	16	16	16	16	13
Classic	72104	HOT SPRING	MALVERN	AR	4	8	7	12	7	7	7	4	4	8
Classic	72105	HOT SPRING	JONES MILL	AR	9	10	6	12	9	9	9	9	9	10
Classic	72106	FAULKNER	MAYFLOWER	AR	7	13	4	10	5	5	5	7	7	13
Classic	72107	CONWAY	MENIFEE	AR	5	10	6	7	4	4	4	5	5	10
Classic	72108	MONROE	MONROE	AR	5	6	14	16	7	7	7	5	5	6
Classic	72110	CONWAY	MORRILTON	AR	5	8	7	8	6	6	6	5	5	8
Classic	72111	FAULKNER	MOUNT VERNON	AR	6	10	9	12	8	8	8	6	6	10
Classic	72112	JACKSON	NEWPORT	AR	5	5	15	10	7	7	7	5	5	5
Classic	72113	PULASKI	MAUMELLE	AR	12	16	1	9	4	4	4	12	12	16
Classic	72114	PULASKI	NORTH LITTLE ROCK	AR	22	20	5	23	15	15	15	22	22	20
Classic	72115	PULASKI	NORTH LITTLE ROCK	AR	22	20	5	23	15	15	15	22	22	20
Classic	72116	PULASKI	NORTH LITTLE ROCK	AR	10	12	2	6	5	5	5	10	10	12
Classic	72117	PULASKI	NORTH LITTLE ROCK	AR	17	14	6	13	13	13	13	17	17	14
Classic	72118	PULASKI	NORTH LITTLE ROCK	AR	19	15	3	14	7	7	7	19	19	15
Classic	72120	PULASKI	SHERWOOD	AR	12	15	10	10	6	6	6	12	12	15
Classic	72121	WHITE	PANGBURN	AR	5	6	10	12	7	7	7	5	5	6
Classic	72122	SALINE	PARON	AR	5	7	9	14	7	7	7	5	5	7
Classic	72123	WOODRUFF	PATTERSON	AR	8	10	14	9	8	8	8	8	8	10
Classic	72125	PERRY	PERRY	AR	5	8	7	7	5	5	5	5	5	8
Classic	72126	PERRY	PERRYVILLE	AR	5	6	8	11	7	7	7	5	5	6
Classic	72127	CONWAY	PLUMERVILLE	AR	5	10	6	8	4	4	4	5	5	10
Classic	72128	GRANT	POYEN	AR	6	6	8	11	7	7	7	6	6	6
Classic	72129	GRANT	PRATTSVILLE	AR	5	5	8	12	7	7	7	5	5	5
Classic	72130	CLEBURNE	PRIM	AR	4	5	13	15	6	6	6	4	4	5
Classic	72131	CLEBURNE	QUITMAN	AR	5	7	13	14	5	5	5	5	5	7
Classic	72132	JEFFERSON	REDFIELD	AR	11	9	6	13	8	8	8	11	11	9
Classic	72133	JEFFERSON	REYDELL	AR	5	6	14	12	10	10	10	5	5	6
Classic	72134	MONROE	ROE	AR	5	7	14	9	7	7	7	5	5	7
Classic	72135	PULASKI	ROLAND	AR	7	17	8	21	7	7	7	7	7	17
Classic	72136	WHITE	ROMANCE	AR	7	8	10	14	10	10	10	7	7	8
Classic	72137	WHITE	ROSE BUD	AR	7	9	16	11	8	8	8	7	7	9
Classic	72139	WHITE	RUSSELL	AR	11	9	10	9	7	7	7	11	11	9
Classic	72140	ARKANSAS	SAINT CHARLES	AR	5	6	21	11	7	7	7	5	5	6
Classic	72141	VAN BUREN	SCOTLAND	AR	4	6	15	10	8	8	8	4	4	6
Classic	72142	PULASKI	SCOTT	AR	13	10	6	16	13	13	13	13	13	10
Classic	72143	WHITE	SEARCY	AR	6	9	5	8	7	7	7	6	6	9
Classic	72150	GRANT	SHERIDAN	AR	5	6	13	9	10	10	10	5	5	6
Classic	72152	JEFFERSON	SHERRILL	AR	12	9	6	9	8	8	8	12	12	9
Classic	72153	VAN BUREN	SHIRLEY	AR	4	4	13	13	7	7	7	4	4	4
Classic	72156	CONWAY	SOLGOHACHIA	AR	4	8	6	11	6	6	6	4	4	8
Classic	72157	CONWAY	SPRINGFIELD	AR	4	6	8	12	7	7	7	4	4	6
Classic	72160	ARKANSAS	STUTTGART	AR	7	10	12	12	7	7	7	7	7	10
Classic	72164	PULASKI	SWEET HOME	AR	20	16	7	18	21	21	21	20	20	16
Classic	72165	INDEPENDENC	THIDA	AR	5	5	10	10	8	8	8	5	5	5
Classic	72166	ARKANSAS	TICHNOR	AR	5	6	17	10	7	7	7	5	5	6
Classic	72167	SALINE	TRASKWOOD	AR	10	12	6	10	5	5	5	10	10	12
Classic	72168	JEFFERSON	TUCKER	AR	6	8	6	13	6	6	6	6	6	8
Classic	72169	JACKSON	TUPELO	AR	5	6	15	11	7	7	7	5	5	6
Classic	72170	PRAIRIE	ULM	AR	9	12	9	13	6	6	6	9	9	12
Classic	72173	FAULKNER	VILONIA	AR	8	12	6	11	7	7	7	8	8	12
Classic	72175	JEFFERSON	WABBASEKA	AR	6	6	7	12	9	9	9	6	6	6
Classic	72176	LONOKE	WARD	AR	9	12	6	12	8	8	8	9	9	12
Classic	72178	WHITE	WEST POINT	AR	6	9	5	8	7	7	7	6	6	9
Classic	72179	CLEBURNE	WILBURN	AR	4	7	8	9	6	6	6	4	4	7
Classic	72180	PULASKI	WOODSON	AR	15	12	9	15	13	13	13	15	15	12
Classic	72181	FAULKNER	WOOSTER	AR	7	11	4	6	5	5	5	7	7	11

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Classic	72182	JEFFERSON	WRIGHT	AR	6	8	6	13	6	6	6	6	6	8
Classic	72183	PULASKI	WRIGHTSVILLE	AR	17	14	7	17	16	16	16	17	17	14
Classic	72201	PULASKI	LITTLE ROCK	AR	20	25	4	25	10	10	10	20	20	25
Classic	72202	PULASKI	LITTLE ROCK	AR	19	17	4	18	11	11	11	19	19	17
Classic	72203	#N/A	LITTLE ROCK	AR	19	17	4	18	11	11	11	19	19	17
Classic	72204	PULASKI	LITTLE ROCK	AR	24	21	6	24	21	21	21	24	24	21
Classic	72205	PULASKI	LITTLE ROCK	AR	14	19	2	17	7	7	7	14	14	19
Classic	72206	PULASKI	LITTLE ROCK	AR	20	16	7	18	21	21	21	20	20	16
Classic	72207	PULASKI	LITTLE ROCK	AR	12	19	2	13	4	4	4	12	12	19
Classic	72209	PULASKI	LITTLE ROCK	AR	24	17	6	21	25	25	25	24	24	17
Classic	72210	PULASKI	LITTLE ROCK	AR	12	18	5	16	5	5	5	12	12	18
Classic	72211	PULASKI	LITTLE ROCK	AR	11	16	1	10	5	5	5	11	11	16
Classic	72212	PULASKI	LITTLE ROCK	AR	9	16	1	11	3	3	3	9	9	16
Classic	72214	PULASKI	LITTLE ROCK	AR	9	16	1	11	3	3	3	9	9	16
Classic	72215	PULASKI	LITTLE ROCK	AR	9	16	1	11	3	3	3	9	9	16
Classic	72216	PULASKI	LITTLE ROCK	AR	20	16	7	18	21	21	21	20	20	16
Classic	72223	PULASKI	LITTLE ROCK	AR	8	17	3	14	2	2	2	8	8	17
Classic	72227	PULASKI	LITTLE ROCK	AR	12	18	1	13	2	2	2	12	12	18
Classic	72301	CRITTENDEN	WEST MEMPHIS	AR	13	14	8	15	5	5	5	13	13	14
Classic	72310	MISSISSIPPI	ARMOREL	AR	5	8	7	10	7	7	7	5	5	8
Classic	72311	LEE	AUBREY	AR	8	10	14	14	8	8	8	8	8	10
Classic	72312	PHILLIPS	BARTON	AR	17	8	16	16	14	14	14	17	17	8
Classic	72313	MISSISSIPPI	BASSETT	AR	5	6	11	12	7	7	7	5	5	6
Classic	72315	MISSISSIPPI	BLYTHEVILLE	AR	5	8	7	10	7	7	7	5	5	8
Classic	72316	#N/A	BLYTHEVILLE	AR	5	8	7	10	7	7	7	5	5	8
Classic	72319	MISSISSIPPI	GOSNELL	AR	5	8	7	10	7	7	7	5	5	8
Classic	72320	LEE	BRICKEYS	AR	7	6	11	12	7	7	7	7	7	6
Classic	72321	MISSISSIPPI	BURDETTE	AR	6	8	9	9	8	8	8	6	6	8
Classic	72322	SAINT FRANCIS	CALDWELL	AR	12	8	11	4	8	8	8	12	12	8
Classic	72324	CROSS	CHERRY VALLEY	AR	5	6	12	17	7	7	7	5	5	6
Classic	72325	CRITTENDEN	CLARKEDALE	AR	7	10	13	12	5	5	5	7	7	10
Classic	72326	SAINT FRANCIS	COLT	AR	10	8	16	6	8	8	8	10	10	8
Classic	72327	CRITTENDEN	CRAWFORDSVILLE	AR	8	10	12	14	6	6	6	8	8	10
Classic	72328	PHILLIPS	CRUMROD	AR	5	8	17	13	6	6	6	5	5	8
Classic	72329	MISSISSIPPI	DRIVER	AR	6	5	10	10	7	7	7	6	6	5
Classic	72330	MISSISSIPPI	DYESS	AR	5	8	9	10	7	7	7	5	5	8
Classic	72331	CRITTENDEN	EARLE	AR	7	5	15	12	8	8	8	7	7	5
Classic	72332	CRITTENDEN	EDMONDSON	AR	11	12	11	17	7	7	7	11	11	12
Classic	72333	PHILLIPS	ELAINE	AR	5	6	23	12	7	7	7	5	5	6
Classic	72335	SAINT FRANCIS	FORREST CITY	AR	11	8	11	7	8	8	8	11	11	8
Classic	72338	MISSISSIPPI	FRENCHMANS BAYOU	AR	5	6	11	12	7	7	7	5	5	6
Classic	72339	CRITTENDEN	GILMORE	AR	5	7	14	12	7	7	7	5	5	7
Classic	72340	SAINT FRANCIS	GOODWIN	AR	6	6	13	11	7	7	7	6	6	6
Classic	72341	LEE	HAYNES	AR	12	7	12	10	11	11	11	12	12	7
Classic	72342	PHILLIPS	HELENA	AR	18	8	15	17	13	13	13	18	18	8
Classic	72346	SAINT FRANCIS	HETH	AR	7	6	11	11	7	7	7	7	7	6
Classic	72347	CROSS	HICKORY RIDGE	AR	5	6	18	11	7	7	7	5	5	6
Classic	72348	SAINT FRANCIS	HUGHES	AR	5	6	8	11	7	7	7	5	5	6
Classic	72350	MISSISSIPPI	JOINER	AR	5	6	17	10	7	7	7	5	5	6
Classic	72351	MISSISSIPPI	KEISER	AR	8	10	7	7	9	9	9	8	8	10
Classic	72352	LEE	LA GRANGE	AR	17	8	16	16	14	14	14	17	17	8
Classic	72353	PHILLIPS	LAMBROOK	AR	5	5	17	12	7	7	7	5	5	5
Classic	72354	POINSETT	LEPANTO	AR	7	8	11	8	6	6	6	7	7	8
Classic	72355	PHILLIPS	LEXA	AR	17	8	16	16	14	14	14	17	17	8
Classic	72358	MISSISSIPPI	LUXORA	AR	6	8	12	9	7	7	7	6	6	8
Classic	72359	SAINT FRANCIS	MADISON	AR	14	10	11	7	8	8	8	14	14	10
Classic	72360	LEE	MARIANNA	AR	6	5	18	12	8	8	8	6	6	5

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Classic	72364	CRITTENDEN	MARION	AR	12	12	5	13	5	5	5	12	12	12
Classic	72365	POINSETT	MARKED TREE	AR	7	8	14	10	7	7	7	7	7	8
Classic	72366	PHILLIPS	MARVELL	AR	6	6	16	9	7	7	7	6	6	6
Classic	72367	PHILLIPS	MELLWOOD	AR	5	6	17	9	7	7	7	5	5	6
Classic	72368	LEE	MORO	AR	5	6	15	12	7	7	7	5	5	6
Classic	72369	PHILLIPS	ONEIDA	AR	8	7	17	13	7	7	7	8	8	7
Classic	72370	MISSISSIPPI	OSCEOLA	AR	5	11	7	8	7	7	7	5	5	11
Classic	72372	SAINT FRANCIS	PALESTINE	AR	7	7	11	7	7	7	7	7	7	7
Classic	72373	CROSS	PARKIN	AR	9	6	13	12	7	7	7	9	9	6
Classic	72374	PHILLIPS	POPLAR GROVE	AR	11	7	17	11	9	9	9	11	11	7
Classic	72376	CRITTENDEN	PROCTOR	AR	11	13	10	17	7	7	7	11	11	13
Classic	72377	POINSETT	RIVERVALE	AR	6	7	11	10	7	7	7	6	6	7
Classic	72379	DESHA	SNOW LAKE	AR	5	6	16	11	7	7	7	5	5	6
Classic	72383	PHILLIPS	TURNER	AR	9	9	16	13	7	7	7	9	9	9
Classic	72384	CRITTENDEN	TURRELL	AR	7	10	13	12	5	5	5	7	7	10
Classic	72386	POINSETT	TYRONZA	AR	5	6	15	12	7	7	7	5	5	6
Classic	72387	CROSS	VANNDALE	AR	7	8	11	14	6	6	6	7	7	8
Classic	72389	PHILLIPS	WABASH	AR	5	6	23	15	7	7	7	5	5	6
Classic	72390	PHILLIPS	WEST HELENA	AR	20	10	11	18	13	13	13	20	20	10
Classic	72391	MISSISSIPPI	WEST RIDGE	AR	5	11	7	8	7	7	7	5	5	11
Classic	72392	SAINT FRANCIS	WHEATLEY	AR	5	7	14	14	7	7	7	5	5	7
Classic	72394	SAINT FRANCIS	WIDENER	AR	11	7	12	7	9	9	9	11	11	7
Classic	72395	MISSISSIPPI	WILSON	AR	5	6	12	13	7	7	7	5	5	6
Classic	72396	CROSS	WYNNE	AR	8	8	13	10	7	7	7	8	8	8
Classic	72401	CRAIGHEAD	JONESBORO	AR	8	15	5	8	7	7	7	8	8	15
Classic	72402	CRAIGHEAD	JONESBORO	AR	8	15	5	8	7	7	7	8	8	15
Classic	72403	CRAIGHEAD	JONESBORO	AR	8	15	5	8	7	7	7	8	8	15
Classic	72404	CRAIGHEAD	JONESBORO	AR	9	13	9	6	6	6	6	9	9	13
Classic	72410	LAWRENCE	ALICIA	AR	3	6	11	11	7	7	7	3	3	6
Classic	72411	CRAIGHEAD	BAY	AR	10	11	16	7	6	6	6	10	10	11
Classic	72412	GREENE	BEECH GROVE	AR	5	6	10	16	7	7	7	5	5	6
Classic	72413	RANDOLPH	BIGGERS	AR	5	4	12	8	7	7	7	5	5	4
Classic	72414	CRAIGHEAD	BLACK OAK	AR	7	8	8	8	7	7	7	7	7	8
Classic	72415	LAWRENCE	BLACK ROCK	AR	5	6	14	12	7	7	7	5	5	6
Classic	72416	CRAIGHEAD	BONO	AR	5	9	9	7	7	7	7	5	5	9
Classic	72417	CRAIGHEAD	BROOKLAND	AR	9	13	7	7	8	8	8	9	9	13
Classic	72419	CRAIGHEAD	CARAWAY	AR	7	8	11	6	7	7	7	7	7	8
Classic	72421	CRAIGHEAD	CASH	AR	5	6	9	11	7	7	7	5	5	6
Classic	72422	CLAY	CORNING	AR	4	5	25	12	7	7	7	4	4	5
Classic	72424	CLAY	DATTO	AR	4	4	12	11	7	7	7	4	4	4
Classic	72425	GREENE	DELAPLAINE	AR	5	7	10	14	7	7	7	5	5	7
Classic	72426	MISSISSIPPI	DELL	AR	8	8	8	5	8	8	8	8	8	8
Classic	72427	CRAIGHEAD	EGYPT	AR	5	5	10	12	7	7	7	5	5	5
Classic	72428	MISSISSIPPI	ETOWAH	AR	6	6	7	5	8	8	8	6	6	6
Classic	72429	POINSETT	FISHER	AR	5	6	17	9	7	7	7	5	5	6
Classic	72430	CLAY	GREENWAY	AR	4	5	10	6	7	7	7	4	4	5
Classic	72431	JACKSON	GRUBBS	AR	8	7	11	9	8	8	8	8	8	7
Classic	72432	POINSETT	HARRISBURG	AR	7	8	14	11	6	6	6	7	7	8
Classic	72433	LAWRENCE	HOXIE	AR	5	7	8	7	7	7	7	5	5	7
Classic	72434	RANDOLPH	IMBODEN	AR	6	6	15	7	6	6	6	6	6	6
Classic	72435	CLAY	KNOBEL	AR	4	6	18	12	8	8	8	4	4	6
Classic	72436	GREENE	LAFE	AR	7	9	14	8	8	8	8	7	7	9
Classic	72437	CRAIGHEAD	LAKE CITY	AR	7	8	7	7	7	7	7	7	7	8
Classic	72438	MISSISSIPPI	LEACHVILLE	AR	6	7	8	5	7	7	7	6	6	7
Classic	72439	GREENE	LIGHT	AR	6	11	9	10	7	7	7	6	6	11
Classic	72440	LAWRENCE	LYNN	AR	5	6	14	13	7	7	7	5	5	6
Classic	72441	CLAY	MC DOUGAL	AR	7	9	17	11	7	7	7	7	7	9

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Classic	72442	MISSISSIPPI	MANILA	AR	7	9	7	5	6	6	6	7	7	9
Classic	72443	GREENE	MARMADUKE	AR	6	9	25	11	9	9	9	6	6	9
Classic	72444	RANDOLPH	MAYNARD	AR	5	5	21	9	7	7	7	5	5	5
Classic	72445	LAWRENCE	MINTURN	AR	4	8	6	7	8	8	8	4	4	8
Classic	72447	CRAIGHEAD	MONETTE	AR	7	8	8	8	7	7	7	7	7	8
Classic	72449	RANDOLPH	O KEAN	AR	5	9	9	8	7	7	7	5	5	9
Classic	72450	GREENE	PARAGOULD	AR	7	11	6	7	9	9	9	7	7	11
Classic	72453	GREENE	PEACH ORCHARD	AR	5	6	14	14	7	7	7	5	5	6
Classic	72454	CLAY	PIGGOTT	AR	5	6	7	6	7	7	7	5	5	6
Classic	72455	RANDOLPH	POCAHONTAS	AR	6	7	13	5	6	6	6	6	6	7
Classic	72456	CLAY	POLLARD	AR	3	5	13	8	7	7	7	3	3	5
Classic	72457	LAWRENCE	PORTIA	AR	4	7	9	10	6	6	6	4	4	7
Classic	72458	LAWRENCE	POWHATAN	AR	5	5	13	12	7	7	7	5	5	5
Classic	72459	LAWRENCE	RAVENDEN	AR	6	8	16	12	7	7	7	6	6	8
Classic	72460	RANDOLPH	RAVENDEN SPRINGS	AR	5	9	17	13	7	7	7	5	5	9
Classic	72461	CLAY	RECTOR	AR	3	5	14	6	7	7	7	3	3	5
Classic	72462	RANDOLPH	REYNO	AR	5	6	12	8	6	6	6	5	5	6
Classic	72464	CLAY	SAINT FRANCIS	AR	4	6	10	5	6	6	6	4	4	6
Classic	72465	LAWRENCE	SEDGWICK	AR	4	8	6	7	8	8	8	4	4	8
Classic	72466	LAWRENCE	SMITHVILLE	AR	6	5	16	13	7	7	7	6	6	5
Classic	72467	CRAIGHEAD	STATE UNIVERSITY	AR	8	10	7	5	8	8	8	8	8	10
Classic	72469	LAWRENCE	STRAWBERRY	AR	4	5	15	11	7	7	7	4	4	5
Classic	72470	CLAY	SUCCESS	AR	5	4	19	10	7	7	7	5	5	4
Classic	72471	JACKSON	SWIFTON	AR	5	4	10	12	7	7	7	5	5	4
Classic	72472	POINSETT	TRUMANN	AR	7	7	25	10	6	6	6	7	7	7
Classic	72473	JACKSON	TUCKERMAN	AR	5	10	13	13	6	6	6	5	5	10
Classic	72474	GREENE	WALCOTT	AR	7	11	6	7	9	9	9	7	7	11
Classic	72475	POINSETT	WALDENBURG	AR	5	7	12	7	7	7	7	5	5	7
Classic	72476	LAWRENCE	WALNUT RIDGE	AR	4	8	6	7	8	8	8	4	4	8
Classic	72478	RANDOLPH	WARM SPRINGS	AR	5	5	16	6	6	6	6	5	5	5
Classic	72479	POINSETT	WEINER	AR	5	6	10	10	7	7	7	5	5	6
Classic	72482	SHARP	WILLIFORD	AR	6	9	19	11	7	7	7	6	6	9
Classic	72501	INDEPENDENC	BATESVILLE	AR	5	8	6	10	8	8	8	5	5	8
Classic	72512	IZARD	HORSESHOE BEND	AR	5	6	14	8	6	6	6	5	5	6
Classic	72513	FULTON	ASH FLAT	AR	5	5	15	12	7	7	7	5	5	5
Classic	72515	FULTON	BEXAR	AR	5	5	13	11	7	7	7	5	5	5
Classic	72517	IZARD	BROCKWELL	AR	4	5	14	16	7	7	7	4	4	5
Classic	72519	BAXTER	CALICO ROCK	AR	5	4	13	11	7	7	7	5	5	4
Classic	72520	FULTON	CAMP	AR	5	7	14	13	6	6	6	5	5	7
Classic	72521	SHARP	CAVE CITY	AR	5	7	12	10	9	9	9	5	5	7
Classic	72522	INDEPENDENC	CHARLOTTE	AR	5	9	11	15	14	14	14	5	5	9
Classic	72523	CLEBURNE	CONCORD	AR	4	7	12	13	7	7	7	4	4	7
Classic	72524	INDEPENDENC	CORD	AR	5	6	13	13	8	8	8	5	5	6
Classic	72525	SHARP	CHEROKEE VILLAGE	AR	5	7	13	17	6	6	6	5	5	7
Classic	72526	INDEPENDENC	CUSHMAN	AR	6	8	11	11	10	10	10	6	6	8
Classic	72527	INDEPENDENC	DESHA	AR	6	8	9	12	11	11	11	6	6	8
Classic	72528	IZARD	DOLPH	AR	5	5	12	17	7	7	7	5	5	5
Classic	72529	SHARP	CHEROKEE VILLAGE	AR	7	8	14	16	6	6	6	7	7	8
Classic	72530	CLEBURNE	DRASCO	AR	4	6	13	8	7	7	7	4	4	6
Classic	72531	BAXTER	ELIZABETH	AR	5	5	11	13	7	7	7	5	5	5
Classic	72532	SHARP	EVENING SHADE	AR	4	6	15	10	7	7	7	4	4	6
Classic	72533	STONE	FIFTY SIX	AR	5	5	14	14	11	11	11	5	5	5
Classic	72534	INDEPENDENC	FLORAL	AR	5	6	12	15	7	7	7	5	5	6
Classic	72536	IZARD	FRANKLIN	AR	4	4	15	7	7	7	7	4	4	4
Classic	72537	BAXTER	GAMALIEL	AR	5	5	12	13	7	7	7	5	5	5
Classic	72538	FULTON	GEPP	AR	5	5	12	11	7	7	7	5	5	5
Classic	72539	FULTON	GLENCOE	AR	5	5	14	9	7	7	7	5	5	5

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Classic	72540	IZARD	GUION	AR	4	6	18	15	7	7	7	4	4	6
Classic	72542	SHARP	HARDY	AR	5	10	20	13	7	7	7	5	5	10
Classic	72543	CLEBURNE	HEBER SPRINGS	AR	6	8	9	6	9	9	9	6	6	8
Classic	72544	BAXTER	HENDERSON	AR	5	5	10	12	7	7	7	5	5	5
Classic	72546	CLEBURNE	IDA	AR	5	7	11	8	6	6	6	5	5	7
Classic	72550	INDEPENDENC	LOCUST GROVE	AR	5	8	9	14	10	10	10	5	5	8
Classic	72553	INDEPENDENC	MAGNESS	AR	5	8	10	13	8	8	8	5	5	8
Classic	72554	FULTON	MAMMOTH SPRING	AR	5	7	14	15	7	7	7	5	5	7
Classic	72555	STONE	MARCELLA	AR	4	5	11	12	7	7	7	4	4	5
Classic	72556	IZARD	MELBOURNE	AR	4	5	18	14	7	7	7	4	4	5
Classic	72560	STONE	MOUNTAIN VIEW	AR	5	5	16	13	9	9	9	5	5	5
Classic	72561	IZARD	MOUNT PLEASANT	AR	4	6	13	15	7	7	7	4	4	6
Classic	72562	INDEPENDENC	NEWARK	AR	5	7	11	14	10	10	10	5	5	7
Classic	72564	INDEPENDENC	OIL TROUGH	AR	5	5	11	11	9	9	9	5	5	5
Classic	72565	IZARD	OXFORD	AR	5	5	17	13	7	7	7	5	5	5
Classic	72566	IZARD	PINEVILLE	AR	5	5	14	15	7	7	7	5	5	5
Classic	72567	STONE	PLEASANT GROVE	AR	5	6	12	11	7	7	7	5	5	6
Classic	72568	INDEPENDENC	PLEASANT PLAINS	AR	5	5	12	15	7	7	7	5	5	5
Classic	72569	SHARP	POUGHKEEPSIE	AR	4	5	15	10	7	7	7	4	4	5
Classic	72571	INDEPENDENC	ROSIE	AR	5	6	11	13	8	8	8	5	5	6
Classic	72572	LAWRENCE	SAFFELL	AR	5	5	14	12	7	7	7	5	5	5
Classic	72573	IZARD	SAGE	AR	4	5	18	12	7	7	7	4	4	5
Classic	72575	INDEPENDENC	SALADO	AR	5	8	6	10	8	8	8	5	5	8
Classic	72576	FULTON	SALEM	AR	5	5	16	10	7	7	7	5	5	5
Classic	72577	SHARP	SIDNEY	AR	5	6	16	11	7	7	7	5	5	6
Classic	72578	FULTON	STURKIE	AR	5	5	13	9	7	7	7	5	5	5
Classic	72579	INDEPENDENC	SULPHUR ROCK	AR	4	6	11	12	8	8	8	4	4	6
Classic	72581	CLEBURNE	TUMBLING SHOALS	AR	4	7	10	8	6	6	6	4	4	7
Classic	72583	FULTON	VIOLA	AR	5	6	13	11	7	7	7	5	5	6
Classic	72584	IZARD	VIOLET HILL	AR	4	4	15	9	7	7	7	4	4	4
Classic	72585	IZARD	WIDEMAN	AR	5	5	13	15	7	7	7	5	5	5
Classic	72587	IZARD	WISEMAN	AR	4	5	14	9	7	7	7	4	4	5
Classic	72601	BOONE	HARRISON	AR	4	7	4	7	6	6	6	4	4	7
Classic	72602	BOONE	HARRISON	AR	4	7	4	7	6	6	6	4	4	7
Classic	72611	BOONE	ALPENA	AR	4	7	8	13	8	8	8	4	4	7
Classic	72613	CARROLL	BEAVER	AR	2	5	7	10	7	7	7	2	2	5
Classic	72615	BOONE	BERGMAN	AR	4	7	4	7	6	6	6	4	4	7
Classic	72616	CARROLL	BERRYVILLE	AR	4	7	6	13	7	7	7	4	4	7
Classic	72617	BAXTER	BIG FLAT	AR	5	4	16	9	7	7	7	5	5	4
Classic	72619	MARION	BULL SHOALS	AR	5	6	13	3	6	6	6	5	5	6
Classic	72623	BAXTER	CLARKRIDGE	AR	1	3	9	2	5	5	5	1	1	3
Classic	72624	NEWTON	COMPTON	AR	5	5	10	15	7	7	7	5	5	5
Classic	72626	BAXTER	COTTER	AR	2	1	9	1	6	6	6	2	2	1
Classic	72628	NEWTON	DEER	AR	5	6	13	11	7	7	7	5	5	6
Classic	72629	VAN BUREN	DENNARD	AR	4	6	13	8	8	8	8	4	4	6
Classic	72630	BOONE	DIAMOND CITY	AR	9	11	9	13	6	6	6	9	9	11
Classic	72631	CARROLL	EUREKA SPRINGS	AR	3	6	9	10	6	6	6	3	3	6
Classic	72632	CARROLL	EUREKA SPRINGS	AR	2	5	7	10	7	7	7	2	2	5
Classic	72633	BOONE	EVERTON	AR	3	7	7	9	7	7	7	3	3	7
Classic	72634	MARION	FLIPPIN	AR	4	4	11	4	6	6	6	4	4	4
Classic	72635	BAXTER	GASSVILLE	AR	1	2	12	3	5	5	5	1	1	2
Classic	72636	SEARCY	GILBERT	AR	5	6	9	14	7	7	7	5	5	6
Classic	72638	CARROLL	GREEN FOREST	AR	3	7	10	13	6	6	6	3	3	7
Classic	72639	SEARCY	HARRIET	AR	5	6	13	13	7	7	7	5	5	6
Classic	72640	NEWTON	HASTY	AR	5	6	9	12	7	7	7	5	5	6
Classic	72641	NEWTON	JASPER	AR	5	5	11	13	7	7	7	5	5	5
Classic	72642	BAXTER	LAKEVIEW	AR	2	2	11	1	5	5	5	2	2	2

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Classic	72644	BOONE	LEAD HILL	AR	9	11	12	15	6	6	6	9	9	11
Classic	72645	SEARCY	LESLIE	AR	5	5	14	10	7	7	7	5	5	5
Classic	72648	NEWTON	MARBLE FALLS	AR	5	5	9	14	7	7	7	5	5	5
Classic	72650	SEARCY	MARSHALL	AR	5	7	10	12	7	7	7	5	5	7
Classic	72651	BAXTER	MIDWAY	AR	2	2	10	1	5	5	5	2	2	2
Classic	72653	BAXTER	MOUNTAIN HOME	AR	2	3	6	1	5	5	5	2	2	3
Classic	72655	NEWTON	MOUNT JUDEA	AR	5	6	13	11	7	7	7	5	5	6
Classic	72657	STONE	TIMBO	AR	6	7	12	10	11	11	11	6	6	7
Classic	72658	BAXTER	NORFORK	AR	6	5	10	13	7	7	7	6	6	5
Classic	72659	BAXTER	NORFORK	AR	7	7	10	8	7	7	7	7	7	7
Classic	72660	CARROLL	OAK GROVE	AR	5	6	10	10	8	8	8	5	5	6
Classic	72661	MARION	OAKLAND	AR	4	5	11	6	7	7	7	4	4	5
Classic	72662	BOONE	OMAHA	AR	3	5	7	11	8	8	8	3	3	5
Classic	72663	STONE	ONIA	AR	5	5	13	10	7	7	7	5	5	5
Classic	72666	NEWTON	PARTHENON	AR	5	5	10	14	7	7	7	5	5	5
Classic	72668	MARION	PEEL	AR	5	6	15	14	7	7	7	5	5	6
Classic	72669	SEARCY	PINDALL	AR	5	7	9	13	7	7	7	5	5	7
Classic	72670	NEWTON	PONCA	AR	7	9	8	11	7	7	7	7	7	9
Classic	72672	MARION	PYATT	AR	3	5	11	11	6	6	6	3	3	5
Classic	72675	SEARCY	SAINT JOE	AR	5	6	9	14	7	7	7	5	5	6
Classic	72677	MARION	SUMMIT	AR	5	7	13	7	6	6	6	5	5	7
Classic	72679	SEARCY	TILLY	AR	5	6	9	11	7	7	7	5	5	6
Classic	72680	STONE	TIMBO	AR	5	6	11	12	7	7	7	5	5	6
Classic	72682	MARION	VALLEY SPRINGS	AR	4	5	8	12	6	6	6	4	4	5
Classic	72683	NEWTON	VENDOR	AR	5	5	12	14	7	7	7	5	5	5
Classic	72685	NEWTON	WESTERN GROVE	AR	5	6	7	12	7	7	7	5	5	6
Classic	72686	SEARCY	WITTS SPRINGS	AR	5	6	11	11	7	7	7	5	5	6
Classic	72687	MARION	YELLVILLE	AR	4	5	17	8	7	7	7	4	4	5
Classic	72701	WASHINGTON	FAYETTEVILLE	AR	4	14	2	9	7	7	7	4	4	14
Classic	72702	WASHINGTON	FAYETTEVILLE	AR	4	14	2	9	7	7	7	4	4	14
Classic	72703	WASHINGTON	FAYETTEVILLE	AR	4	13	4	6	5	5	5	4	4	13
Classic	72704	WASHINGTON	FAYETTEVILLE	AR	4	11	9	6	5	5	5	4	4	11
Classic	72711	BENTON	AVOCA	AR	3	9	6	6	5	5	5	3	3	9
Classic	72712	BENTON	BENTONVILLE	AR	3	11	4	5	5	5	5	3	3	11
Classic	72714	BENTON	BELLA VISTA	AR	2	9	2	7	7	7	7	2	2	9
Classic	72715	BENTON	BELLA VISTA	AR	2	8	2	6	7	7	7	2	2	8
Classic	72717	WASHINGTON	CANEHILL	AR	5	9	14	15	7	7	7	5	5	9
Classic	72718	BENTON	CAVE SPRINGS	AR	3	10	3	4	4	4	4	3	3	10
Classic	72719	BENTON	CENTERTON	AR	4	13	6	7	8	8	8	4	4	13
Classic	72721	MADISON	COMBS	AR	5	5	9	10	7	7	7	5	5	5
Classic	72722	BENTON	DECATUR	AR	6	12	8	13	10	10	10	6	6	12
Classic	72727	MADISON	ELKINS	AR	3	10	5	11	6	6	6	3	3	10
Classic	72728	WASHINGTON	ELM SPRINGS	AR	4	10	3	7	4	4	4	4	4	10
Classic	72729	WASHINGTON	EVANSVILLE	AR	5	7	14	17	7	7	7	5	5	7
Classic	72730	WASHINGTON	FARMINGTON	AR	4	12	2	5	6	6	6	4	4	12
Classic	72732	BENTON	GARFIELD	AR	4	10	14	7	6	6	6	4	4	10
Classic	72733	BENTON	GATEWAY	AR	4	10	14	7	6	6	6	4	4	10
Classic	72734	BENTON	GENTRY	AR	6	8	4	8	7	7	7	6	6	8
Classic	72735	WASHINGTON	GOSHEN	AR	4	13	4	6	5	5	5	4	4	13
Classic	72736	BENTON	GRAVETTE	AR	5	7	6	10	8	8	8	5	5	7
Classic	72737	WASHINGTON	GREENLAND	AR	4	14	2	9	7	7	7	4	4	14
Classic	72738	MADISON	HINDSVILLE	AR	6	10	6	11	6	6	6	6	6	10
Classic	72739	BENTON	HIWASSE	AR	3	10	3	8	7	7	7	3	3	10
Classic	72740	MADISON	HUNTSVILLE	AR	4	7	11	16	7	7	7	4	4	7
Classic	72741	WASHINGTON	JOHNSON	AR	4	11	9	6	5	5	5	4	4	11
Classic	72742	MADISON	KINGSTON	AR	5	6	8	14	7	7	7	5	5	6
Classic	72744	WASHINGTON	LINCOLN	AR	5	11	6	12	6	6	6	5	5	11

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Classic	72745	BENTON	LOWELL	AR	4	8	3	5	3	3	3	4	4	8
Classic	72747	BENTON	MAYSVILLE	AR	6	7	6	12	9	9	9	6	6	7
Classic	72749	WASHINGTON	MORROW	AR	5	10	12	15	6	6	6	5	5	10
Classic	72751	BENTON	PEA RIDGE	AR	3	9	23	7	8	8	8	3	3	9
Classic	72752	MADISON	PETTIGREW	AR	5	6	12	14	7	7	7	5	5	6
Classic	72753	WASHINGTON	PRAIRIE GROVE	AR	4	12	7	13	6	6	6	4	4	12
Classic	72756	BENTON	ROGERS	AR	4	11	3	7	5	5	5	4	4	11
Classic	72758	BENTON	ROGERS	AR	2	10	1	5	3	3	3	2	2	10
Classic	72760	MADISON	SAINT PAUL	AR	5	6	8	12	7	7	7	5	5	6
Classic	72761	BENTON	SILOAM SPRINGS	AR	5	8	3	8	7	7	7	5	5	8
Classic	72762	WASHINGTON	SPRINGDALE	AR	4	10	3	7	4	4	4	4	4	10
Classic	72764	WASHINGTON	SPRINGDALE	AR	6	12	2	10	5	5	5	6	6	12
Classic	72765	WASHINGTON	SPRINGDALE	AR	6	12	2	10	5	5	5	6	6	12
Classic	72768	BENTON	SULPHUR SPRINGS	AR	6	6	5	10	8	8	8	6	6	6
Classic	72769	WASHINGTON	SUMMERS	AR	5	11	7	13	7	7	7	5	5	11
Classic	72770	WASHINGTON	TONTITOWN	AR	4	10	3	7	4	4	4	4	4	10
Classic	72773	MADISON	WESLEY	AR	5	6	11	12	7	7	7	5	5	6
Classic	72774	WASHINGTON	WEST FORK	AR	3	12	11	12	6	6	6	3	3	12
Classic	72776	MADISON	WITTER	AR	5	6	11	11	7	7	7	5	5	6
Classic	72801	POPE	RUSSELLVILLE	AR	4	9	1	4	4	4	4	4	4	9
Classic	72802	POPE	RUSSELLVILLE	AR	5	9	4	4	5	5	5	5	5	9
Classic	72811	POPE	RUSSELLVILLE	AR	5	9	4	4	5	5	5	5	5	9
Classic	72812	POPE	RUSSELLVILLE	AR	5	9	4	4	5	5	5	5	5	9
Classic	72820	FRANKLIN	ALIX	AR	5	6	11	8	6	6	6	5	5	6
Classic	72821	FRANKLIN	ALTUS	AR	4	5	10	5	7	7	7	4	4	5
Classic	72823	POPE	ATKINS	AR	5	8	10	5	4	4	4	5	5	8
Classic	72824	YELL	BELLEVILLE	AR	4	6	8	15	8	8	8	4	4	6
Classic	72826	LOGAN	BLUE MOUNTAIN	AR	5	6	8	10	7	7	7	5	5	6
Classic	72827	YELL	BLUFFTON	AR	5	6	10	11	7	7	7	5	5	6
Classic	72828	YELL	BRIGGSVILLE	AR	4	6	8	15	8	8	8	4	4	6
Classic	72829	YELL	CENTERVILLE	AR	9	9	7	11	8	8	8	9	9	9
Classic	72830	JOHNSON	CLARKSVILLE	AR	4	6	11	6	6	6	6	4	4	6
Classic	72832	JOHNSON	COAL HILL	AR	5	5	10	7	6	6	6	5	5	5
Classic	72833	YELL	DANVILLE	AR	6	6	9	15	7	7	7	6	6	6
Classic	72834	YELL	DARDANELLE	AR	4	8	5	6	6	6	6	4	4	8
Classic	72835	LOGAN	DELAWARE	AR	4	5	11	8	7	7	7	4	4	5
Classic	72837	POPE	DOVER	AR	4	5	8	8	7	7	7	4	4	5
Classic	72838	YELL	GRAVELLY	AR	5	6	10	11	7	7	7	5	5	6
Classic	72839	JOHNSON	HAGARVILLE	AR	4	5	10	6	4	4	4	4	4	5
Classic	72840	JOHNSON	HARTMAN	AR	5	5	9	8	7	7	7	5	5	5
Classic	72841	SCOTT	HARVEY	AR	5	6	9	11	7	7	7	5	5	6
Classic	72842	YELL	HAVANA	AR	5	6	7	14	7	7	7	5	5	6
Classic	72843	POPE	HECTOR	AR	5	4	11	7	7	7	7	5	5	4
Classic	72845	JOHNSON	KNOXVILLE	AR	5	6	9	8	5	5	5	5	5	6
Classic	72846	JOHNSON	LAMAR	AR	4	5	12	9	7	7	7	4	4	5
Classic	72847	POPE	LONDON	AR	4	7	6	5	4	4	4	4	4	7
Classic	72851	LOGAN	NEW BLAINE	AR	5	5	10	9	7	7	7	5	5	5
Classic	72852	JOHNSON	OARK	AR	5	6	15	11	7	7	7	5	5	6
Classic	72853	PERRY	OLA	AR	6	7	8	12	8	8	8	6	6	7
Classic	72854	JOHNSON	OZONE	AR	4	6	10	6	4	4	4	4	4	6
Classic	72855	LOGAN	PARIS	AR	5	8	9	9	6	6	6	5	5	8
Classic	72856	POPE	PELSOR	AR	5	6	10	13	7	7	7	5	5	6
Classic	72857	YELL	PLAINVIEW	AR	4	6	9	14	7	7	7	4	4	6
Classic	72858	POPE	POTTSVILLE	AR	3	8	5	3	4	4	4	3	3	8
Classic	72860	YELL	ROVER	AR	4	6	8	14	7	7	7	4	4	6
Classic	72863	LOGAN	SCRANTON	AR	5	5	9	9	7	7	7	5	5	5
Classic	72865	LOGAN	SUBIACO	AR	5	6	9	9	6	6	6	5	5	6

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Zip	County	City	State	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	72901	SEBASTIAN	FORT SMITH	AR	7	11	25	5	3	3	3	7	7	11
Classic	72903	SEBASTIAN	FORT SMITH	AR	6	12	10	4	1	1	1	6	6	12
Classic	72904	SEBASTIAN	FORT SMITH	AR	9	13	25	12	6	6	6	9	9	13
Classic	72908	SEBASTIAN	FORT SMITH	AR	7	10	6	3	1	1	1	7	7	10
Classic	72916	SEBASTIAN	FORT SMITH	AR	7	9	7	4	1	1	1	7	7	9
Classic	72921	CRAWFORD	ALMA	AR	8	8	22	7	5	5	5	8	8	8
Classic	72923	SEBASTIAN	BARLING	AR	6	11	9	1	1	1	1	6	6	11
Classic	72926	SCOTT	BOLES	AR	5	6	10	11	7	7	7	5	5	6
Classic	72927	LOGAN	BOONEVILLE	AR	4	6	7	8	7	7	7	4	4	6
Classic	72928	FRANKLIN	BRANCH	AR	4	4	12	4	6	6	6	4	4	4
Classic	72930	FRANKLIN	CECIL	AR	3	4	14	4	7	7	7	3	3	4
Classic	72932	CRAWFORD	CEDARVILLE	AR	8	11	16	9	6	6	6	8	8	11
Classic	72933	FRANKLIN	CHARLESTON	AR	6	5	15	2	5	5	5	6	6	5
Classic	72934	CRAWFORD	CHESTER	AR	6	7	13	14	9	9	9	6	6	7
Classic	72935	CRAWFORD	DYER	AR	5	6	16	5	5	5	5	5	5	6
Classic	72936	SEBASTIAN	GREENWOOD	AR	2	9	4	4	6	6	6	2	2	9
Classic	72937	SEBASTIAN	HACKETT	AR	6	8	15	6	4	4	4	6	6	8
Classic	72938	SEBASTIAN	HARTFORD	AR	5	7	14	11	7	7	7	5	5	7
Classic	72940	SEBASTIAN	HUNTINGTON	AR	4	8	9	7	4	4	4	4	4	8
Classic	72941	SEBASTIAN	LAVACA	AR	6	6	10	2	4	4	4	6	6	6
Classic	72943	LOGAN	MAGAZINE	AR	4	6	11	8	6	6	6	4	4	6
Classic	72944	SEBASTIAN	MANSFIELD	AR	3	7	10	9	5	5	5	3	3	7
Classic	72945	SEBASTIAN	MIDLAND	AR	8	9	16	10	7	7	7	8	8	9
Classic	72946	CRAWFORD	MOUNTAINBURG	AR	4	6	14	8	8	8	8	4	4	6
Classic	72947	CRAWFORD	MULBERRY	AR	3	3	11	6	7	7	7	3	3	3
Classic	72948	CRAWFORD	NATURAL DAM	AR	5	7	19	17	7	7	7	5	5	7
Classic	72949	FRANKLIN	OZARK	AR	3	4	11	6	8	8	8	3	3	4
Classic	72950	SCOTT	PARKS	AR	5	6	12	11	7	7	7	5	5	6
Classic	72951	LOGAN	RATCLIFF	AR	4	6	11	4	6	6	6	4	4	6
Classic	72952	CRAWFORD	RUDY	AR	8	10	18	9	7	7	7	8	8	10
Classic	72955	CRAWFORD	UNIONTOWN	AR	8	10	17	10	6	6	6	8	8	10
Classic	72956	CRAWFORD	VAN BUREN	AR	9	11	25	6	4	4	4	9	9	11
Classic	72958	SCOTT	WALDRON	AR	5	5	7	12	7	7	7	5	5	5
Classic	72959	WASHINGTON	WINSLOW	AR	4	12	12	11	7	7	7	4	4	12

**Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011**

Program	Territory	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD	REN	TOW	SPE
Classic	1	0.696	0.618	0.527	0.764	0.725	0.725	0.725	0.696	0.696	0.764	1.000	1.000	1.000
Classic	2	0.739	0.657	0.588	0.789	0.768	0.768	0.768	0.739	0.739	0.789	1.000	1.000	1.000
Classic	3	0.781	0.695	0.650	0.815	0.810	0.810	0.810	0.781	0.781	0.815	1.000	1.000	1.000
Classic	4	0.824	0.734	0.711	0.840	0.853	0.853	0.853	0.824	0.824	0.840	1.000	1.000	1.000
Classic	5	0.867	0.772	0.773	0.866	0.895	0.895	0.895	0.867	0.867	0.866	1.000	1.000	1.000
Classic	6	0.910	0.811	0.834	0.891	0.938	0.938	0.938	0.910	0.910	0.891	1.000	1.000	1.000
Classic	7	0.952	0.849	0.895	0.916	0.980	0.980	0.980	0.952	0.952	0.916	1.000	1.000	1.000
Classic	8	0.995	0.888	0.957	0.942	1.023	1.023	1.023	0.995	0.995	0.942	1.000	1.000	1.000
Classic	9	1.038	0.926	1.018	0.967	1.065	1.065	1.065	1.038	1.038	0.967	1.000	1.000	1.000
Classic	10	1.080	0.965	1.079	0.992	1.108	1.108	1.108	1.080	1.080	0.992	1.000	1.000	1.000
Classic	11	1.123	1.003	1.141	1.018	1.150	1.150	1.150	1.123	1.123	1.018	1.000	1.000	1.000
Classic	12	1.166	1.042	1.202	1.043	1.193	1.193	1.193	1.166	1.166	1.043	1.000	1.000	1.000
Classic	13	1.209	1.080	1.264	1.069	1.235	1.235	1.235	1.209	1.209	1.069	1.000	1.000	1.000
Classic	14	1.251	1.119	1.325	1.094	1.278	1.278	1.278	1.251	1.251	1.094	1.000	1.000	1.000
Classic	15	1.294	1.157	1.386	1.119	1.320	1.320	1.320	1.294	1.294	1.119	1.000	1.000	1.000
Classic	16	1.337	1.196	1.448	1.145	1.363	1.363	1.363	1.337	1.337	1.145	1.000	1.000	1.000
Classic	17	1.379	1.234	1.509	1.170	1.405	1.405	1.405	1.379	1.379	1.170	1.000	1.000	1.000
Classic	18	1.422	1.273	1.570	1.195	1.448	1.448	1.448	1.422	1.422	1.195	1.000	1.000	1.000
Classic	19	1.465	1.311	1.632	1.221	1.490	1.490	1.490	1.465	1.465	1.221	1.000	1.000	1.000
Classic	20	1.507	1.350	1.693	1.246	1.533	1.533	1.533	1.507	1.507	1.246	1.000	1.000	1.000
Classic	21	1.550	1.388	1.755	1.272	1.575	1.575	1.575	1.550	1.550	1.272	1.000	1.000	1.000
Classic	22	1.593	1.427	1.816	1.297	1.618	1.618	1.618	1.593	1.593	1.297	1.000	1.000	1.000
Classic	23	1.636	1.465	1.877	1.322	1.660	1.660	1.660	1.636	1.636	1.322	1.000	1.000	1.000
Classic	24	1.678	1.504	1.939	1.348	1.703	1.703	1.703	1.678	1.678	1.348	1.000	1.000	1.000
Classic	25	1.721	1.542	2.000	1.373	1.745	1.745	1.745	1.721	1.721	1.373	1.000	1.000	1.000
Classic	99	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	Description	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD	REN	TOW	SPE
Classic	Restricted Vehicle Surcharge	-	-	-	-	-	-	-	-	-	-	-	-	-

*Changing to Policy Level Factor 11/15/11 with this change

Imperial Fire and Casualty
Arkansas Classic Auto
Effective New: 11/15/2011
Renewals: 12/04/2011

Program	ViolGroup	Description	1stOccurence	2ndOccurence	AddlOccurence	MinAgeViol	MaxAgeViol
Classic	AFA	At Fault Accident	4	6	5	0	35
Classic	MIN	Minor	1	1	2	0	35
Classic	UDR	Unverifiable Driving Record	0	0	0	0	35
Classic	RAC	Racing	5	6	5	0	35

ARKANSAS
PRIVATE PASSENGER AUTO

Classic Program



IMPERIAL
FIRE & CASUALTY
INSURANCE COMPANY

Underwriting Guidelines
Effective

~~August~~ November 15, 2009 11 new business
December 4, 2011 renewal business

Servicing and Claims
1-888-522-8242

Imperial
PO Box 702507
Dallas, Texas 75370
Fax (800) 936-1403
www.imperialfire.com

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IMPORTANT PHONE NUMBERS AND ADDRESSES

Underwriting/Customer Service

Toll Free Phone 1-888-522-8242
 Local Phone 972-267-8929
 Fax 972-267-2519
 E-mail uwcustserv@imperialfire.com

Imperial Business Hours

M-F 8:00-~~5:00~~6:00 CST

Website

www.imperialfire.com

Applications, Endorsements, and Correspondence

Fax - Applications 1-800-936-1403
 Fax - Endrs/Corr 1-866-530-3242

All Payments

P.O. Box 702507
 Dallas, Texas 75370-2507

P.O. Box 702507
Dallas, Texas 75370-2507

Claims

Toll Free Phone	1-888-522-8242
Local Phone	972-267-8929
Fax	972-250-6548

Claims Correspondence

P.O. Box 704029
Dallas, Texas 75370-2507

GENERAL UNDERWRITING RULES

COMMISSION LEVELS

New Business	15%
Renewal Business	12%

An ~~agent's producer's~~ commission will be paid as collected. All commissions will be paid monthly. Commission payments will be mailed to the ~~agent/producer~~ with the statement. Should the statement reflect a balance due Imperial, payment is due within 15 days of the statement date.

BINDING PROCEDURES AND APPLICATION

~~All applications must be uploaded and printed from the Imperial Webrater at www.imperialfire.com and are. Coverage will be bound as of the date and time assigned by the on-line system, no earlier than the date and time of upload. The application signed by the insured and the producer should be faxed with the Imperial Fax Cover Sheet and any required supporting documentation within 24 hours of upload to 1-800-936-1403, provided the application is:~~

- ~~1. Signed by the applicant.~~
- ~~2. Uploaded by the agent.~~
- ~~3. Complete.~~

~~The down payment will be swept from the agency bank account approximately two days after we receive the upload. The amount swept will be the down payment amount shown on the application and cannot be modified.~~

~~Endorsements are bound no earlier than date of request. Most endorsements can be completed online at the Imperial website, www.imperialfire.com. Any required supporting documentation must be faxed within 24 hours of request to 1-866-530-3242.~~

~~Renewals are bound as of the effective date indicated on the renewal notice issued to the insured.~~

~~The following additional rules apply:~~

- ~~1. The application and endorsement forms must be complete, and signed by the agent/producer and the applicant, and faxed to us, along with the Imperial Application Fax Cover Sheet and any other required documentation.~~
- ~~2. Do not back-date coverage. No risk will be bound to cover a loss which occurred before the application was/is signed accompanied by the correct down payment and uploaded.~~
- ~~3. You may not issue policy decisions, endorsements, or cancellations.~~
- ~~4. You may not authorize any claim payments.~~
- ~~5. You may not bind any business through a broker, solicitor, or sub-producer.~~

UNDERWRITING GUIDELINES

DEFINITIONS -of Private Passenger Auto

~~The term "Private Passenger Auto" means a four-wheel-private passenger type land motor vehicle with at least four(4) wheels, but not more than six (6) wheels; including cars, vans and utility vehicles, pickup body, or cargo van, designed for operation principally upon public roads, with a gross vehicle weight rating of 12,000 pounds or less according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, or cargo cutaway vans or other vans with cabs separate from the cargo area.~~

~~These vehicles must be owned or leased by the named insured or a resident relative. These vehicles may not be used for public or private livery, private conveyance or for business purposes other than sales, farming, or artisan use.~~

~~This definition includes those owned or leased by a partnership or corporation as defined below:~~

- ~~1. The named insured or a resident relative must operate the vehicles. The vehicle must be used for pleasure or commuting in addition to business use;~~
- ~~2. All operators are members of the household and are listed on the policy; and~~
- ~~3. A maximum of two vehicles are owned or leased by a partnership or corporation.~~

~~These vehicles may not be used for public or private livery or conveyance. Business Use and Artisan Use, as defined in the Vehicle Use Definitions, is acceptable. The insured will be charged additional premium for vehicles used for business or artisan purposes.~~

~~"Eligible-to-be-rated driver" means any person who is required to be disclosed on the application, including all persons above~~

the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle. However, excluded drivers, and drivers with learner's permits as defined in **Permit Rating**, are not considered eligible-to-be-rated drivers.

UNACCEPTABLE/INELIGIBLE RISKS

Drivers

- ~~1. Named insureds who have never been licensed.~~
1. Named Insured that is not the registered owner of the insured vehicle(s) or his/her spouse.
2. Named Insured that is a minor (under 18 years old).
- ~~2-3.~~ Operators under the minimum age for state licensing.
4. Operators not residing in the state.
5. Operators who do not have a driver's license unless they are excluded from coverage.
- ~~3-6.~~ Operators with a **cancelled or** revoked driver's license status, **unless they are excluded from coverage.**
- ~~4-7.~~ Operators with more than 2 DWI, DUI, alcohol, ~~or~~ **drug, or controlled substance** violations within the previous **3635** months.
8. Operators convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI)
- ~~5.~~ Operators without a garaging address.
- ~~6.~~ Operators in the military not currently stationed in Arkansas
- ~~7.~~ Operators who are students attending school outside of Arkansas.
9. Operators age 15-18 with more than 3 points.
10. Operators age 19-21 with more than 5 points.
- ~~8-11.~~ Operators **age 22 and older** with ~~16 or~~ **more than 15** points.
- ~~9-12.~~ Operators with ~~6 or~~ **more than six** violations.
13. Any risk with more than 18 driver violation points combined for all drivers.
14. Operators living in or working in Mexico.
15. Migrant or transient workers in seasonal occupations.
16. Operators with a physical or mental impairment of any nature; unless accompanied by an Imperial Physician's Statement indicating that the insured is capable of driving a motor vehicle.
17. Residents of the Named Insured's household not listed on the policy. All household members age 14 and older must be disclosed and listed on the policy as Active, Permitted, or Excluded.
18. Operators requiring Financial Responsibility Filings.
19. Applicants-Operators who have been convicted of insurance fraud.
- ~~10-20.~~ Operators who have had a policy cancelled or non-renewed by Imperial for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

Usage

- ~~1. Government owned vehicles.~~
- ~~2. Emergency use vehicles.~~
- ~~3. Vehicles used as taxis, limousines, or public livery.~~
- ~~4. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport.~~

Vehicles

1. Vehicles with a value over \$60,000.
2. Vehicles rated a with physical damage symbol 25 or higher for model years 2010 and older.
3. Vehicles rated a with physical damage symbol 58 or higher for model years 2011 and newer.
- ~~1-4.~~ Pickups, vans or utility vehicles with a load capacity in excess of one (1) ton **load capacity.**
5. Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to manufacturer's specifications) greater than 12,000 pounds.
- ~~2-6.~~ Vehicle with special additional/custom equipment in excess of \$4,000.
- ~~3-7.~~ Vehicles that have a title or registration indicating that the vehicle has been reconstructed, salvaged, or water damaged requesting Physical Damage coverage. (These vehicles can be quoted for BI, PD, UMBI, **UIMBI, UMPD** and PIP coverages)
- ~~4-8.~~ Vehicles that have business decals or logos unless you obtain Underwriting approval.
- ~~5-9.~~ ~~Two or more~~ **More than one (1) Business or a** Artisan use vehicles.
10. Vehicles used for Business or Artisan use that do not meet our acceptable Vehicle Use guidelines.
11. Vehicles without a garaging address in the state.
- ~~6-12.~~ Vehicles with a principal out-of-state garaging location.
- ~~7-13.~~ Vehicles that are regularly available to non-listed drivers.
14. Vehicles provided by the insured for the use of his employees.
- ~~8-15.~~ Vehicles available to multiple drivers for sales, farming, business or artisan use (i.e. pooled vehicles).
- ~~9-16.~~ Vehicles leased or rented to other operators by the ~~applicant~~ **insured.**
- ~~10-17.~~ Vehicles used for racing, ~~pick-up or~~ **delivery of goods.**

18. Vehicles used for emergency services, including but not limited to: ambulance, police car, fire rescue, or any other related public service.
19. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport. Does not apply to shared expense car pools.
20. Vehicles used for carrying persons or property for compensation or a fee, including, but not limited to: limousine, taxi, or other livery services, pickup or delivery of magazines, newspapers, food, or any other products.
21. Government owned vehicles.
22. Vehicles that are not owned or leased by the named insured or a resident relative.
23. Vehicles owned or leased by a partnership or corporation.
24. Vehicles with snowplowing equipment.
25. Vehicles not registered for street use.
26. Vehicles equipped with cooking equipment or bathrooms.
27. Vehicles that have been rebuilt or structurally altered.
- ~~11-28.~~ Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches. However, lift kits of 4 inches or less and low riders with hydraulics are acceptable if registered for street use.
- ~~12-29.~~ Flatbed trucks, step vans or cut-away vans equipped with power or manual winches or fifth wheel.
- ~~13-30.~~ Dune buggies, off road vehicles, sand rails, all terrain vehicles, motorcycles, camper vans, motor homes, snowmobiles, and pickups with flat or stake beds.
31. Any grey market vehicles, kit cars, motorcycles, racing vehicles, rental vehicles, camper vans, motor homes.
32. Commercial vehicle types including step vans, panel vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
33. Pickups with flat or stake beds.
34. Golf cart type vehicles, Micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e. GEM, Ford Think Neighbor).
- ~~14-35.~~ **Vehicles over 15 years or older are unacceptable for all physical damage coverage on new policies. This includes UMPD.**
- ~~15-36.~~ **Vehicles over 40 years or older are unacceptable for all coverages.**

Other Ineligible Risks

1. Policies written for Physical Damage only.
2. Policies with all vehicles generally garaged out of state.
3. Two or more private passenger automobile insurance policies for the same household, with the following exceptions:
 - a. Children who own their own vehicle; or
 - b. Unrelated residents/roommates.
4. Policies with vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - a. Student or military risks (i.e., spouse of insured/unmarried child of insured);
 - b. Named insured has two different households (i.e., one permanent home and one vacation home);
 - c. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - d. Husband/wife in the process of divorce and the vehicle is still considered community property.
5. Non-owner policies with business or artisan use.
6. Policies with more than one Named Insured. A policy may only be written in the name of an individual. If a vehicle is titled to both a husband and wife or parent and child, only one can be the named insured, and the other can be listed as an additional insured. A policy may never be written in the name of a business or corporation.

This program is designed to write specific risks. If a risk does not fit our program, we will not accept it. Please refrain from putting our underwriters in the uncomfortable position of having to make exceptions. Imperial retains the right for final underwriting acceptance.

RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

Drivers

- ~~1.—Drivers over 75 years of age and all disabled drivers must submit Medical Statement form signed by a physician with the application.~~
- ~~2.—Drivers with a physical or mental impairment. Any driver who requires a specifically equipped vehicle.~~
- ~~3.—Permanent U.S. residents (Non U.S. Citizens) with a valid Arkansas driver's license may be submitted for prior approval.~~
- ~~4.—An excluded spouse is rated as single. Proof of marriage is required for the married rate. Acceptable proof includes:~~
 - ~~a.—Marriage certificate.~~
 - ~~b.—Utility bill showing excluded driver has same last name as named insured.~~
 - ~~c.—Driver's license showing excluded driver has same last name as named insured.~~
 - ~~d.—Checking account showing excluded driver has same last name as named insured.~~

- e. ~~Copy of tax return showing excluded spouse and named insured filed joint tax return (acceptable whether or not excluded spouse has same last name as named insured, or not).~~

Usage

1. ~~Any business or artisan use. Some examples of artisan occupations are: carpenter, plumber, or electrician. **Requires, a completed Artisan Questionnaire form.**~~

Vehicles

1. ~~Vehicles on the same policy garaged at different households, if not a student or military risk.~~
2. ~~Grey Market Vehicles – Title or EPA documentation must be provided with the application.~~
3. ~~Salvaged and reconditioned vehicles must have photos and documentation of professional repairs. If the vehicle is declared a total loss by Imperial and the owner retains the salvage, proof of professional repairs must be submitted prior to renewal, or a \$1000 deductible applies to collision and to other than collision.~~
4. ~~Special Additional/Custom Equipment Form and photos are required for all Special Equipment.~~
5. ~~**1 ton pickup trucks – all additional equipment must be listed and premium charged. 1 ton pickup trucks with signs are not permitted.**~~

CANCELLATIONS & REINSTATEMENTS

Return premiums are computed as follows:

Non-Pay	- pro rata
Insured's request	- pro rata
NSF on down payment	- flat cancellation

All fees are fully earned.

Cancellation notices will print with the effective time of 12:01 AM on the cancellation date. For cancellations due to nonpayment of premium, coverage will remain in force if payment is postmarked or received by Imperial or the Producer on or before the cancellation date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

In the event of a total loss, coverage continues until the insured requests a cancellation.

Insured request cancellations must be made in writing and must be postmarked or faxed by the requested cancellation effective date. Otherwise, the cancellation will be made effective the date of postmark or fax.

Cancellations/Reinstatements

Installment premium must be received in the Imperial office by the due date. Cancellation notice will be sent no later than 10 days prior to the date on which premium received by Imperial is sufficient to provide coverage. Payment received that is postmarked prior to the cancellation date may reinstate the policy with no lapse in coverage. If a postage meter is used, the payment must be received in our Imperial's office no later than the day cancellation is effective.

REINSTATEMENTS

~~If a payment is received within 14 days after the cancellation, the policy may be eligible for reinstatement. Premium due must be paid and the insured must sign an Imperial Statement of No Loss in order to qualify for reinstatement. Additional requirements may apply. The Statement of No Loss form may be obtained from the Imperial website. Some policies may not be eligible for reinstatement.~~

If a policy is cancelled for non-payment of premium, a policy may be reinstated without a lapse in coverage:

1. Within 7 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.
2. Within 8 – 15 days of the cancellation date if the insured provides a Statement of No Loss and two (2) installment payments.

A late, ~~fee and an~~ installment and reinstatement fee will be applied to the payment made to reinstate the policy.

A new application is required in order to restart coverage if a policy has been cancelled for more than 15 days or if a policy was cancelled for any reason other than non-payment of premium. New business rules and fees apply to the new application.

NOTE: Payments received by Imperial after the cancellation date without an underwriter's approval and a signed Statement of No Loss will remain cancelled. If there is no balance of premium and/or fees due Imperial, the payment will be returned. If

a balance remains after cancellation, the late payment will be applied. Any remaining credit would be refunded once sufficient time has been allowed for the check to clear. In some cases the payment will be mailed back to the policyholder. If the insured requests reinstatement after ~~1415~~ days, the policy must be re-written with a new application and the appropriate down payment. Transfer discounts may be lost.

RENEWALS

~~Renewal offers for six month policies will be sent to the insured with a copy to the agent prior to the expiration date of the policy. Renewal policies will be billed in 6 equal installments.~~

Renewal Invoices will be mailed to the insured, with a copy to the producer, at least 20 days prior to the current term expiration date.

If the renewal payment is postmarked or received by Imperial or the Producer on or before the renewal effective date, the renewal term will be put in force with no lapse in coverage.

If the renewal payment is postmarked or received by Imperial or the Producer within 30 days after the renewal effective date, the renewal term will be put in force with a lapse in coverage. The effective date of the renewal term will be 1 day after the postmark or receipt date of the payment.

Renewals will be processed only if payment is received. ~~We will not renew a policy if payment is less than billed.~~ Imperial may honor any payment for renewal that is paid up to 7 days after the expiration date provided no loss has occurred after the expiration date and time. The expiration date is day one of this time frame.

All policies not meeting these guidelines must be rewritten and will require a new application and the appropriate down payment.

If a lapse in coverage occurs, the insured may no longer qualify for a Transfer discount and may be moved to a lower Responsible Driver Category (RDC).

ENDORSEMENTS

~~Please use the Imperial endorsement request form when processing endorsements. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the named insured and faxed or postmarked the same day that the endorsement is to be effective. Otherwise, the endorsement will be made effective the day after postmark or fax. No backdating of endorsements is permitted.~~

Most endorsements can be completed online at the Imperial website, www.imperialfire.com, or call Customer Service, 1-888-522-8242. If an endorsement is made by written request, please use the Imperial Endorsement Request Form. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the Named Insured.

Any required supporting documentation or Endorsement Request Forms must be faxed or postmarked within 24 hours of endorsement request. If documentation is not received by Imperial within 24 hours of request, the endorsement will be made effective the day after postmark or fax.

Additional premium endorsements will be billed by Imperial and the premium will be spread over the remaining payments of the policy period ~~for six month policies~~. A down payment of premium may be submitted with the endorsement request.

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments.

MVR AND UNDERWRITING REPORTS

MVR and Underwriting reports, including Loss History and Additional Driver reports, must be run on each active driver prior to upload. Click "Order Reports" on the Application screen in Webrater, and all applicable reports will be ordered.

Undisclosed drivers found on these reports will be added to the quote automatically. Review additional drivers to ensure all drivers are rated or excluded as needed. If a driver does not reside in the household or is unknown to the insured, change the driver status to "Not in Household". Failure to disclose all drivers may jeopardize coverage.

Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or Underwriting reports to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or Underwriting report. If the reconciliation process does not find duplicates, accidents and violations listed on the application and/or the MVR/Underwriting report will be considered separate violations.

If you see any discrepancies in the MVR and Underwriting reports, call Customer Service at 1-888-522-8242.

UNVERIFIABLE DRIVING RECORD

~~Five points will be charged on any operator whose driving record cannot be verified. The point charge will be removed upon receipt of a valid MVR within 30 days of policy inception. The MVR must include a minimum of 36 months prior driving record history.~~

An Unverifiable Driving Record (UDR) is defined as follows:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

An **Unverifiable Driving Record Surcharge** will be charged to an eligible-to-be-rated driver whose driving record is unverifiable.

FOREIGN/INTERNATIONAL DRIVERS LICENSE

~~A Foreign or International License Surcharge will be charged on any operator who does not have a valid U.S. driver's license but has a valid foreign driver's license or international driver's license. After a valid U.S. license has been obtained, the surcharge will be removed effective the day Imperial is notified of the license change.~~

Drivers who do not have a valid U.S. driver's license but have a valid foreign or international driver's license are acceptable. A **Foreign License Surcharge** will be applied to the driver until a valid U.S. license has been obtained and reported to Imperial.

FINANCIAL RESPONSIBILITY (SR-22) FILINGS

Financial responsibility filings are not available in this program.

NAMED DRIVER EXCLUSIONS

~~Any listed operator, other than the named insured, may be excluded from coverage. Excluded drivers will not be considered in the policy's premium calculation. The Company will not pay for any claim arising from an accident or loss which occurs while any vehicle:~~

- ~~1. is being driven, either with or without the named insured's permission, by any excluded driver or by an unlisted driver who resides in the same household as the named insured or is a regular or frequent operator of any **vehicle** insured under this policy; or~~
- ~~2. is under the care, custody, or control of any excluded driver, or by an unlisted driver who resides in the same household as the name insured or is a regular or frequent operator of any **vehicle** insured under this policy.~~

~~If a spouse is excluded the named insured will be rated as single unless proof of marriage is submitted.~~

~~The exclusion must be made initially. We do not exclude for an adverse driving record.~~

All residents of the household age 14 and older must be listed on the policy. Drivers may be listed as Rated, Permitted or Excluded. To exclude a driver from coverage, provide the full name, date of birth and driver's license number of the driver to be excluded on the Named Driver Exclusion form. This form is required at application and for mid-term changes to exclude a driver. A copy of the form is available on our website, www.imperialfire.com. You can also contact Customer Service for a copy of the form, 1-888-522-8242.

If an excluded operator drives, has custody or control of an insured vehicle and a claim results, there is no coverage under the policy for such claim.

VEHICLE INSPECTION/PHOTOS

Applications and Endorsements may be submitted without photo inspections. At Underwriting discretion, inspections may be requested.

WEATHER RELATED RESTRICTIONS

No new coverages or increased coverages may be written or bound in any area where the National Weather Service has issued a "warning" of an impending weather catastrophe or disaster, including but not limited to hail, tornadoes, and windstorms.

POLICY TERM

Rates are for a Semi-Annual (6 month) policy term. No other term is available through this program.

GENERAL RATING RULES

Endorsements will be calculated using rules and rates in effect as of the policy term effective date.

Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged and subject to non-renewal.

DRIVER CLASSIFICATION

Drivers are classified by age, gender, and marital status.

Age refers to the age attained by the driver's last birthday before inception of the policy term. Webrater automatically assigns the correct age based on the driver's date of birth and policy effective date.

If a driver is age 24 or younger and has a birth date within 30 days after inception of the policy term, the higher age will be used to develop the driver age class (but not for other age-related purposes throughout these Rules).

Marital Status is defined as follows:

Single - Driver who has never been married or is divorced or legally separated.

Married - Driver who is legally married and living with a spouse or meets the local statutory definition of married. It also includes persons not living together because of career obligations or military service.

Widow/Widower - Driver who was legally married, but whose spouse is deceased. Widowed operators are rated as married.

There can be no driver class change on a policy during the policy term except to recognize a change in marital status.

Policies are rated using the **Driver Assignment** rules in effect on the policy term effective date.

PERMIT RATING

Drivers with a learner's permit who are single, age 18 and under, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible-to-be-rated driver at the earliest of notification by the named insured that the permit driver has obtained their full driver's license, or the first renewal of the policy after the permit driver becomes of legal license age in the state.

RESPONSIBLE DRIVER CATEGORIES

To obtain the best available rate for the insured, Imperial offers three (3) different driver categories ~~for our applicant based on Proof of Prior Coverage~~. These categories range from RDC-1 to RDC-3 with RDC-1 being a pure Non-Standard risk and RDC-3 being a ~~preferred~~ more standard risk.

RDC-1

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Has no prior coverage or has over 30-day lapse in coverage.

RDC-2

- 1. Must be an acceptable risk according to the guidelines listed in this program.
- 2. Must have 6 months of prior coverage with **8 - 30 days lapse before the inception of the policy.**

RDC-3

- 1. Must be an acceptable risk according to the guidelines listed in this program.
- 2. Must have 6 months of prior coverage with **0 - 7 days lapse before the inception of the policy.**

The following rules apply for Proof of Prior Coverage:

- 1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
- 2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
- 3. Acceptable proof should contain any company-issued documentation containing the insured’s name, liability coverages, and policy term or inception/expiration dates.
- 4. Proof must be submitted with the application.

DRIVER POINT DEVELOPMENT

~~Please be aware violations that are listed on the application will be charged to the individual’s driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.~~

POINT SCHEDULE

Driving record points are assigned to eligible-to-be-rated drivers for chargeable accidents and violations.

All accidents and violations, including Not-At-Fault incidents, must be listed on the policy for each eligible-to-be-rated driver. Accidents and violations that are listed on the application will be compared to the individual’s driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.

Chargeable Period – the 35-month period prior to policy term inception. The occurrence date is used to determine if the accident or violation took place in the chargeable period.

Same Day Offenses – if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

Source of Points – points will be charged for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

VIOLATIONS	POINTS		
	1 st	2 nd	Each Addt'l
At Fault Accident	3 4	<u>6</u>	6
Careless Operation	4	<u>4</u>	4
DWI/DUI	3	<u>6</u>	6
Major	5	<u>5</u>	5
Minor	1	<u>1</u>	1
Not at Fault	0	<u>0</u>	0
Other Than Collision	0	<u>0</u>	0
Speeding	1	<u>1</u>	1
Unverifiable Driving Record	5		

~~Drivers with 16 or more points and/or 6 or more violations/accidents are unacceptable.~~

The following risks are ineligible in the Imperial Classic program:

- 1. Policies with more than 18 driver violation points combined for all drivers.
- 2. Drivers age 15-18 with more than 3 points.
- 3. Drivers age 19-21 with more than 5 points.
- 4. Drivers age 22 and older with more than 15 points.
- 5. Drivers with more than 6 chargeable violations of any kind.
- 6. Drivers with more than 2 chargeable alcohol/drug/narcotic related violation of any kind.
- 7. Drivers convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI).

Major ~~v~~Violations – include, but are not limited to:

1. Assault with Motor Vehicle;
2. Driving Wrong Way;
3. Driving While Suspended or Revoked;
4. Fleeing from Police;
5. Passing Stopped School Bus;
6. Hit and Run;
7. Reckless or Negligent Driving;
8. Racing;
- ~~9.~~ Other non-routine, serious infractions.

Minor ~~v~~Violations – include, but are not limited to:

1. Fail to Stop after Accident;
2. Fail to Signal Intention to Turn, Stop or Pass;
3. Fail to Obey Traffic Control Device;
4. Fail to Yield;
5. Following too Closely/Tailgating;
6. Improper Turn or Passing
7. Lane Violation;
- ~~8.~~ Other routine traffic violations.

At-Fault Accidents – accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on Underwriting reports will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Not-At-Fault Accidents - accidents may be considered not-at-fault if:

1. The accident was caused by collision with a bird or animal;
2. The automobile was lawfully parked;
3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation;
6. The owner or operator of the insured’s automobile has been reimbursed for more than 50% of the property damage loss by, or on behalf of, another person responsible for the accident or has judgment against such other person for more than 50% of the property damage loss.

~~All violations and accidents, by occurrence date, are chargeable for 35 months prior to inception of policy term. Only charge one violation for same day multiple violations, surcharge only of the violation or accident providing the most points.~~

~~Accidents will be considered at fault unless satisfactory proof that the applicant was not at fault is provided. Imperial will determine fault. Please submit police reports with the application.~~

OPERATOR-DRIVER ASSIGNMENT

1. When insuring one vehicle with more than one operator, the highest rated driver operator, including driver class and penalty points, will be used to rate the policy.
2. When insuring more than one vehicle, the highest rated driver will be assigned to the highest rated vehicle. The second highest rated driver will be assigned to the second highest rated vehicle, and so on until all operators are assigned. Remaining vehicles are assigned the lowest rated driver with no points.
3. The following will be used to determine the highest rated driver: driver class, driver points, and driver-specific discounts/surcharges.
4. The following will be used to determine the highest rated vehicle: model year, vehicle value/symbol, and vehicle-specific discounts/surcharges.
- ~~3. Discounts/Surcharges that apply to a single driver will be used to determine highest rated driver assignments in the determination of the rate.~~

4. ~~Discounts/Surcharges that apply to a single vehicle will be used to determine highest rated vehicle assignments in the determination of the rate.~~
5. ~~“MARRIED” means legally wed and living in the same household. It does not include persons living together unmarried, or persons widowed, divorced, or separated.~~

TERRITORY DETERMINATION ASSIGNMENT

All territories are determined according to the zip code and county in which the vehicle is garaged.

If the insured uses a post office box as a mailing address, the physical garaging address must be provided, including zip code.

When the garaging location is changed during the policy period to a location outside of the state, the vehicle will be rated with an out of state territory code. The policy will be non-renewed if any vehicle is garaged outside of the state.

VEHICLE USE DEFINITIONS

Artisan *

~~A single vehicle operated by the insured in a trade or business where the vehicle is:~~

1. ~~Owned or leased by an individual;~~
2. ~~Operated solely by the named insured or other resident relatives;~~
3. ~~Used to transport tools or other materials, where such transport is incidental to the insured's trade or business, to no more than two job sites per day; and~~
4. ~~Not used to transport explosives, flammable materials, or equipment weighing more than 500 pounds.~~

Acceptable artisan use vehicles are those vehicles used by the insured to transport tools or other materials in a trade or business if:

1. The insured visits no more than two job sites per day;
2. The vehicle is owned or leased by an individual, not a corporation or partnership;
3. The vehicle is operated solely by the named insured or other resident relative; and
4. The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Acceptable artisan use does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An **Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

*** Business Use Surcharge will be applied**

Business *

~~Vehicles used by sales people, owned or leased by a partnership or corporation, or having a business as an additional interest.~~

*** Require Business Use Surcharge**

Acceptable business use vehicles are those vehicles, other than Artisan use vehicles, that are:

1. Used by sales or service representatives or for consumer-oriented direct home sales;
2. Used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;
3. Owned by the insured and used by domestic employees; or
4. Used in a business for occasional errands.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. It does not include trailers used for business purposes. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An **Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

*** Business Use Surcharge will be applied**

Commuting

Vehicles used to drive to and from work or school, or to any location where other transportation is taken to work or school.

Farm

Vehicles used primarily on a farm, ranch, or orchard.

Pleasure

Vehicles are not used for commercial purposes or commuting to work or school.

SYMBOLS DETERMINATION

~~The Imperial Classic program rates based on ISO™ Liability, Personal Injury Protection-PIP/MED and Physical Damage symbols. Refer to your ISO™ manual for information regarding symbols.~~

The vehicle symbol for Comprehensive and Collision coverage is used for Uninsured Motorist Property Damage coverage.

The vehicle symbol for Personal Injury Protection coverage is used for Uninsured/Underinsured Motorist Bodily Injury coverage.

~~Vehicles not appearing on the symbol list that do not require Physical Damage coverage are rated with symbol 65.~~

~~Vehicles not appearing on the symbol list which require Liability and Physical Damage coverage are rated as symbol 66 with a stated amount.~~

If the Imperial Webrater is unable to locate a symbol for a valid VIN, the vehicle may be eligible to be rated as Stated Value. Contact Customer Service at 1-888-522-8242 for additional information.

Imperial is unable to rate vehicles classified by ISO™ as Incomplete Vehicles. The Imperial Webrater will issue an Ineligible Risk Warning when an Incomplete Vehicle VIN is entered. In limited circumstances Imperial may accept these vehicles. Call Underwriting at 1-888-522-8242 to determine if a specific vehicle is acceptable. A Vehicle Inspection Form and photos may be required.

VEHICLE STATED VALUE RATING

If the Imperial Webrater is unable to identify a valid VIN, Stated Value rating may be available for rating a vehicle.

The stated amount value for any vehicle may not exceed \$60,000.

Physical Damage coverage on stated value vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner;
 2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner;
 3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner;
- or
4. The stated value specified by the insured, reduced by the salvage value if retained by the owner.

Note: Physical Damage coverage is not available for vehicles over 15 years old.

COVERAGES AVAILABLE

SUMMARY OF COVERAGES OFFERED

This program offers the following coverages:

Liability Coverages

Bodily Injury/Property Damage

Personal Injury Protection

Uninsured Motorist Protection

Underinsured Motorist Protection

Uninsured Motorist Property Damage

Physical Damage Coverages

Other Than Collision

Collision

Custom Parts or Equipment

Rental Reimbursement

Towing and Labor

LIABILITY

1. Liability Coverage is required. Physical Damage only policies are unacceptable.
2. Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year.
3. Limits must be the same on all vehicles on the policy.
4. Property Damage limits cannot be higher than the per person Bodily Injury limits.

Available Limits:

<u>BI</u>	<u>PD</u>
25/50	25

UNINSURED/ UNDERINSURED MOTORIST PROTECTION

1. Uninsured/Underinsured Motorist Coverage is required unless it is rejected.
2. When selected, UMBI, UIMBI and UMPD coverage applies to all vehicles on the policy.
3. UMBI, UIMBI and UMPD limits must be the same on all vehicles on the policy.
4. UMBI and UIMBI limits cannot exceed BI limits.
5. UMBI is required if UIMBI is selected.
6. UMBI is required if UMPD is selected.
7. UMPD limits cannot exceed the PD limit.
8. UMPD limits cannot exceed the per-person UMBI limit.
- ~~1. If coverage is rejected or if UMBI limits are lower than BI limits, an Uninsured/Underinsured Motorists Bodily Injury Coverage Form must be submitted. If a valid UMBI form is not received by Imperial, UMBI limits equal to selected BI limits will be added to the policy and additional premium will be charged.~~
9. If rejected, an Uninsured/Underinsured Motorist Selection/Rejection form must be signed or coverage will be added and additional premium will be charged.

Available Limits:

<u>UM/UIMBI</u>	<u>UMPD</u>
25/50	25

PERSONAL INJURY PROTECTION

1. Personal Injury Protection Coverage is required unless rejected.
2. If selected, this coverage applies to all vehicles on the policy.
3. Limits must be the same on all vehicles on the policy.
4. If rejected, a Personal Injury Protection Selection/Rejection form must be signed or coverage will be added and additional premium will be charged.

Available Limits:

5,000	Medical & Hospital
Statutory	Income Disability
5,000	Accidental Death

PHYSICAL DAMAGE

1. Physical Damage Coverage is optional.
2. Coverage is provided at actual cash value less the selected deductible.
3. Maximum insured value is \$60,000 per vehicle.
4. Vehicles over 15 years old cannot have Physical Damage coverage.
5. Photo Inspections may be requested at Underwriting discretion, but are not required in all cases.
6. Other than Collision (OTC) and Collision (COLL) must be sold together.
7. Any deductible combination is acceptable.

Available Deductibles:

<u>OTC</u>	<u>COLL</u>
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250	250
500	500
750	750
1000	1000

ADDITIONAL OR CUSTOM PARTS OR EQUIPMENT

~~Additional/Custom Parts or Equipment must be listed on the application and an additional premium must be paid based on the cost new of all listed Additional/Custom Parts or Equipment in order to be covered. Photos and receipts are required for all Additional/Custom Parts or Equipment.~~

~~Standard equipment installed by the auto manufacturer or auto dealer is covered under OTC/Collision. Equipment options provided on a vehicle by the manufacturer but not part of the basic package are subject to additional charges.~~

~~Non permanently installed stereos, radios, and other sound reproducing equipment are not covered. In addition, citizens band radios, two-way mobile radios, telephones, and scanning monitor receivers are not covered unless permanently installed in the vehicle.~~

~~Acceptable Auto Manufacturer/Dealer Installed Additional/Custom Parts or Equipment~~

- ~~1. Utility/Horse trailers.~~
- ~~2. Custom bodywork.~~
- ~~3. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).~~
- ~~4. Custom engine work and parts.~~
- ~~5. Custom paintwork.~~
- ~~6. Custom wheels and tires.~~
- ~~7. T-Top roofs.~~
- ~~8. Any non factory installed equipment that modifies the vehicle's performance or appearance.~~
- ~~9. Vehicles with custom equipment or conversions.~~
- ~~10. Camper top/shells.~~

~~Unacceptable Additional/Custom Parts or Equipment~~

- ~~1. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.~~
- ~~2. Tapes, CD's or their containers.~~
- ~~3. Radar detection or transmission equipment.~~

~~Customized conversion vans are acceptable with the applicable Additional/Custom Equipment added. All acceptable equipment listed on the application will be covered.~~

~~Any vehicle with Additional/Custom Parts or Equipment in excess of \$4,000 is unacceptable.~~

1. Other Than Collision and Collision Coverage must be purchased in order for Custom Parts or Equipment Coverage to apply.
2. Standard equipment, such as permanently installed stereos, radios, and other sound reproducing equipment, installed by the auto manufacturer or auto dealer is automatically covered under OTC/COLL, up to a maximum of \$1,000.
3. Non-standard equipment options and equipment valued over \$1,000 may be covered if Additional Custom Parts or Equipment Coverage is purchased and premium is paid.
4. Coverage above \$4,000 is not available.
5. An Additional/Custom Parts or Equipment Form, photos and receipts are required. The form can be found on the Imperial website, www.imperialfire.com, or by calling Customer Service at 1-888-522-8242.
6. The selected Other Than Collision deductible applies to Additional Custom Parts or Equipment.
- 7. Acceptable Custom Parts or Equipment includes, but is not limited to:**
 - a. Utility/Horse trailers.
 - b. Custom bodywork.
 - c. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
 - d. Custom engine work and parts.
 - e. Custom paintwork.
 - f. Custom wheels and tires.
 - g. Camper top/shells.
 - h. T-Top roofs.
- 8. Unacceptable Custom Parts or Equipment includes, but is not limited to:**

- a. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.
- b. Tapes, CD's or their containers.
- c. Radar detection or transmission equipment.

RENTAL REIMBURSEMENT

- 1. Rental Reimbursement coverage can be purchased to reimburse the insured for each qualified disablement of a covered vehicle.
- 2. Qualified disablement means a loss covered by the Other Than Collision or Collision coverages of the policy.
- 3. Rental reimbursement may be purchased only for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:

\$20 per day/ \$600 occurrence

TOWING AND LABOR

- 1. Towing and Labor coverage can be purchased to pay for:
 - a. Towing of a covered disabled vehicle to the nearest qualified repair facility; and
 - b. Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.
- 2. Towing and Labor may only be purchased for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:

\$50 per disablement/ \$150 term

NON-OWNER POLICIES

Non-owner policies provide liability protection (Bodily Injury, Property Damage, Uninsured/Underinsured Motorist Bodily Injury, and Personal Injury Protection) for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis. Physical Damage coverages are not available for non-owner policies.

The policy does not cover any resident relatives, with the exception of a listed spouse, or any other person or organization (other than a person or organization with respect only to vicarious liability for an accident arising out of the use of a non-owned vehicle by the named operator with the express or implied permission of the owner). Non-owner policies are not available if the insured operates a vehicle used for business or artisan use.

POLICY FORMS

Imperial Arkansas Personal Auto Policy

PROOF OF PRIOR COVERAGE

~~The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than 30 days.~~

~~Acceptable proof should contain any company issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates. Proof must be submitted with the application.~~

RESIDENCE CLASSIFICATION

Owns Home

~~Primary residence is a home, condominium, or co-op owned, occupied and insured by the named insured or spouse. Mobile home qualifies for a homeowner discount if permanently grounded with enclosed bottoms on property owned by the named insured or spouse. **No Mobile home parks accepted!**~~

Rents—No Discount

~~Primary residence is a home, condominium, co-op, mobile home, apartment or other residence rented by the named insured or spouse.~~

Lives with Parents—No Discount

~~Primary residence that is owned or rented by the named insured's or spouse's parent(s).~~

Other—No Discount

~~Residence classification unknown or not otherwise classified.~~

DISCOUNTS AND SURCHARGES

COMPANION POLICY DISCOUNT

Applied to ~~all vehicles on the policies written as new business if, at the time application for insurance under our personal auto program is initiated,~~ the named insured either has an active policy or initiates a policy with in the same ~~effective date term~~ through our Flood program. The policy number of the Flood policy must be submitted with the application. The discount continues to apply at each subsequent renewal providing the Flood policy remains in force.

If Imperial does not receive a valid Companion Policy number, the discount will be removed from the policy.

EFT DISCOUNT

~~Available to~~ Applied to all vehicles on the policy if the insureds ~~who~~ selects an EFT ~~for~~ Installment payments plan.

HOMEOWNER DISCOUNT

Applied to all vehicles on the policy if the insured or resident spouse owns a home or mobile home. The following rules apply:

1. ~~In order to qualify as a homeowner, t~~The Named insured must own and reside in ~~the~~ principal residence located in the state ~~of Arkansas. The homeowner's n~~Named Insured must match applicant or spouse of applicant. ~~See Residence Classifications for additional information.~~
2. Proof of homeownership must be submitted with the application. Acceptable proof would be any of the following:
 - a. ~~h~~Homeowners insurance declarations page,
 - b. ~~e~~Copy of the deed,
 - c. ~~h~~Homestead exemption certificate,
 - a-d. ~~t~~Tax records,
 - e. ~~m~~Mortgage payment booklet, or
 - b-f. ~~l~~Loan agreement.
- ~~2-3.~~ A property tax record is required for a mobile homeowner applying for a Homeowner discount.
4. Select the appropriate residence classification in Webrater and the discount will be applied automatically. The following classifications are available:
 - a. **Owns Home:** Primary residence is a home, town house, or condominium owned, occupied and insured by the named insured or spouse.
 - b. **Owns Mobile Home:** Primary residence is a mobile home, ten (10) years or newer owned, occupied and insured by the named insured or spouse. The mobile home must be grounded with a permanent, enclosed foundation on property owned by the named insured or spouse. No Mobile Home parks accepted.
 - c. **Rents (No Discount):** Primary residence is a home, condominium, mobile home, apartment or other residence rented by the named insured or spouse.

If Imperial does not receive proper proof, the discount will be removed from the policy.

MULTI CAR DISCOUNT

~~Allowed when insuring two (2) or more vehicles on the policy.~~

Applied to all vehicles on the policy if there is more than one (1) vehicle on the policy.

PAID IN-FULL DISCOUNT

~~Allowed when the whole premium is paid with the application or renewal.~~

Applied to all vehicles on the policy if the insured pays the full term premium due at the time the application is submitted or when payment is due to renew the policy.

PRIOR COVERAGE/TRANSFER DISCOUNT

~~In order to qualify, the named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than 30 days.~~

~~Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates. Proof must be submitted with the application. Applied to all vehicles on the policy if the Named Insured has Proof of Prior Coverage.~~

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

If Imperial does not receive proper proof of prior coverage, the discount will be removed from the policy.

MATURE DRIVER DISCOUNT

~~Applied to all vehicles on the policy~~ if an ~~insured-eligible-to-be-rated driver~~ is 55 years old or older and has completed a motor vehicle accident prevention course, meeting the Office of Motor Vehicle criteria. The course must have been completed within three (3) years of the policy effective date, and a certificate proving course completion must be submitted. **If Imperial does not receive proper proof, the discount will be removed from the policy.**

SCHOLASTIC HONOR DISCOUNT

~~A Scholastic Honor discount applies for single insureds under the age of 25 who have~~ Applied to all vehicles on the policy if an eligible-to-be-rated driver is 24 years old or younger and graduated from a college or university and whose with cumulative scholastic records showing the insured attained one (1) of the following:

1. A grade point average of "B" or higher;
2. At least a three (3) point average on a four (4) point scale (or equivalent).

Imperial must receive the student's transcripts as proof of grade point average. **If proof is not received, the discount will be removed from the policy.**

BUSINESS USE SURCHARGE

Applied to ~~any-a~~ vehicle classified as having Business or Artisan Use. Refer to the [Vehicle Use Definitions guidelines](#) for acceptable Business or Artisan Use.

FOREIGN/INTERNATIONAL LICENSE SURCHARGE

Applied to any ~~eligible-to-be-rated~~ driver who does not have a valid U.S. ~~or Canadian~~ driver's license but has a valid foreign or international ~~driver's~~ license. If the driving record is unverifiable, only the Foreign/International License surcharge will apply. ~~The Unverifiable Driving Record surcharge will not be charged in addition to the Foreign License Surcharge. This surcharge will be deleted beginning with the first renewal after a valid U.S. license has been obtained and reported to Imperial. The Foreign License surcharge will be removed after a valid U.S. license has been obtained and reported to Imperial.~~

INELIGIBLE RISK SURCHARGE

Applied to all vehicles on the policy for midterm endorsements adding an ineligible risk.

This includes, but is not limited to adding an Ineligible Vehicle or Ineligible Driver, adding vehicle use that does not meet our acceptable Vehicle Use Definitions, or changing the garaging address to an out of state zip code.

Policies with an Ineligible Risk Surcharge will be non-renewed at the end of the policy term.

UNVERIFIABLE DRIVING RECORD SURCHARGE

Applied to an eligible-to-be-rated driver when:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

The surcharge will be removed as soon as a verifiable driving record with a minimum of 36 months history is obtained.

Drivers 18 years of age and younger will not be charged an Unverifiable Driving Record surcharge.

UNDERWRITING RULES

~~Each vehicle on a multi-car policy must have liability coverage. If UM/UIM and/or PIP coverages are selected, then each vehicle must be covered at the same limits.~~

~~Comprehensive/Collision may not be written without liability, and must be written in conjunction with each other.~~

~~If UMBI/UIM, UMPD, PIP are not rejected, it will be provided on all vehicles and a premium charged.~~

~~UM limits, if not rejected, must be equal to or lower than liability limits.~~

~~Vehicles with Towing or Rental Reimbursement or Special Equipment/Customization must also have Comprehensive and Collision coverage.~~

~~Endorsements will be calculated using rules and rates in effect at the original inception date of the policy.~~

~~A personal auto policy may be written either in the name of an individual or in the name of a husband and wife who are residents of the same household. For example, if a vehicle is titled to both a parent and child, only one can be the named insured and the other can be listed as an additional insured.~~

~~Rating territories are based on the zip code where the vehicle is garaged. If the insured uses a post office box as a mailing address, the physical garaging address **must** be provided, including zip code.~~

~~When the garaging location is changed during the policy period to a location outside of Arkansas, the rating territory will be changed to the highest rated Arkansas territory based on the rates in effect at the inception date of the policy. The policy will be non-renewed if any vehicle is garaged outside of Arkansas.~~

~~There can be no driver class change on a policy during the policy term except to recognize a change in marital status.~~

~~**Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged 200% and subject to non-renewal.**~~

BILLING PROCEDURES

All policies are written on a Direct Bill basis. No financing of premium will be accepted. ~~New business down payments should be submitted to Imperial by Agent EFT. Installment and renewal down payments may be made by Insured EFT by selecting an EFT pay plan on the application. Installment and renewal down payments may also be made by credit card or e-check by calling Customer Service or going to the Imperial Website.~~ **Insureds checks mailed for installment and renewal down payment must be made payable to Imperial Fire and Casualty.**

DOWN PAYMENT

~~Payment for the gross down payment must accompany the original application. Imperial offers three down payment options for six month policies:~~

- ~~1. A minimum of 1/6 or 16.67% down and 5 installments. Requires EFT and Prior Coverage.~~
- ~~2. A minimum of 20% down and 5 installments is required for all policyholders who do not qualify for option 1 above. Available for both EFT and non-EFT payment methods.~~
- ~~3. A minimum of 25% down and 5 installments is available in place of option 1 or 2 above. Available for both EFT and non-EFT payment methods.~~

~~A discount is available if the six month term premium is paid in full at inception. A discount is also available if any installment plan is paid with Insured EFT. This applies to any term.~~

The gross down payment must accompany the original application. Down payments may be made through the Imperial Webrater by agent EFT, insured E-check or insured credit card.

Several payment options are available, including Paid in Full, and multiple EFT and non-EFT payment plans.

A discount is available if the premium is either paid in full or paid through an EFT payment plan.

BILLING

~~If an installment pay plan is selected, the insured will be billed monthly from inception through renewal, approximately 15 days before the due date. Each installment will include an installment fee.~~

NSF/RETURNED PAYMENTS

~~Insured's Payment to Imperial or Agent:~~

~~If the insured's payment is returned by the bank unpaid for any reason, the following rules apply:~~

- ~~1. Payment made for New business or initial renewal payment, - coverage will be canceled flat and cannot be reinstated.~~
- ~~2. Installment payments, - a cancellation notice will be issued, and weImperial must receive a replacement payment in certified funds (i.e. money order or cashier's check) prior to the cancellation effective date.~~
- ~~3. Payments made for Reinstatement or to avoid cancellation where notice had been previously issued, - the policy will be canceled pro-rata as of the last cancellation notice date.~~

~~A \$25 handling fee will be charged for any payment that is returned unpaid.~~

RETURNED PREMIUM

~~On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments. If there is no remaining balance after the credit has been applied, return premium will be mailed to the insured no more than 30 days after the endorsement is processed.~~

~~The insured must make a request in writing for returned premium of less than \$5.00.~~

FEE GUIDELINES AND CHARGES

~~No commission is paid on fees.~~

INSTALLMENT BILLING FEE

~~A fee of \$6 is added to each payment for non-EFT installment plans and \$2 for EFT installment plans. For policies on installment plans, a fee will be charged on all payments after the new business down payment, including the renewal down payment. A reduced fee is available if the insured selects an EFT payment plan.~~

LATE FEE

~~A fee of \$6.00 is charged upon receipt of a payment on a policy if payment is not postmarked or received in the agent's office on or before the due date. A late fee is charged if a payment is not in Imperial's office within 4 days of the due date. A fee will be charged for any installment payment that is postmarked or received by Imperial or the Producer after the bill due date. A late fee will also be charged if a payment is returned unpaid and the payment is not replaced on or before the bill due date.~~

~~If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.~~

NSF-CHECK/RETURNED PAYMENT FEE

~~A fee of \$25.00 is added for any installment payment returned unpaid. A fee is charged for each payment returned unpaid by a financial institution for any reason (i.e. insufficient funds, closed account, etc.).~~

POLICY FEE

~~Policy fee of \$24 is fully earned. The policy fee is spread over the installment payments, if applicable. A fee is charged at the beginning of each policy term. The policy fee is fully earned, and if the insured has selected an installment payment plan, the fee is spread over the installment payments.~~

REINSTATEMENT FEE

A fee will be assessed for any policy requiring reinstatement.

Reinstatements are allowed up to 15 days after date of cancellation. After 15 days, a new application is required to re-start coverage.

APPLICATION REQUIREMENTS SUMMARY

~~A copy of the complete quote sheet is required with all applications.~~

If applicable, the following Proof of Discount eligibility ~~for~~ must be submitted:

1. Companion Policy,
2. Homeowner,
3. Mature Driver,
4. Prior Coverage,
5. Scholastic Honor.

Documentation must be submitted in order to receive available discounts. Applications submitted with no proof will not receive the discounts and will be uprated.

~~Applicants with an excluded spouse will be rated as single unless proof of marriage is provided.~~

The following additional documentation may be required:

1. Artisan/Business Use form,
2. Additional/Custom Parts or Equipment form and receipts,
3. Driver Exclusion form,
4. Personal Injury Protection Selection/Rejection form,
5. Physician's Statement,
6. Proof of not at fault accident,
7. Uninsured/Underinsured Motorist Selection/Rejection form,
8. Vehicle Inspection and photos.

Applications submitted without proper documentation may be subject to coverage changes and premium increases or cancellation. Contact Imperial Customer Service at 1-888-522-8242 if you have any questions about documentation that may need to be submitted.

Imperial Fire & Casualty Insurance Company

P.O. BOX 702507

Dallas, TX 75370-2507

www.imperialfire.com

ARKANSAS
PRIVATE PASSENGER AUTO

Classic Program



IMPERIAL
FIRE & CASUALTY
INSURANCE COMPANY

Underwriting Guidelines
Effective

~~August~~ November 15, 2009 11 new business
December 4, 2011 renewal business

Servicing and Claims
1-888-522-8242

Imperial
PO Box 702507
Dallas, Texas 75370
Fax (800) 936-1403
www.imperialfire.com

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IMPORTANT PHONE NUMBERS AND ADDRESSES

Underwriting/Customer Service

Toll Free Phone 1-888-522-8242
 Local Phone 972-267-8929
 Fax 972-267-2519
 E-mail uwcustserv@imperialfire.com

Imperial Business Hours

M-F 8:00-~~5:00~~6:00 CST

Website

www.imperialfire.com

Applications, Endorsements, and Correspondence

Fax - Applications 1-800-936-1403
 Fax - Endrs/Corr 1-866-530-3242

All Payments

P.O. Box 702507
 Dallas, Texas 75370-2507

P.O. Box 702507
Dallas, Texas 75370-2507

Claims

Toll Free Phone 1-888-522-8242
Local Phone 972-267-8929
Fax 972-250-6548

Claims Correspondence

P.O. Box 704029
Dallas, Texas 75370-2507

GENERAL UNDERWRITING RULES

COMMISSION LEVELS

New Business	15%
Renewal Business	12%

An ~~agent's producer's~~ commission will be paid as collected. All commissions will be paid monthly. Commission payments will be mailed to the ~~agent/producer~~ with the statement. Should the statement reflect a balance due Imperial, payment is due within 15 days of the statement date.

BINDING PROCEDURES AND APPLICATION

~~All applications must be uploaded and printed from the Imperial Webrater at www.imperialfire.com and are. Coverage will be bound as of the date and time assigned by the on-line system, no earlier than the date and time of upload. The application signed by the insured and the producer should be faxed with the Imperial Fax Cover Sheet and any required supporting documentation within 24 hours of upload to 1-800-936-1403, provided the application is:~~

- ~~1. Signed by the applicant.~~
- ~~2. Uploaded by the agent.~~
- ~~3. Complete.~~

~~The down payment will be swept from the agency bank account approximately two days after we receive the upload. The amount swept will be the down payment amount shown on the application and cannot be modified.~~

~~Endorsements are bound no earlier than date of request. Most endorsements can be completed online at the Imperial website, www.imperialfire.com. Any required supporting documentation must be faxed within 24 hours of request to 1-866-530-3242.~~

~~Renewals are bound as of the effective date indicated on the renewal notice issued to the insured.~~

~~The following additional rules apply:~~

- ~~1. The application and endorsement forms must be complete, and signed by the agent/producer and the applicant, and faxed to us, along with the Imperial Application Fax Cover Sheet and any other required documentation.~~
- ~~2. Do not back-date coverage. No risk will be bound to cover a loss which occurred before the application was/is signed accompanied by the correct down payment and uploaded.~~
- ~~3. You may not issue policy decisions, endorsements, or cancellations.~~
- ~~4. You may not authorize any claim payments.~~
- ~~5. You may not bind any business through a broker, solicitor, or sub-producer.~~

UNDERWRITING GUIDELINES

DEFINITIONS -of Private Passenger Auto

~~The term "Private Passenger Auto" means a four-wheel-private passenger type land motor vehicle with at least four(4) wheels, but not more than six (6) wheels; including cars, vans and utility vehicles, pickup body, or cargo van, designed for operation principally upon public roads, with a gross vehicle weight rating of 12,000 pounds or less according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, or cargo cutaway vans or other vans with cabs separate from the cargo area.~~

~~These vehicles must be owned or leased by the named insured or a resident relative. These vehicles may not be used for public or private livery, private conveyance or for business purposes other than sales, farming, or artisan use.~~

~~This definition includes those owned or leased by a partnership or corporation as defined below:~~

- ~~1. The named insured or a resident relative must operate the vehicles. The vehicle must be used for pleasure or commuting in addition to business use;~~
- ~~2. All operators are members of the household and are listed on the policy; and~~
- ~~3. A maximum of two vehicles are owned or leased by a partnership or corporation.~~

~~These vehicles may not be used for public or private livery or conveyance. Business Use and Artisan Use, as defined in the Vehicle Use Definitions, is acceptable. The insured will be charged additional premium for vehicles used for business or artisan purposes.~~

~~"Eligible-to-be-rated driver" means any person who is required to be disclosed on the application, including all persons above~~

the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle. However, excluded drivers, and drivers with learner's permits as defined in **Permit Rating**, are not considered eligible-to-be-rated drivers.

UNACCEPTABLE/INELIGIBLE RISKS

Drivers

- ~~1.~~ Named insureds who have never been licensed.
- ~~1.~~ Named Insured that is not the registered owner of the insured vehicle(s) or his/her spouse.
- ~~2.~~ Named Insured that is a minor (under 18 years old).
- ~~2-3.~~ Operators under the minimum age for state licensing.
- ~~4.~~ Operators not residing in the state.
- ~~5.~~ Operators who do not have a driver's license unless they are excluded from coverage.
- ~~3-6.~~ Operators with a **cancelled or** revoked driver's license status, **unless they are excluded from coverage.**
- ~~4-7.~~ Operators with more than 2 DWI, DUI, alcohol, ~~or~~ **drug, or controlled substance** violations within the previous ~~36~~**35** months.
- ~~8.~~ Operators convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI)
- ~~5.~~ Operators without a garaging address.
- ~~6.~~ Operators in the military not currently stationed in Arkansas
- ~~7.~~ Operators who are students attending school outside of Arkansas.
- ~~9.~~ Operators age 15-18 with more than 3 points.
- ~~10.~~ Operators age 19-21 with more than 5 points.
- ~~8-11.~~ Operators **age 22 and older** with ~~16 or~~ **more than 15** points.
- ~~9-12.~~ Operators with ~~6 or~~ **more than six** violations.
- ~~13.~~ Any risk with more than 18 driver violation points combined for all drivers.
- ~~14.~~ Operators living in or working in Mexico.
- ~~15.~~ Migrant or transient workers in seasonal occupations.
- ~~16.~~ Operators with a physical or mental impairment of any nature; unless accompanied by an Imperial Physician's Statement indicating that the insured is capable of driving a motor vehicle.
- ~~17.~~ Residents of the Named Insured's household not listed on the policy. All household members age 14 and older must be disclosed and listed on the policy as Active, Permitted, or Excluded.
- ~~18.~~ Operators requiring Financial Responsibility Filings.
- ~~19.~~ Applicants-Operators who have been convicted of insurance fraud.
- ~~10-20.~~ Operators who have had a policy cancelled or non-renewed by Imperial for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

Usage

- ~~1.~~ Government owned vehicles.
- ~~2.~~ Emergency use vehicles.
- ~~3.~~ Vehicles used as taxis, limousines, or public livery.
- ~~4.~~ Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport.

Vehicles

- ~~1.~~ Vehicles with a value over \$60,000.
- ~~2.~~ Vehicles rated a with physical damage symbol 25 or higher for model years 2010 and older.
- ~~3.~~ Vehicles rated a with physical damage symbol 58 or higher for model years 2011 and newer.
- ~~1-4.~~ Pickups, vans or utility vehicles with a load capacity in excess of one **(1)** ton **load capacity**.
- ~~5.~~ Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to manufacturer's specifications) greater than 12,000 pounds.
- ~~2-6.~~ Vehicle with special additional/custom equipment in excess of \$4,000.
- ~~3-7.~~ Vehicles that have a title or registration indicating that the vehicle has been reconstructed, salvaged, or water damaged requesting Physical Damage coverage. (These vehicles can be quoted for BI, PD, UMBI, **UIMBI, UMPD** and PIP coverages)
- ~~4-8.~~ Vehicles that have business decals or logos unless you obtain Underwriting approval.
- ~~5-9.~~ ~~Two or more~~ **More than one (1) Business or a** Artisan use vehicles.
- ~~10.~~ Vehicles used for Business or Artisan use that do not meet our acceptable Vehicle Use guidelines.
- ~~11.~~ Vehicles without a garaging address in the state.
- ~~6-12.~~ Vehicles with a principal out-of-state garaging location.
- ~~7-13.~~ Vehicles that are regularly available to non-listed drivers.
- ~~14.~~ Vehicles provided by the insured for the use of his employees.
- ~~8-15.~~ Vehicles available to multiple drivers for sales, farming, business or artisan use (i.e. pooled vehicles).
- ~~9-16.~~ Vehicles leased or rented to other operators by the ~~applicant~~ **insured**.
- ~~10-17.~~ Vehicles used for racing, ~~pick-up or~~ **delivery of goods**.

18. Vehicles used for emergency services, including but not limited to: ambulance, police car, fire rescue, or any other related public service.
19. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport. Does not apply to shared expense car pools.
20. Vehicles used for carrying persons or property for compensation or a fee, including, but not limited to: limousine, taxi, or other livery services, pickup or delivery of magazines, newspapers, food, or any other products.
21. Government owned vehicles.
22. Vehicles that are not owned or leased by the named insured or a resident relative.
23. Vehicles owned or leased by a partnership or corporation.
24. Vehicles with snowplowing equipment.
25. Vehicles not registered for street use.
26. Vehicles equipped with cooking equipment or bathrooms.
27. Vehicles that have been rebuilt or structurally altered.
- ~~11-28.~~ Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches. However, lift kits of 4 inches or less and low riders with hydraulics are acceptable if registered for street use.
- ~~12-29.~~ Flatbed trucks, step vans or cut-away vans equipped with power or manual winches or fifth wheel.
- ~~13-30.~~ Dune buggies, off road vehicles, sand rails, all terrain vehicles, motorcycles, camper vans, motor homes, snowmobiles, and pickups with flat or stake beds.
31. Any grey market vehicles, kit cars, motorcycles, racing vehicles, rental vehicles, camper vans, motor homes.
32. Commercial vehicle types including step vans, panel vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
33. Pickups with flat or stake beds.
34. Golf cart type vehicles, Micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e. GEM, Ford Think Neighbor).
- ~~14-35.~~ **Vehicles over 15 years or older are unacceptable for all physical damage coverage on new policies. This includes UMPD.**
- ~~15-36.~~ **Vehicles over 40 years or older are unacceptable for all coverages.**

Other Ineligible Risks

1. Policies written for Physical Damage only.
2. Policies with all vehicles generally garaged out of state.
3. Two or more private passenger automobile insurance policies for the same household, with the following exceptions:
 - a. Children who own their own vehicle; or
 - b. Unrelated residents/roommates.
4. Policies with vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - a. Student or military risks (i.e., spouse of insured/unmarried child of insured);
 - b. Named insured has two different households (i.e., one permanent home and one vacation home);
 - c. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - d. Husband/wife in the process of divorce and the vehicle is still considered community property.
5. Non-owner policies with business or artisan use.
6. Policies with more than one Named Insured. A policy may only be written in the name of an individual. If a vehicle is titled to both a husband and wife or parent and child, only one can be the named insured, and the other can be listed as an additional insured. A policy may never be written in the name of a business or corporation.

This program is designed to write specific risks. If a risk does not fit our program, we will not accept it. Please refrain from putting our underwriters in the uncomfortable position of having to make exceptions. Imperial retains the right for final underwriting acceptance.

RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

Drivers

- ~~1.—Drivers over 75 years of age and all disabled drivers must submit Medical Statement form signed by a physician with the application.~~
- ~~2.—Drivers with a physical or mental impairment. Any driver who requires a specifically equipped vehicle.~~
- ~~3.—Permanent U.S. residents (Non U.S. Citizens) with a valid Arkansas driver's license may be submitted for prior approval.~~
- ~~4.—An excluded spouse is rated as single. Proof of marriage is required for the married rate. Acceptable proof includes:~~
 - ~~a.—Marriage certificate.~~
 - ~~b.—Utility bill showing excluded driver has same last name as named insured.~~
 - ~~c.—Driver's license showing excluded driver has same last name as named insured.~~
 - ~~d.—Checking account showing excluded driver has same last name as named insured.~~

- e. ~~Copy of tax return showing excluded spouse and named insured filed joint tax return (acceptable whether or not excluded spouse has same last name as named insured, or not).~~

Usage

1. ~~Any business or artisan use. Some examples of artisan occupations are: carpenter, plumber, or electrician. **Requires, a completed Artisan Questionnaire form.**~~

Vehicles

1. ~~Vehicles on the same policy garaged at different households, if not a student or military risk.~~
2. ~~Grey Market Vehicles – Title or EPA documentation must be provided with the application.~~
3. ~~Salvaged and reconditioned vehicles must have photos and documentation of professional repairs. If the vehicle is declared a total loss by Imperial and the owner retains the salvage, proof of professional repairs must be submitted prior to renewal, or a \$1000 deductible applies to collision and to other than collision.~~
4. ~~Special Additional/Custom Equipment Form and photos are required for all Special Equipment.~~
5. ~~**1 ton pickup trucks – all additional equipment must be listed and premium charged. 1 ton pickup trucks with signs are not permitted.**~~

CANCELLATIONS & REINSTATEMENTS

Return premiums are computed as follows:

Non-Pay	- pro rata
Insured's request	- pro rata
NSF on down payment	- flat cancellation

All fees are fully earned.

Cancellation notices will print with the effective time of 12:01 AM on the cancellation date. For cancellations due to nonpayment of premium, coverage will remain in force if payment is postmarked or received by Imperial or the Producer on or before the cancellation date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

In the event of a total loss, coverage continues until the insured requests a cancellation.

Insured request cancellations must be made in writing and must be postmarked or faxed by the requested cancellation effective date. Otherwise, the cancellation will be made effective the date of postmark or fax.

Cancellations/Reinstatements

Installment premium must be received in the Imperial office by the due date. Cancellation notice will be sent no later than 10 days prior to the date on which premium received by Imperial is sufficient to provide coverage. Payment received that is postmarked prior to the cancellation date may reinstate the policy with no lapse in coverage. If a postage meter is used, the payment must be received in our Imperial's office no later than the day cancellation is effective.

REINSTATEMENTS

~~If a payment is received within 14 days after the cancellation, the policy may be eligible for reinstatement. Premium due must be paid and the insured must sign an Imperial Statement of No Loss in order to qualify for reinstatement. Additional requirements may apply. The Statement of No Loss form may be obtained from the Imperial website. Some policies may not be eligible for reinstatement.~~

If a policy is cancelled for non-payment of premium, a policy may be reinstated without a lapse in coverage:

1. Within 7 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.
2. Within 8 – 15 days of the cancellation date if the insured provides a Statement of No Loss and two (2) installment payments.

A late, fee and an installment and reinstatement fee will be applied to the payment made to reinstate the policy.

A new application is required in order to restart coverage if a policy has been cancelled for more than 15 days or if a policy was cancelled for any reason other than non-payment of premium. New business rules and fees apply to the new application.

NOTE: Payments received by Imperial after the cancellation date without an underwriter's approval and a signed Statement of No Loss will remain cancelled. If there is no balance of premium and/or fees due Imperial, the payment will be returned. If

a balance remains after cancellation, the late payment will be applied. Any remaining credit would be refunded once sufficient time has been allowed for the check to clear. In some cases the payment will be mailed back to the policyholder. If the insured requests reinstatement after ~~1415~~ days, the policy must be re-written with a new application and the appropriate down payment. Transfer discounts may be lost.

RENEWALS

~~Renewal offers for six month policies will be sent to the insured with a copy to the agent prior to the expiration date of the policy. Renewal policies will be billed in 6 equal installments.~~

Renewal Invoices will be mailed to the insured, with a copy to the producer, at least 20 days prior to the current term expiration date.

If the renewal payment is postmarked or received by Imperial or the Producer on or before the renewal effective date, the renewal term will be put in force with no lapse in coverage.

If the renewal payment is postmarked or received by Imperial or the Producer within 30 days after the renewal effective date, the renewal term will be put in force with a lapse in coverage. The effective date of the renewal term will be 1 day after the postmark or receipt date of the payment.

Renewals will be processed only if payment is received. ~~We will not renew a policy if payment is less than billed.~~ Imperial may honor any payment for renewal that is paid up to 7 days after the expiration date provided no loss has occurred after the expiration date and time. The expiration date is day one of this time frame.

All policies not meeting these guidelines must be rewritten and will require a new application and the appropriate down payment.

If a lapse in coverage occurs, the insured may no longer qualify for a Transfer discount and may be moved to a lower Responsible Driver Category (RDC).

ENDORSEMENTS

~~Please use the Imperial endorsement request form when processing endorsements. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the named insured and faxed or postmarked the same day that the endorsement is to be effective. Otherwise, the endorsement will be made effective the day after postmark or fax. No backdating of endorsements is permitted.~~

Most endorsements can be completed online at the Imperial website, www.imperialfire.com, or call Customer Service, 1-888-522-8242. If an endorsement is made by written request, please use the Imperial Endorsement Request Form. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the Named Insured.

Any required supporting documentation or Endorsement Request Forms must be faxed or postmarked within 24 hours of endorsement request. If documentation is not received by Imperial within 24 hours of request, the endorsement will be made effective the day after postmark or fax.

Additional premium endorsements will be billed by Imperial and the premium will be spread over the remaining payments of the policy period ~~for six month policies~~. A down payment of premium may be submitted with the endorsement request.

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments.

MVR AND UNDERWRITING REPORTS

MVR and Underwriting reports, including Loss History and Additional Driver reports, must be run on each active driver prior to upload. Click "Order Reports" on the Application screen in Webrater, and all applicable reports will be ordered.

Undisclosed drivers found on these reports will be added to the quote automatically. Review additional drivers to ensure all drivers are rated or excluded as needed. If a driver does not reside in the household or is unknown to the insured, change the driver status to "Not in Household". Failure to disclose all drivers may jeopardize coverage.

Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or Underwriting reports to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or Underwriting report. If the reconciliation process does not find duplicates, accidents and violations listed on the application and/or the MVR/Underwriting report will be considered separate violations.

If you see any discrepancies in the MVR and Underwriting reports, call Customer Service at 1-888-522-8242.

UNVERIFIABLE DRIVING RECORD

~~Five points will be charged on any operator whose driving record cannot be verified. The point charge will be removed upon receipt of a valid MVR within 30 days of policy inception. The MVR must include a minimum of 36 months prior driving record history.~~

An Unverifiable Driving Record (UDR) is defined as follows:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

An **Unverifiable Driving Record Surcharge** will be charged to an eligible-to-be-rated driver whose driving record is unverifiable.

FOREIGN/INTERNATIONAL DRIVERS LICENSE

~~A Foreign or International License Surcharge will be charged on any operator who does not have a valid U.S. driver's license but has a valid foreign driver's license or international driver's license. After a valid U.S. license has been obtained, the surcharge will be removed effective the day Imperial is notified of the license change.~~

Drivers who do not have a valid U.S. driver's license but have a valid foreign or international driver's license are acceptable. A **Foreign License Surcharge** will be applied to the driver until a valid U.S. license has been obtained and reported to Imperial.

FINANCIAL RESPONSIBILITY (SR-22) FILINGS

Financial responsibility filings are not available in this program.

NAMED DRIVER EXCLUSIONS

~~Any listed operator, other than the named insured, may be excluded from coverage. Excluded drivers will not be considered in the policy's premium calculation. The Company will not pay for any claim arising from an accident or loss which occurs while any vehicle:~~

- ~~1. is being driven, either with or without the named insured's permission, by any excluded driver or by an unlisted driver who resides in the same household as the named insured or is a regular or frequent operator of any **vehicle** insured under this policy; or~~
- ~~2. is under the care, custody, or control of any excluded driver, or by an unlisted driver who resides in the same household as the name insured or is a regular or frequent operator of any **vehicle** insured under this policy.~~

~~If a spouse is excluded the named insured will be rated as single unless proof of marriage is submitted.~~

~~The exclusion must be made initially. We do not exclude for an adverse driving record.~~

All residents of the household age 14 and older must be listed on the policy. Drivers may be listed as Rated, Permitted or Excluded. To exclude a driver from coverage, provide the full name, date of birth and driver's license number of the driver to be excluded on the Named Driver Exclusion form. This form is required at application and for mid-term changes to exclude a driver. A copy of the form is available on our website, www.imperialfire.com. You can also contact Customer Service for a copy of the form, 1-888-522-8242.

If an excluded operator drives, has custody or control of an insured vehicle and a claim results, there is no coverage under the policy for such claim.

VEHICLE INSPECTION/PHOTOS

Applications and Endorsements may be submitted without photo inspections. At Underwriting discretion, inspections may be requested.

WEATHER RELATED RESTRICTIONS

No new coverages or increased coverages may be written or bound in any area where the National Weather Service has issued a "warning" of an impending weather catastrophe or disaster, including but not limited to hail, tornadoes, and windstorms.

POLICY TERM

Rates are for a Semi-Annual (6 month) policy term. No other term is available through this program.

GENERAL RATING RULES

Endorsements will be calculated using rules and rates in effect as of the policy term effective date.

Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged and subject to non-renewal.

DRIVER CLASSIFICATION

Drivers are classified by age, gender, and marital status.

Age refers to the age attained by the driver's last birthday before inception of the policy term. Webrater automatically assigns the correct age based on the driver's date of birth and policy effective date.

If a driver is age 24 or younger and has a birth date within 30 days after inception of the policy term, the higher age will be used to develop the driver age class (but not for other age-related purposes throughout these Rules).

Marital Status is defined as follows:

Single - Driver who has never been married or is divorced or legally separated.

Married - Driver who is legally married and living with a spouse or meets the local statutory definition of married. It also includes persons not living together because of career obligations or military service.

Widow/Widower - Driver who was legally married, but whose spouse is deceased. Widowed operators are rated as married.

There can be no driver class change on a policy during the policy term except to recognize a change in marital status.

Policies are rated using the **Driver Assignment** rules in effect on the policy term effective date.

PERMIT RATING

Drivers with a learner's permit who are single, age 18 and under, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible-to-be-rated driver at the earliest of notification by the named insured that the permit driver has obtained their full driver's license, or the first renewal of the policy after the permit driver becomes of legal license age in the state.

RESPONSIBLE DRIVER CATEGORIES

To obtain the best available rate for the insured, Imperial offers three (3) different driver categories ~~for our applicant based on Proof of Prior Coverage~~. These categories range from RDC-1 to RDC-3 with RDC-1 being a pure Non-Standard risk and RDC-3 being a ~~preferred~~ more standard risk.

RDC-1

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Has no prior coverage or has over 30-day lapse in coverage.

RDC-2

- 1. Must be an acceptable risk according to the guidelines listed in this program.
- 2. Must have 6 months of prior coverage with **8 - 30 days lapse before the inception of the policy.**

RDC-3

- 1. Must be an acceptable risk according to the guidelines listed in this program.
- 2. Must have 6 months of prior coverage with **0 - 7 days lapse before the inception of the policy.**

The following rules apply for Proof of Prior Coverage:

- 1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
- 2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
- 3. Acceptable proof should contain any company-issued documentation containing the insured’s name, liability coverages, and policy term or inception/expiration dates.
- 4. Proof must be submitted with the application.

DRIVER POINT DEVELOPMENT

~~Please be aware violations that are listed on the application will be charged to the individual’s driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.~~

POINT SCHEDULE

Driving record points are assigned to eligible-to-be-rated drivers for chargeable accidents and violations.

All accidents and violations, including Not-At-Fault incidents, must be listed on the policy for each eligible-to-be-rated driver. Accidents and violations that are listed on the application will be compared to the individual’s driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.

Chargeable Period – the 35-month period prior to policy term inception. The occurrence date is used to determine if the accident or violation took place in the chargeable period.

Same Day Offenses – if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

Source of Points – points will be charged for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

VIOLATIONS	POINTS		
	1 st	2 nd	Each Addt'l
At Fault Accident	3 <u>4</u>	<u>6</u>	6
Careless Operation	4	<u>4</u>	4
DWI/DUI	3	<u>6</u>	6
Major	5	<u>5</u>	5
Minor	1	<u>1</u>	1
Not at Fault	0	<u>0</u>	0
Other Than Collision	0	<u>0</u>	0
Speeding	1	<u>1</u>	1
Unverifiable Driving Record	<u>5</u>		

~~Drivers with 16 or more points and/or 6 or more violations/accidents are unacceptable.~~

The following risks are ineligible in the Imperial Classic program:

- 1. Policies with more than 18 driver violation points combined for all drivers.
- 2. Drivers age 15-18 with more than 3 points.
- 3. Drivers age 19-21 with more than 5 points.
- 4. Drivers age 22 and older with more than 15 points.
- 5. Drivers with more than 6 chargeable violations of any kind.
- 6. Drivers with more than 2 chargeable alcohol/drug/narcotic related violation of any kind.
- 7. Drivers convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI).

Major ~~v~~Violations – include, but are not limited to:

1. Assault with Motor Vehicle;
2. Driving Wrong Way;
3. Driving While Suspended or Revoked;
4. Fleeing from Police;
5. Passing Stopped School Bus;
6. Hit and Run;
7. Reckless or Negligent Driving;
8. Racing;
- ~~9.~~ Other non-routine, serious infractions.

Minor ~~v~~Violations – include, but are not limited to:

1. Fail to Stop after Accident;
2. Fail to Signal Intention to Turn, Stop or Pass;
3. Fail to Obey Traffic Control Device;
4. Fail to Yield;
5. Following too Closely/Tailgating;
6. Improper Turn or Passing
7. Lane Violation;
- ~~8.~~ Other routine traffic violations.

At-Fault Accidents – accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on Underwriting reports will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Not-At-Fault Accidents - accidents may be considered not-at-fault if:

1. The accident was caused by collision with a bird or animal;
2. The automobile was lawfully parked;
3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation;
6. The owner or operator of the insured’s automobile has been reimbursed for more than 50% of the property damage loss by, or on behalf of, another person responsible for the accident or has judgment against such other person for more than 50% of the property damage loss.

~~All violations and accidents, by occurrence date, are chargeable for 35 months prior to inception of policy term. Only charge one violation for same day multiple violations, surcharge only of the violation or accident providing the most points.~~

~~Accidents will be considered at fault unless satisfactory proof that the applicant was not at fault is provided. Imperial will determine fault. Please submit police reports with the application.~~

OPERATOR-DRIVER ASSIGNMENT

1. When insuring one vehicle with more than one operator, the highest rated driver operator, including driver class and penalty points, will be used to rate the policy.
2. When insuring more than one vehicle, the highest rated driver will be assigned to the highest rated vehicle. The second highest rated driver will be assigned to the second highest rated vehicle, and so on until all operators are assigned. Remaining vehicles are assigned the lowest rated driver with no points.
3. The following will be used to determine the highest rated driver: driver class, driver points, and driver-specific discounts/surcharges.
4. The following will be used to determine the highest rated vehicle: model year, vehicle value/symbol, and vehicle-specific discounts/surcharges.
- ~~3. Discounts/Surcharges that apply to a single driver will be used to determine highest rated driver assignments in the determination of the rate.~~

4. ~~Discounts/Surcharges that apply to a single vehicle will be used to determine highest rated vehicle assignments in the determination of the rate.~~
5. ~~"MARRIED" means legally wed and living in the same household. It does not include persons living together unmarried, or persons widowed, divorced, or separated.~~

TERRITORY DETERMINATION ASSIGNMENT

All territories are determined according to the zip code and county in which the vehicle is garaged.

If the insured uses a post office box as a mailing address, the physical garaging address must be provided, including zip code.

When the garaging location is changed during the policy period to a location outside of the state, the vehicle will be rated with an out of state territory code. The policy will be non-renewed if any vehicle is garaged outside of the state.

VEHICLE USE DEFINITIONS

Artisan *

~~A single vehicle operated by the insured in a trade or business where the vehicle is:~~

1. ~~Owned or leased by an individual;~~
2. ~~Operated solely by the named insured or other resident relatives;~~
3. ~~Used to transport tools or other materials, where such transport is incidental to the insured's trade or business, to no more than two job sites per day; and~~
4. ~~Not used to transport explosives, flammable materials, or equipment weighing more than 500 pounds.~~

Acceptable artisan use vehicles are those vehicles used by the insured to transport tools or other materials in a trade or business if:

1. The insured visits no more than two job sites per day;
2. The vehicle is owned or leased by an individual, not a corporation or partnership;
3. The vehicle is operated solely by the named insured or other resident relative; and
4. The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Acceptable artisan use does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An **Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

*** Business Use Surcharge will be applied**

Business *

~~Vehicles used by sales people, owned or leased by a partnership or corporation, or having a business as an additional interest.~~

*** Require Business Use Surcharge**

Acceptable business use vehicles are those vehicles, other than Artisan use vehicles, that are:

1. Used by sales or service representatives or for consumer-oriented direct home sales;
2. Used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;
3. Owned by the insured and used by domestic employees; or
4. Used in a business for occasional errands.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. It does not include trailers used for business purposes. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An **Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

*** Business Use Surcharge will be applied**

Commuting

Vehicles used to drive to and from work or school, or to any location where other transportation is taken to work or school.

Farm

Vehicles used primarily on a farm, ranch, or orchard.

Pleasure

Vehicles are not used for commercial purposes or commuting to work or school.

SYMBOLS DETERMINATION

~~The Imperial Classic program rates based on ISO™ Liability, Personal Injury Protection-PIP/MED and Physical Damage symbols. Refer to your ISO™ manual for information regarding symbols.~~

The vehicle symbol for Comprehensive and Collision coverage is used for Uninsured Motorist Property Damage coverage.

The vehicle symbol for Personal Injury Protection coverage is used for Uninsured/Underinsured Motorist Bodily Injury coverage.

~~Vehicles not appearing on the symbol list that do not require Physical Damage coverage are rated with symbol 65.~~

~~Vehicles not appearing on the symbol list which require Liability and Physical Damage coverage are rated as symbol 66 with a stated amount.~~

If the Imperial Webrater is unable to locate a symbol for a valid VIN, the vehicle may be eligible to be rated as Stated Value. Contact Customer Service at 1-888-522-8242 for additional information.

Imperial is unable to rate vehicles classified by ISO™ as Incomplete Vehicles. The Imperial Webrater will issue an Ineligible Risk Warning when an Incomplete Vehicle VIN is entered. In limited circumstances Imperial may accept these vehicles. Call Underwriting at 1-888-522-8242 to determine if a specific vehicle is acceptable. A Vehicle Inspection Form and photos may be required.

VEHICLE STATED VALUE RATING

If the Imperial Webrater is unable to identify a valid VIN, Stated Value rating may be available for rating a vehicle.

The stated amount value for any vehicle may not exceed \$60,000.

Physical Damage coverage on stated value vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner;
 2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner;
 3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner;
- or
4. The stated value specified by the insured, reduced by the salvage value if retained by the owner.

Note: Physical Damage coverage is not available for vehicles over 15 years old.

COVERAGES AVAILABLE

SUMMARY OF COVERAGES OFFERED

This program offers the following coverages:

Liability Coverages

Bodily Injury/Property Damage

Personal Injury Protection

Uninsured Motorist Protection

Underinsured Motorist Protection

Uninsured Motorist Property Damage

Physical Damage Coverages

Other Than Collision

Collision

Custom Parts or Equipment

Rental Reimbursement

Towing and Labor

LIABILITY

1. Liability Coverage is required. Physical Damage only policies are unacceptable.
2. Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year.
3. Limits must be the same on all vehicles on the policy.
4. Property Damage limits cannot be higher than the per person Bodily Injury limits.

Available Limits:

<u>BI</u>	<u>PD</u>
25/50	25

UNINSURED/ UNDERINSURED MOTORIST PROTECTION

1. Uninsured/Underinsured Motorist Coverage is required unless it is rejected.
2. When selected, UMBI, UIMBI and UMPD coverage applies to all vehicles on the policy.
3. UMBI, UIMBI and UMPD limits must be the same on all vehicles on the policy.
4. UMBI and UIMBI limits cannot exceed BI limits.
5. UMBI is required if UIMBI is selected.
6. UMBI is required if UMPD is selected.
7. UMPD limits cannot exceed the PD limit.
8. UMPD limits cannot exceed the per-person UMBI limit.
- ~~1. If coverage is rejected or if UMBI limits are lower than BI limits, an Uninsured/Underinsured Motorists Bodily Injury Coverage Form must be submitted. If a valid UMBI form is not received by Imperial, UMBI limits equal to selected BI limits will be added to the policy and additional premium will be charged.~~
9. If rejected, an Uninsured/Underinsured Motorist Selection/Rejection form must be signed or coverage will be added and additional premium will be charged.

Available Limits:

<u>UM/UIMBI</u>	<u>UMPD</u>
25/50	25

PERSONAL INJURY PROTECTION

1. Personal Injury Protection Coverage is required unless rejected.
2. If selected, this coverage applies to all vehicles on the policy.
3. Limits must be the same on all vehicles on the policy.
4. If rejected, a Personal Injury Protection Selection/Rejection form must be signed or coverage will be added and additional premium will be charged.

Available Limits:

5,000	Medical & Hospital
Statutory	Income Disability
5,000	Accidental Death

PHYSICAL DAMAGE

1. Physical Damage Coverage is optional.
2. Coverage is provided at actual cash value less the selected deductible.
3. Maximum insured value is \$60,000 per vehicle.
4. Vehicles over 15 years old cannot have Physical Damage coverage.
5. Photo Inspections may be requested at Underwriting discretion, but are not required in all cases.
6. Other than Collision (OTC) and Collision (COLL) must be sold together.
7. Any deductible combination is acceptable.

Available Deductibles:

<u>OTC</u>	<u>COLL</u>
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250	250
500	500
750	750
1000	1000

ADDITIONAL OR CUSTOM PARTS OR EQUIPMENT

~~Additional/Custom Parts or Equipment must be listed on the application and an additional premium must be paid based on the cost new of all listed Additional/Custom Parts or Equipment in order to be covered. Photos and receipts are required for all Additional/Custom Parts or Equipment.~~

~~Standard equipment installed by the auto manufacturer or auto dealer is covered under OTC/Collision. Equipment options provided on a vehicle by the manufacturer but not part of the basic package are subject to additional charges.~~

~~Non permanently installed stereos, radios, and other sound reproducing equipment are not covered. In addition, citizens band radios, two-way mobile radios, telephones, and scanning monitor receivers are not covered unless permanently installed in the vehicle.~~

~~Acceptable Auto Manufacturer/Dealer Installed Additional/Custom Parts or Equipment~~

- ~~1. Utility/Horse trailers.~~
- ~~2. Custom bodywork.~~
- ~~3. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).~~
- ~~4. Custom engine work and parts.~~
- ~~5. Custom paintwork.~~
- ~~6. Custom wheels and tires.~~
- ~~7. T-Top roofs.~~
- ~~8. Any non factory installed equipment that modifies the vehicle's performance or appearance.~~
- ~~9. Vehicles with custom equipment or conversions.~~
- ~~10. Camper top/shells.~~

~~Unacceptable Additional/Custom Parts or Equipment~~

- ~~1. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.~~
- ~~2. Tapes, CD's or their containers.~~
- ~~3. Radar detection or transmission equipment.~~

~~Customized conversion vans are acceptable with the applicable Additional/Custom Equipment added. All acceptable equipment listed on the application will be covered.~~

~~Any vehicle with Additional/Custom Parts or Equipment in excess of \$4,000 is unacceptable.~~

1. Other Than Collision and Collision Coverage must be purchased in order for Custom Parts or Equipment Coverage to apply.
2. Standard equipment, such as permanently installed stereos, radios, and other sound reproducing equipment, installed by the auto manufacturer or auto dealer is automatically covered under OTC/COLL, up to a maximum of \$1,000.
3. Non-standard equipment options and equipment valued over \$1,000 may be covered if Additional Custom Parts or Equipment Coverage is purchased and premium is paid.
4. Coverage above \$4,000 is not available.
5. An Additional/Custom Parts or Equipment Form, photos and receipts are required. The form can be found on the Imperial website, www.imperialfire.com, or by calling Customer Service at 1-888-522-8242.
6. The selected Other Than Collision deductible applies to Additional Custom Parts or Equipment.
- 7. Acceptable Custom Parts or Equipment includes, but is not limited to:**
 - a. Utility/Horse trailers.
 - b. Custom bodywork.
 - c. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
 - d. Custom engine work and parts.
 - e. Custom paintwork.
 - f. Custom wheels and tires.
 - g. Camper top/shells.
 - h. T-Top roofs.
- 8. Unacceptable Custom Parts or Equipment includes, but is not limited to:**

- a. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.
- b. Tapes, CD's or their containers.
- c. Radar detection or transmission equipment.

RENTAL REIMBURSEMENT

- 1. Rental Reimbursement coverage can be purchased to reimburse the insured for each qualified disablement of a covered vehicle.
- 2. Qualified disablement means a loss covered by the Other Than Collision or Collision coverages of the policy.
- 3. Rental reimbursement may be purchased only for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:
 \$20 per day/ \$600 occurrence

TOWING AND LABOR

- 1. Towing and Labor coverage can be purchased to pay for:
 - a. Towing of a covered disabled vehicle to the nearest qualified repair facility; and
 - b. Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.
- 2. Towing and Labor may only be purchased for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:
 \$50 per disablement/ \$150 term

NON-OWNER POLICIES

Non-owner policies provide liability protection (Bodily Injury, Property Damage, Uninsured/Underinsured Motorist, Bodily Injury, and Personal Injury Protection) for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis. Physical Damage coverages are not available for non-owner policies.

The policy does not cover any resident relatives, with the exception of a listed spouse, or any other person or organization (other than a person or organization with respect only to vicarious liability for an accident arising out of the use of a non-owned vehicle by the named operator with the express or implied permission of the owner). Non-owner policies are not available if the insured operates a vehicle used for business or artisan use.

POLICY FORMS

Imperial Arkansas Personal Auto Policy

PROOF OF PRIOR COVERAGE

~~The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than 30 days.~~

~~Acceptable proof should contain any company issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates. Proof must be submitted with the application.~~

RESIDENCE CLASSIFICATION

Owns Home

~~Primary residence is a home, condominium, or co-op owned, occupied and insured by the named insured or spouse. Mobile home qualifies for a homeowner discount if permanently grounded with enclosed bottoms on property owned by the named insured or spouse. **No Mobile home parks accepted!**~~

Rents—No Discount

~~Primary residence is a home, condominium, co-op, mobile home, apartment or other residence rented by the named insured or spouse.~~

Lives with Parents—No Discount

~~Primary residence that is owned or rented by the named insured's or spouse's parent(s).~~

Other—No Discount

~~Residence classification unknown or not otherwise classified.~~

DISCOUNTS AND SURCHARGES

COMPANION POLICY DISCOUNT

Applied to ~~all vehicles on the policies written as new business if, at the time application for insurance under our personal auto program is initiated,~~ the named insured either has an active policy or initiates a policy with in the same effective date term through our Flood program. The policy number of the Flood policy must be submitted with the application. The discount continues to apply at each subsequent renewal providing the Flood policy remains in force.

If Imperial does not receive a valid Companion Policy number, the discount will be removed from the policy.

EFT DISCOUNT

~~Available to~~ Applied to all vehicles on the policy if the insured ~~s who~~ selects an EFT ~~for~~ Installment payments plan.

HOMEOWNER DISCOUNT

Applied to all vehicles on the policy if the insured or resident spouse owns a home or mobile home. The following rules apply:

1. ~~In order to qualify as a homeowner, t~~The Named insured must own and reside in ~~the~~ principal residence located in the state ~~of Arkansas. The homeowner's n~~Named Insured must match applicant or spouse of applicant. ~~See Residence Classifications for additional information.~~
2. Proof of homeownership must be submitted with the application. Acceptable proof would be any of the following:
 - a. ~~h~~Homeowners insurance declarations page,
 - b. ~~e~~Copy of the deed,
 - c. ~~h~~Homestead exemption certificate,
 - ~~a-d. t~~ax records,
 - e. ~~m~~Mortgage payment booklet, or
 - ~~b-f. h~~Loan agreement.
- ~~2-3.~~ A property tax record is required for a mobile homeowner applying for a Homeowner discount.
4. Select the appropriate residence classification in Webrater and the discount will be applied automatically. The following classifications are available:
 - a. **Owns Home:** Primary residence is a home, town house, or condominium owned, occupied and insured by the named insured or spouse.
 - b. **Owns Mobile Home:** Primary residence is a mobile home, ten (10) years or newer owned, occupied and insured by the named insured or spouse. The mobile home must be grounded with a permanent, enclosed foundation on property owned by the named insured or spouse. No Mobile Home parks accepted.
 - c. **Rents (No Discount):** Primary residence is a home, condominium, mobile home, apartment or other residence rented by the named insured or spouse.

If Imperial does not receive proper proof, the discount will be removed from the policy.

MULTI CAR DISCOUNT

~~Allowed when insuring two (2) or more vehicles on the policy.~~

Applied to all vehicles on the policy if there is more than one (1) vehicle on the policy.

PAID IN-FULL DISCOUNT

~~Allowed when the whole premium is paid with the application or renewal.~~

Applied to all vehicles on the policy if the insured pays the full term premium due at the time the application is submitted or when payment is due to renew the policy.

PRIOR COVERAGE/TRANSFER DISCOUNT

~~In order to qualify, the named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than 30 days.~~

~~Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates. Proof must be submitted with the application. Applied to all vehicles on the policy if the Named Insured has Proof of Prior Coverage.~~

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

If Imperial does not receive proper proof of prior coverage, the discount will be removed from the policy.

MATURE DRIVER DISCOUNT

~~Applied to all vehicles on the policy~~ if an ~~insured-eligible-to-be-rated driver~~ is 55 years old or older and has completed a motor vehicle accident prevention course, meeting the Office of Motor Vehicle criteria. The course must have been completed within three (3) years of the policy effective date, and a certificate proving course completion must be submitted. **If Imperial does not receive proper proof, the discount will be removed from the policy.**

SCHOLASTIC HONOR DISCOUNT

~~A Scholastic Honor discount applies for single insureds under the age of 25 who have~~ Applied to all vehicles on the policy if an eligible-to-be-rated driver is 24 years old or younger and graduated from a college or university and whose with cumulative scholastic records showing the insured attained one (1) of the following:

1. A grade point average of "B" or higher;
2. At least a three (3) point average on a four (4) point scale (or equivalent).

Imperial must receive the student's transcripts as proof of grade point average. **If proof is not received, the discount will be removed from the policy.**

BUSINESS USE SURCHARGE

Applied to ~~any-a~~ vehicle classified as having Business or Artisan Use. Refer to the [Vehicle Use Definitions guidelines](#) for acceptable Business or Artisan Use.

FOREIGN/INTERNATIONAL LICENSE SURCHARGE

Applied to any ~~eligible-to-be-rated~~ driver who does not have a valid U.S. ~~or Canadian~~ driver's license but has a valid foreign or international ~~driver's~~ license. If the driving record is unverifiable, only the Foreign/International License surcharge will apply. ~~The Unverifiable Driving Record surcharge will not be charged in addition to the Foreign License Surcharge. This surcharge will be deleted beginning with the first renewal after a valid U.S. license has been obtained and reported to Imperial. The Foreign License surcharge will be removed after a valid U.S. license has been obtained and reported to Imperial.~~

INELIGIBLE RISK SURCHARGE

Applied to all vehicles on the policy for midterm endorsements adding an ineligible risk.

This includes, but is not limited to adding an Ineligible Vehicle or Ineligible Driver, adding vehicle use that does not meet our acceptable Vehicle Use Definitions, or changing the garaging address to an out of state zip code.

Policies with an Ineligible Risk Surcharge will be non-renewed at the end of the policy term.

UNVERIFIABLE DRIVING RECORD SURCHARGE

Applied to an eligible-to-be-rated driver when:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

The surcharge will be removed as soon as a verifiable driving record with a minimum of 36 months history is obtained.

Drivers 18 years of age and younger will not be charged an Unverifiable Driving Record surcharge.

UNDERWRITING RULES

~~Each vehicle on a multi-car policy must have liability coverage. If UM/UIM and/or PIP coverages are selected, then each vehicle must be covered at the same limits.~~

~~Comprehensive/Collision may not be written without liability, and must be written in conjunction with each other.~~

~~If UMBI/UIM, UMPD, PIP are not rejected, it will be provided on all vehicles and a premium charged.~~

~~UM limits, if not rejected, must be equal to or lower than liability limits.~~

~~Vehicles with Towing or Rental Reimbursement or Special Equipment/Customization must also have Comprehensive and Collision coverage.~~

~~Endorsements will be calculated using rules and rates in effect at the original inception date of the policy.~~

~~A personal auto policy may be written either in the name of an individual or in the name of a husband and wife who are residents of the same household. For example, if a vehicle is titled to both a parent and child, only one can be the named insured and the other can be listed as an additional insured.~~

~~Rating territories are based on the zip code where the vehicle is garaged. If the insured uses a post office box as a mailing address, the physical garaging address **must** be provided, including zip code.~~

~~When the garaging location is changed during the policy period to a location outside of Arkansas, the rating territory will be changed to the highest rated Arkansas territory based on the rates in effect at the inception date of the policy. The policy will be non-renewed if any vehicle is garaged outside of Arkansas.~~

~~There can be no driver class change on a policy during the policy term except to recognize a change in marital status.~~

~~**Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged 200% and subject to non-renewal.**~~

BILLING PROCEDURES

All policies are written on a Direct Bill basis. No financing of premium will be accepted. ~~New business down payments should be submitted to Imperial by Agent EFT. Installment and renewal down payments may be made by Insured EFT by selecting an EFT pay plan on the application. Installment and renewal down payments may also be made by credit card or e-check by calling Customer Service or going to the Imperial Website.~~ **Insureds checks mailed for installment and renewal down payment must be made payable to Imperial Fire and Casualty.**

DOWN PAYMENT

~~Payment for the gross down payment must accompany the original application. Imperial offers three down payment options for six month policies:~~

- ~~1. A minimum of 1/6 or 16.67% down and 5 installments. Requires EFT and Prior Coverage.~~
- ~~2. A minimum of 20% down and 5 installments is required for all policyholders who do not qualify for option 1 above. Available for both EFT and non-EFT payment methods.~~
- ~~3. A minimum of 25% down and 5 installments is available in place of option 1 or 2 above. Available for both EFT and non-EFT payment methods.~~

~~A discount is available if the six month term premium is paid in full at inception. A discount is also available if any installment plan is paid with Insured EFT. This applies to any term.~~

~~The gross down payment must accompany the original application. Down payments may be made through the Imperial Webrater by agent EFT, insured E-check or insured credit card.~~

~~Several payment options are available, including Paid in Full, and multiple EFT and non-EFT payment plans.~~

~~A discount is available if the premium is either paid in full or paid through an EFT payment plan.~~

BILLING

~~If an installment pay plan is selected, the insured will be billed monthly from inception through renewal, approximately 15 days before the due date. Each installment will include an installment fee.~~

NSF/RETURNED PAYMENTS

~~Insured's Payment to Imperial or Agent:~~

~~If the insured's payment is returned by the bank unpaid for any reason, the following rules apply:~~

- ~~1. Payment made for New business or initial renewal payment, - coverage will be canceled flat and cannot be reinstated.~~
- ~~2. Installment payments, - a cancellation notice will be issued, and weImperial must receive a replacement payment in certified funds (i.e. money order or cashier's check) prior to the cancellation effective date.~~
- ~~3. Payments made for Reinstatement or to avoid cancellation where notice had been previously issued, - the policy will be canceled pro-rata as of the last cancellation notice date.~~

~~A \$25 handling fee will be charged for any payment that is returned unpaid.~~

RETURNED PREMIUM

~~On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments. If there is no remaining balance after the credit has been applied, return premium will be mailed to the insured no more than 30 days after the endorsement is processed.~~

~~The insured must make a request in writing for returned premium of less than \$5.00.~~

FEE GUIDELINES AND CHARGES

~~No commission is paid on fees.~~

INSTALLMENT BILLING FEE

~~A fee of \$6 is added to each payment for non-EFT installment plans and \$2 for EFT installment plans. For policies on installment plans, a fee will be charged on all payments after the new business down payment, including the renewal down payment. A reduced fee is available if the insured selects an EFT payment plan.~~

LATE FEE

~~A fee of \$6.00 is charged upon receipt of a payment on a policy if payment is not postmarked or received in the agent's office on or before the due date. A late fee is charged if a payment is not in Imperial's office within 4 days of the due date. A fee will be charged for any installment payment that is postmarked or received by Imperial or the Producer after the bill due date. A late fee will also be charged if a payment is returned unpaid and the payment is not replaced on or before the bill due date.~~

~~If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.~~

NSF-CHECK/RETURNED PAYMENT FEE

~~A fee of \$25.00 is added for any installment payment returned unpaid. A fee is charged for each payment returned unpaid by a financial institution for any reason (i.e. insufficient funds, closed account, etc.).~~

POLICY FEE

~~Policy fee of \$24 is fully earned. The policy fee is spread over the installment payments, if applicable. A fee is charged at the beginning of each policy term. The policy fee is fully earned, and if the insured has selected an installment payment plan, the fee is spread over the installment payments.~~

REINSTATEMENT FEE

A fee will be assessed for any policy requiring reinstatement.

Reinstatements are allowed up to 15 days after date of cancellation. After 15 days, a new application is required to re-start coverage.

APPLICATION REQUIREMENTS SUMMARY

~~A copy of the complete quote sheet is required with all applications.~~

If applicable, the following Proof of Discount eligibility ~~for~~ must be submitted:

1. Companion Policy,
2. Homeowner,
3. Mature Driver,
4. Prior Coverage,
5. Scholastic Honor.

Documentation must be submitted in order to receive available discounts. Applications submitted with no proof will not receive the discounts and will be uprated.

~~Applicants with an excluded spouse will be rated as single unless proof of marriage is provided.~~

The following additional documentation may be required:

1. Artisan/Business Use form,
2. Additional/Custom Parts or Equipment form and receipts,
3. Driver Exclusion form,
4. Personal Injury Protection Selection/Rejection form,
5. Physician's Statement,
6. Proof of not at fault accident,
7. Uninsured/Underinsured Motorist Selection/Rejection form,
8. Vehicle Inspection and photos.

Applications submitted without proper documentation may be subject to coverage changes and premium increases or cancellation. Contact Imperial Customer Service at 1-888-522-8242 if you have any questions about documentation that may need to be submitted.

Imperial Fire & Casualty Insurance Company

P.O. BOX 702507
Dallas, TX 75370-2507
www.imperialfire.com

SERFF Tracking Number: IFAC-127775850 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number:
 Company Tracking Number: AIFACAR20111115-ARC-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Classic
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	01/03/2012

Comments:

Attachment:

APCS spreadsheet.xls

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	01/03/2012

Comments:

Attachment:

AR Form RF-1(LC Data Entry Document).pdf

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	01/03/2012

Bypass Reason: we are not using a rate advisory service

Comments:

	Item Status:	Status Date:
Satisfied - Item: Actuarial	Filed	01/03/2012

Comments:

Attachments:

Actuarial-Loss Indications-BI-Updated 10-27-2011.pdf
 Actuarial-Loss Indications-PD-Updated 10-27-2011.pdf
 Actuarial-Loss Indications-OTC-Updated 10-27-2011.pdf
 Actuarial-Loss Indications - COL-Updated 10-27-2011.pdf
 Actuarial-Loss Indications-PAD PID PMP-Updated 10-27-2011.pdf
 Actuarial-Loss Indications-UBI UIM UPD-Updated 10-27-2011.pdf

SERFF Tracking Number: IFAC-127775850 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number:
 Company Tracking Number: AIFACAR20111115-ARC-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Classic
 Project Name/Number: /

Actuarial-Loss Indications- CEQ REN TOW-Updated 10-27-2011.pdf
 AR Classic Overall Rate Impact 20111115.pdf

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Filed	01/03/2012
Comments:		
Attachment: Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Rate Impact/Offbalance	Filed	01/03/2012
Comments:		
Attachment: AR Classic Overall Rate Impact 20111115.pdf		

	Item Status:	Status Date:
Satisfied - Item: Explanatory Memo	Filed	01/03/2012
Comments:		
Attachment: Classic Explanatory Memorandum 2011 11 15.pdf		

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	01/03/2012
Comments:		
Attachment: AR Form A-1 PPA Abstract.pdf		

SERFF Tracking Number: IFAC-127775850 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:*
Company Tracking Number: AIFACAR20111115-ARC-R
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Attachment "APCS spreadsheet.xls" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	A-IFACAR20111129-ARC-R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Imperial Fire & Casualty Insurance Company	B.	44369

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. Personal Auto	B.	Private Passenger Auto (PPA)

(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
Auto BI	16.7	16.7					
Auto PD	-0.5	-0.5					
Auto COMP	-2.4	-2.4					
Auto COL	-8.1	-8.1					
Auto PIP	2.3	2.3					
Auto UMBI	14.3	14.3					
Auto UIMBI	14.3	14.3					
Auto UMPD	14.3	14.3					
TOTAL OVERALL EFFECT	5.9	5.9					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	6206	-4.79%	6/1/09	2761	1429	51.7	59.8
2006	4593	5.0%	09/18/06	1515	1024	67.6	66.8
2005	2867	-12.5%	07/01/06	1350	1002	74.3	70.0

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	6.5%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	1.6%
E. Other Acquisition Exp Incurred	2.5%
F. TOTAL	30.1%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. +20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 5
10. -42% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 2

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - BI

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 537,954	\$ 1,087,245	\$ 1,133,019	\$ 1,181,501	\$ 1,223,808	\$ 572,857	\$ 5,736,384
(2)	EARNED PREMIUM	\$ 692,510	\$ 1,118,070	\$ 1,127,492	\$ 1,173,923	\$ 1,214,783	\$ 560,034	\$ 5,886,811
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.8639	0.8416	0.8395	0.8927	1.0000	1.0000	0.9018
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 598,251	\$ 940,932	\$ 946,529	\$ 1,048,008	\$ 1,214,783	\$ 560,034	\$ 5,308,538
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 598,251	\$ 940,932	\$ 946,529	\$ 1,048,008	\$ 1,214,783	\$ 560,034	\$ 5,308,538
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 350,431	\$ 647,631	\$ 527,458	\$ 874,127	\$ 933,025	\$ 374,595	\$ 3,707,266
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0004	1.0108	1.0204	1.0341	1.1602	1.8451	1.1386
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 350,562	\$ 654,595	\$ 538,233	\$ 903,958	\$ 1,082,489	\$ 691,168	\$ 4,221,005
(10)	LOSS TREND FACTOR	1.0340	1.0295	1.0235	1.0176	1.0117	1.0073	1.0183
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 362,474	\$ 673,887	\$ 550,883	\$ 919,838	\$ 1,095,127	\$ 696,206	\$ 4,298,416
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 340,067	\$ 647,631	\$ 506,458	\$ 588,404	\$ 325,542	\$ 47,237	\$ 2,455,338
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0001	1.0178	1.0650	1.2159	1.9637	7.5437	1.3235
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 340,110	\$ 659,129	\$ 539,352	\$ 715,451	\$ 639,259	\$ 356,340	\$ 3,249,641
(15)	LOSS TREND FACTOR	1.0340	1.0295	1.0235	1.0176	1.0117	1.0073	1.0204
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 351,666	\$ 678,555	\$ 552,029	\$ 728,019	\$ 646,723	\$ 358,937	\$ 3,315,930
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	50.6%	57.9%	46.8%	74.5%	76.8%	66.9%	63.0%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	50.6%	58.5%	47.7%	77.0%	89.1%	123.4%	71.7%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	60.6%	71.6%	58.2%	87.8%	90.1%	124.3%	92.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	49.1%	57.9%	44.9%	50.1%	26.8%	8.4%	41.7%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	49.1%	59.0%	47.8%	60.9%	52.6%	63.6%	55.2%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	58.8%	72.1%	58.3%	69.5%	53.2%	64.1%	61.8%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	59.9%	71.8%	58.2%	84.1%	82.8%	112.3%	86.2%
(24)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-14.4%	2.7%	-16.7%	20.3%	18.4%	60.6%	23.3%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	59.9%	71.8%	58.2%	84.1%	82.8%	112.3%	86.2%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-14.4%	2.7%	-16.7%	20.3%	18.4%	60.6%	23.3%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	60.6%	71.6%	58.2%	87.8%	90.1%	124.3%	92.3%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	58.8%	72.1%	58.3%	69.5%	53.2%	64.1%	61.8%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	59.9%	71.8%	58.2%	84.1%	82.8%	112.3%	86.2%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-14.4%	2.7%	-16.7%	20.3%	18.4%	60.6%	23.3%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	59.9%	71.8%	58.2%	84.1%	82.8%	112.3%	86.2%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-14.4%	2.7%	-16.7%	20.3%	18.4%	60.6%	23.3%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	35%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							534
(43)	CREDIBILITY							0.7025
(44)	EXPECTED ANNUAL NET TREND							0.0058
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							1.4%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							16.7%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ 44,064	\$ 74,224	\$ 76,751	\$ 89,398	\$ 104,651	\$ 48,735	\$ 437,824
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	47.6%	54.3%	43.8%	69.2%	70.7%	61.5%	58.6%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	47.6%	54.9%	44.7%	71.6%	82.0%	113.5%	66.7%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	56.4%	66.4%	53.8%	80.9%	83.0%	114.4%	85.0%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	46.2%	54.3%	42.1%	46.6%	24.7%	7.8%	38.8%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	46.2%	55.3%	44.8%	56.6%	48.4%	58.5%	51.4%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	54.7%	66.8%	53.9%	64.0%	49.0%	59.0%	56.9%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	55.8%	66.6%	53.9%	77.5%	76.2%	103.3%	79.4%
(56)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-20.2%	-4.8%	-22.9%	10.9%	9.0%	47.8%	13.6%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	55.8%	66.6%	53.9%	77.5%	76.2%	103.3%	79.4%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-20.2%	-4.8%	-22.9%	10.9%	9.0%	47.8%	13.6%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	BI Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	-16.05%	-11.85%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - PD

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 477,778	\$ 963,619	\$ 998,025	\$ 1,172,827	\$ 1,350,789	\$ 634,423	\$ 5,597,461
(2)	EARNED PREMIUM	\$ 618,585	\$ 992,385	\$ 994,065	\$ 1,100,155	\$ 1,341,546	\$ 619,522	\$ 5,666,258
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.0840	1.0559	1.0533	1.0330	1.0000	1.0000	1.0347
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 670,563	\$ 1,047,887	\$ 1,047,049	\$ 1,136,467	\$ 1,341,546	\$ 619,522	\$ 5,863,034
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 670,563	\$ 1,047,887	\$ 1,047,049	\$ 1,136,467	\$ 1,341,546	\$ 619,522	\$ 5,863,034
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 445,244	\$ 760,868	\$ 682,272	\$ 790,621	\$ 853,654	\$ 405,154	\$ 3,937,814
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	0.9995	0.9988	1.0097	1.1384	1.0160
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 445,244	\$ 760,870	\$ 681,949	\$ 789,659	\$ 861,940	\$ 461,241	\$ 4,000,903
(10)	LOSS TREND FACTOR	1.0372	1.0323	1.0257	1.0192	1.0128	1.0080	1.0221
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 461,823	\$ 785,439	\$ 699,504	\$ 804,850	\$ 872,957	\$ 464,921	\$ 4,089,496
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 445,244	\$ 760,868	\$ 682,272	\$ 790,621	\$ 820,907	\$ 306,409	\$ 3,806,322
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0001	1.0003	1.0031	1.0446	1.4970	1.0504
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 445,244	\$ 760,970	\$ 682,471	\$ 793,110	\$ 857,560	\$ 458,684	\$ 3,998,039
(15)	LOSS TREND FACTOR	1.0372	1.0323	1.0257	1.0192	1.0128	1.0080	1.0222
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 461,823	\$ 785,543	\$ 700,040	\$ 808,367	\$ 868,520	\$ 462,344	\$ 4,086,638
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	72.0%	76.7%	68.6%	71.9%	63.6%	65.4%	69.5%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	72.0%	76.7%	68.6%	71.8%	64.2%	74.5%	70.6%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	68.9%	75.0%	66.8%	70.8%	65.1%	75.0%	69.6%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	72.0%	76.7%	68.6%	71.9%	61.2%	49.5%	67.2%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	72.0%	76.7%	68.7%	72.1%	63.9%	74.0%	70.6%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	68.9%	75.0%	66.9%	71.1%	64.7%	74.6%	69.5%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	68.9%	75.0%	66.8%	70.9%	65.0%	75.0%	69.5%
(24)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-1.5%	7.2%	-4.4%	1.4%	-7.0%	7.2%	-0.5%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	68.9%	75.0%	66.8%	70.9%	65.0%	75.0%	69.5%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-1.5%	7.2%	-4.4%	1.4%	-7.0%	7.2%	-0.5%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	68.9%	75.0%	66.8%	70.8%	65.1%	75.0%	69.6%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	68.9%	75.0%	66.9%	71.1%	64.7%	74.6%	69.5%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	68.9%	75.0%	66.8%	70.9%	65.0%	75.0%	69.5%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-1.5%	7.2%	-4.4%	1.4%	-7.0%	7.2%	-0.5%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	68.9%	75.0%	66.8%	70.9%	65.0%	75.0%	69.5%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-1.5%	7.2%	-4.4%	1.4%	-7.0%	7.2%	-0.5%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	35%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							1462
(43)	CREDIBILITY							1.0000
(44)	EXPECTED ANNUAL NET TREND							0.0064
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							1.5%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-0.5%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ 44,064	\$ 74,224	\$ 76,751	\$ 89,398	\$ 104,651	\$ 48,735	\$ 437,824
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	67.2%	71.3%	63.7%	66.5%	59.0%	60.6%	64.5%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	67.2%	71.3%	63.7%	66.4%	59.6%	69.0%	65.5%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	64.6%	70.0%	62.2%	65.7%	60.4%	69.6%	64.6%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	67.2%	71.3%	63.7%	66.5%	56.8%	45.9%	62.4%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	67.2%	71.3%	63.7%	66.7%	59.3%	68.6%	65.5%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	64.6%	70.0%	62.3%	65.9%	60.1%	69.2%	64.5%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	64.6%	70.0%	62.3%	65.7%	60.3%	69.5%	64.6%
(56)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-7.5%	0.1%	-10.9%	-6.0%	-13.7%	-0.6%	-7.6%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	64.6%	70.0%	62.3%	65.7%	60.3%	69.5%	64.6%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-7.5%	0.1%	-10.9%	-6.0%	-13.7%	-0.6%	-7.6%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	PD Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	5.33%	10.60%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - OTC

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 100,645	\$ 161,228	\$ 163,302	\$ 165,564	\$ 152,635	\$ 68,756	\$ 812,129
(2)	EARNED PREMIUM	\$ 128,473	\$ 179,065	\$ 160,490	\$ 161,888	\$ 160,981	\$ 68,208	\$ 859,105
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.1403	1.1123	1.1095	1.0728	1.0000	1.0000	1.0786
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 146,491	\$ 199,181	\$ 178,064	\$ 173,668	\$ 160,981	\$ 68,208	\$ 926,593
(5)	PREMIUM TREND FACTOR	1.1854	1.1593	1.1255	1.0927	1.0609	1.0377	1.1184
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 173,648	\$ 230,915	\$ 200,412	\$ 189,764	\$ 170,778	\$ 70,776	\$ 1,036,293
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 58,490	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,219	\$ 26,065	\$ 414,052
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0002	1.0692	1.0044
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 58,490	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,233	\$ 27,868	\$ 415,869
(10)	LOSS TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 58,490	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,233	\$ 27,868	\$ 415,869
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 58,490	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,219	\$ 23,965	\$ 411,952
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0033	1.1658	1.0101
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 58,490	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,411	\$ 27,939	\$ 416,117
(15)	LOSS TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 58,490	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,411	\$ 27,939	\$ 416,117
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	45.5%	63.5%	55.0%	42.9%	36.2%	38.2%	48.2%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	45.5%	63.5%	55.0%	42.9%	36.2%	40.9%	48.4%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	33.7%	49.2%	44.0%	36.6%	34.1%	39.4%	37.1%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	45.5%	63.5%	55.0%	42.9%	36.2%	35.1%	48.0%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	45.5%	63.5%	55.0%	42.9%	36.3%	41.0%	48.4%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	33.7%	49.2%	44.0%	36.6%	34.2%	39.5%	37.2%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	33.7%	49.2%	44.0%	36.6%	34.1%	39.4%	37.1%
(24)	PERMISSIBLE LOSS & ALAE RATIO	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-5.1%	38.7%	24.0%	3.0%	-3.9%	11.0%	4.6%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	33.7%	49.2%	44.0%	36.6%	34.1%	39.4%	37.1%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-5.1%	38.7%	24.0%	3.0%	-3.9%	11.0%	4.6%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	68.1%	83.6%	78.4%	71.0%	68.5%	73.8%	71.5%
(31)	PAID CAT LOADING	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	68.1%	83.6%	78.4%	71.0%	68.6%	73.9%	71.6%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	68.1%	83.6%	78.4%	71.0%	68.5%	73.8%	71.5%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-2.6%	19.6%	12.2%	1.5%	-2.0%	5.6%	2.3%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	68.1%	83.6%	78.4%	71.0%	68.5%	73.8%	71.5%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-2.6%	19.6%	12.2%	1.5%	-2.0%	5.6%	2.3%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	35%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							241
(43)	CREDIBILITY							0.4719
(44)	EXPECTED ANNUAL NET TREND							-0.0291
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							-6.7%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-2.4%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	45.5%	63.5%	55.0%	42.9%	36.2%	38.2%	48.2%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	45.5%	63.5%	55.0%	42.9%	36.2%	40.9%	48.4%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	33.7%	49.2%	44.0%	36.6%	34.1%	39.4%	37.1%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	45.5%	63.5%	55.0%	42.9%	36.2%	35.1%	48.0%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	45.5%	63.5%	55.0%	42.9%	36.3%	41.0%	48.4%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	33.7%	49.2%	44.0%	36.6%	34.2%	39.5%	37.2%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	33.7%	49.2%	44.0%	36.6%	34.1%	39.4%	37.1%
(56)	PERMISSIBLE LOSS & ALAE RATIO	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-5.1%	38.7%	24.0%	3.0%	-3.9%	11.0%	4.6%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	33.7%	49.2%	44.0%	36.6%	34.1%	39.4%	37.1%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-5.1%	38.7%	24.0%	3.0%	-3.9%	11.0%	4.6%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	OTC Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	10.95%	16.50%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - COL

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 207,856	\$ 336,365	\$ 351,727	\$ 336,415	\$ 295,150	\$ 135,287	\$ 1,662,800
(2)	EARNED PREMIUM	\$ 269,910	\$ 373,646	\$ 343,576	\$ 335,987	\$ 312,509	\$ 132,363	\$ 1,767,991
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.0056	0.9808	0.9783	0.9851	1.0000	1.0000	0.9898
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 271,420	\$ 366,484	\$ 336,120	\$ 330,992	\$ 312,509	\$ 132,363	\$ 1,749,888
(5)	PREMIUM TREND FACTOR	1.1854	1.1593	1.1255	1.0927	1.0609	1.0377	1.1175
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 321,736	\$ 424,872	\$ 378,307	\$ 361,669	\$ 331,528	\$ 137,347	\$ 1,955,459
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 183,051	\$ 276,212	\$ 135,004	\$ 263,790	\$ 212,232	\$ 73,324	\$ 1,143,613
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0001	0.9997	0.9943	0.9588	0.9962
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 183,051	\$ 276,212	\$ 135,013	\$ 263,703	\$ 211,015	\$ 70,306	\$ 1,139,300
(10)	LOSS TREND FACTOR	1.0237	1.0206	1.0164	1.0123	1.0082	1.0051	1.0154
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 187,391	\$ 281,896	\$ 137,231	\$ 266,944	\$ 212,739	\$ 70,665	\$ 1,156,867
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 183,051	\$ 276,212	\$ 135,004	\$ 263,790	\$ 212,232	\$ 64,924	\$ 1,135,213
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0001	1.0003	0.9955	1.1007	1.0050
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 183,051	\$ 276,212	\$ 135,013	\$ 263,875	\$ 211,268	\$ 71,459	\$ 1,140,878
(15)	LOSS TREND FACTOR	1.0237	1.0206	1.0164	1.0123	1.0082	1.0051	1.0154
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 187,391	\$ 281,896	\$ 137,231	\$ 267,118	\$ 212,995	\$ 71,824	\$ 1,158,454
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	67.8%	73.9%	39.3%	78.5%	67.9%	55.4%	64.7%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	67.8%	73.9%	39.3%	78.5%	67.5%	53.1%	64.4%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	58.2%	66.3%	36.3%	73.8%	64.2%	51.4%	62.9%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	67.8%	73.9%	39.3%	78.5%	67.9%	49.1%	64.2%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	67.8%	73.9%	39.3%	78.5%	67.6%	54.0%	64.5%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	58.2%	66.3%	36.3%	73.9%	64.2%	52.3%	63.1%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	58.2%	66.3%	36.3%	73.8%	64.2%	51.6%	63.0%
(24)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-16.7%	-5.1%	-48.1%	5.6%	-8.2%	-26.2%	-9.9%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	58.2%	66.3%	36.3%	73.8%	64.2%	51.6%	63.0%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-16.7%	-5.1%	-48.1%	5.6%	-8.2%	-26.2%	-9.9%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	58.2%	66.3%	36.3%	73.8%	64.2%	51.4%	62.9%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	58.2%	66.3%	36.3%	73.9%	64.2%	52.3%	63.1%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	58.2%	66.3%	36.3%	73.8%	64.2%	51.6%	63.0%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-16.7%	-5.1%	-48.1%	5.6%	-8.2%	-26.2%	-9.9%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	58.2%	66.3%	36.3%	73.8%	64.2%	51.6%	63.0%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-16.7%	-5.1%	-48.1%	5.6%	-8.2%	-26.2%	-9.9%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	35%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							333
(43)	CREDIBILITY							0.5548
(44)	EXPECTED ANNUAL NET TREND							-0.0252
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							-5.8%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-8.1%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	67.8%	73.9%	39.3%	78.5%	67.9%	55.4%	64.7%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	67.8%	73.9%	39.3%	78.5%	67.5%	53.1%	64.4%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	58.2%	66.3%	36.3%	73.8%	64.2%	51.4%	62.9%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	67.8%	73.9%	39.3%	78.5%	67.9%	49.1%	64.2%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	67.8%	73.9%	39.3%	78.5%	67.6%	54.0%	64.5%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	58.2%	66.3%	36.3%	73.9%	64.2%	52.3%	63.1%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	58.2%	66.3%	36.3%	73.8%	64.2%	51.6%	63.0%
(56)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-16.7%	-5.1%	-48.1%	5.6%	-8.2%	-26.2%	-9.9%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	58.2%	66.3%	36.3%	73.8%	64.2%	51.6%	63.0%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-16.7%	-5.1%	-48.1%	5.6%	-8.2%	-26.2%	-9.9%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	COL Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	-2.17%	2.72%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - PAD PID PIP PMP

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 7,457	\$ 12,039	\$ 14,045	\$ 17,033	\$ 13,869	\$ 6,581	\$ 71,023
(2)	EARNED PREMIUM	\$ 9,950	\$ 13,728	\$ 13,980	\$ 15,304	\$ 15,300	\$ 6,567	\$ 74,829
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9233	0.9051	0.9038	0.9375	1.0000	1.0000	0.9416
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 9,187	\$ 12,425	\$ 12,635	\$ 14,347	\$ 15,300	\$ 6,567	\$ 70,462
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 9,187	\$ 12,425	\$ 12,635	\$ 14,347	\$ 15,300	\$ 6,567	\$ 70,462
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 1,405	\$ 5,238	\$ 5,000	\$ 8,675	\$ 9,715	\$ 10,000	\$ 40,033
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0196	1.6056	1.1560
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 1,405	\$ 5,238	\$ 5,000	\$ 8,675	\$ 9,905	\$ 16,056	\$ 46,280
(10)	LOSS TREND FACTOR	1.0340	1.0295	1.0235	1.0176	1.0117	1.0073	1.0152
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 1,452	\$ 5,393	\$ 5,118	\$ 8,828	\$ 10,021	\$ 16,173	\$ 46,984
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 1,405	\$ 5,238	\$ 5,000	\$ 8,675	\$ 9,715	\$ 1,959	\$ 31,993
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	8.0848	1.4339
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 1,405	\$ 5,238	\$ 5,000	\$ 8,675	\$ 9,715	\$ 15,841	\$ 45,875
(15)	LOSS TREND FACTOR	1.0340	1.0295	1.0235	1.0176	1.0117	1.0073	1.0153
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 1,452	\$ 5,393	\$ 5,118	\$ 8,828	\$ 9,828	\$ 15,957	\$ 46,576
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	14.1%	38.2%	35.8%	56.7%	63.5%	152.3%	53.5%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	14.1%	38.2%	35.8%	56.7%	64.7%	244.5%	61.8%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	15.8%	43.4%	40.5%	61.5%	65.5%	246.3%	77.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	14.1%	38.2%	35.8%	56.7%	63.5%	29.8%	42.8%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	14.1%	38.2%	35.8%	56.7%	63.5%	241.2%	61.3%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	15.8%	43.4%	40.5%	61.5%	64.2%	243.0%	76.5%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	15.8%	43.4%	40.5%	61.5%	65.2%	245.6%	77.2%
(24)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-77.4%	-37.9%	-42.1%	-12.0%	-6.7%	251.4%	10.4%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	15.8%	43.4%	40.5%	61.5%	65.2%	245.6%	77.2%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-77.4%	-37.9%	-42.1%	-12.0%	-6.7%	251.4%	10.4%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	15.8%	43.4%	40.5%	61.5%	65.5%	246.3%	77.3%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	15.8%	43.4%	40.5%	61.5%	64.2%	243.0%	76.5%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	15.8%	43.4%	40.5%	61.5%	65.2%	245.6%	77.2%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-77.4%	-37.9%	-42.1%	-12.0%	-6.7%	251.4%	10.4%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	15.8%	43.4%	40.5%	61.5%	65.2%	245.6%	77.2%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-77.4%	-37.9%	-42.1%	-12.0%	-6.7%	251.4%	10.4%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	35%	40%	10%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							11
(43)	CREDIBILITY							0.1008
(44)	EXPECTED ANNUAL NET TREND							0.0058
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							1.4%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							2.3%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	14.1%	38.2%	35.8%	56.7%	63.5%	152.3%	53.5%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	14.1%	38.2%	35.8%	56.7%	64.7%	244.5%	61.8%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	15.8%	43.4%	40.5%	61.5%	65.5%	246.3%	77.3%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	14.1%	38.2%	35.8%	56.7%	63.5%	29.8%	42.8%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	14.1%	38.2%	35.8%	56.7%	63.5%	241.2%	61.3%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	15.8%	43.4%	40.5%	61.5%	64.2%	243.0%	76.5%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	15.8%	43.4%	40.5%	61.5%	65.2%	245.6%	77.2%
(56)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-77.4%	-37.9%	-42.1%	-12.0%	-6.7%	251.4%	10.4%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	15.8%	43.4%	40.5%	61.5%	65.2%	245.6%	77.2%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-77.4%	-37.9%	-42.1%	-12.0%	-6.7%	251.4%	10.4%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	PAD PID PIP PMP Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	-9.62%	-5.10%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - UBI UIM UPD

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 39,448	\$ 77,524	\$ 96,373	\$ 109,156	\$ 114,080	\$ 56,405	\$ 492,986
(2)	EARNED PREMIUM	\$ 46,679	\$ 80,390	\$ 91,937	\$ 105,735	\$ 115,582	\$ 53,466	\$ 493,790
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9667	0.9427	0.9406	0.9611	1.0000	1.0000	0.9681
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 45,125	\$ 75,783	\$ 86,476	\$ 101,620	\$ 115,582	\$ 53,466	\$ 478,053
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 45,125	\$ 75,783	\$ 86,476	\$ 101,620	\$ 115,582	\$ 53,466	\$ 478,053
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 23,932	\$ 54,834	\$ 33,071	\$ 40,516	\$ 133,081	\$ 67,373	\$ 352,808
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0725	1.5368	1.1299
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 23,932	\$ 54,834	\$ 33,071	\$ 40,516	\$ 142,733	\$ 103,540	\$ 398,627
(10)	LOSS TREND FACTOR	1.0352	1.0306	1.0244	1.0182	1.0121	1.0076	1.0165
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 24,775	\$ 56,510	\$ 33,877	\$ 41,254	\$ 144,461	\$ 104,323	\$ 405,200
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 23,932	\$ 54,834	\$ 33,071	\$ 40,516	\$ 96,581	\$ 31,172	\$ 280,107
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0034	1.1344	1.7957	1.1354
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 23,932	\$ 54,834	\$ 33,071	\$ 40,652	\$ 109,560	\$ 55,976	\$ 318,026
(15)	LOSS TREND FACTOR	1.0352	1.0306	1.0244	1.0182	1.0121	1.0076	1.0183
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 24,775	\$ 56,510	\$ 33,877	\$ 41,393	\$ 110,886	\$ 56,399	\$ 323,840
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	51.3%	68.2%	36.0%	38.3%	115.1%	126.0%	71.4%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	51.3%	68.2%	36.0%	38.3%	123.5%	193.7%	80.7%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	54.9%	74.6%	39.2%	40.6%	125.0%	195.1%	103.4%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	51.3%	68.2%	36.0%	38.3%	83.6%	58.3%	56.7%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	51.3%	68.2%	36.0%	38.4%	94.8%	104.7%	64.4%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	54.9%	74.6%	39.2%	40.7%	95.9%	105.5%	75.3%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	54.9%	74.6%	39.2%	40.6%	119.2%	177.2%	97.8%
(24)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-21.5%	6.7%	-44.0%	-41.9%	70.5%	153.5%	39.9%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	54.9%	74.6%	39.2%	40.6%	119.2%	177.2%	97.8%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-21.5%	6.7%	-44.0%	-41.9%	70.5%	153.5%	39.9%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	54.9%	74.6%	39.2%	40.6%	125.0%	195.1%	103.4%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	54.9%	74.6%	39.2%	40.7%	95.9%	105.5%	75.3%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	54.9%	74.6%	39.2%	40.6%	119.2%	177.2%	97.8%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-21.5%	6.7%	-44.0%	-41.9%	70.5%	153.5%	39.9%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	54.9%	74.6%	39.2%	40.6%	119.2%	177.2%	97.8%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-21.5%	6.7%	-44.0%	-41.9%	70.5%	153.5%	39.9%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	35%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							122
(43)	CREDIBILITY							0.3358
(44)	EXPECTED ANNUAL NET TREND							0.0060
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							1.4%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							14.3%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	51.3%	68.2%	36.0%	38.3%	115.1%	126.0%	71.4%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	51.3%	68.2%	36.0%	38.3%	123.5%	193.7%	80.7%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	54.9%	74.6%	39.2%	40.6%	125.0%	195.1%	103.4%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	51.3%	68.2%	36.0%	38.3%	83.6%	58.3%	56.7%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	51.3%	68.2%	36.0%	38.4%	94.8%	104.7%	64.4%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	54.9%	74.6%	39.2%	40.7%	95.9%	105.5%	75.3%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	54.9%	74.6%	39.2%	40.6%	119.2%	177.2%	97.8%
(56)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-21.5%	6.7%	-44.0%	-41.9%	70.5%	153.5%	39.9%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	54.9%	74.6%	39.2%	40.6%	119.2%	177.2%	97.8%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-21.5%	6.7%	-44.0%	-41.9%	70.5%	153.5%	39.9%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	UBI UIM UPD Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	-5.94%	-1.24%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company
Rate Level Indication
Experience Period: 7/1/2006 to 6/30/2011
Arkansas Classic - CEQ REN TOW

		Calendar Accident Year 7/1 through 12/31 of 2006	Calendar Accident Year 1/1 through 12/31 of 2007	Calendar Accident Year 1/1 through 12/31 of 2008	Calendar Accident Year 1/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 6/30 of 2011	ALL YEARS COMBINED
PREMIUM								
(1)	WRITTEN PREMIUM	\$ 2,582	\$ 3,794	\$ 4,486	\$ 6,855	\$ 6,278	\$ 3,673	\$ 27,667
(2)	EARNED PREMIUM	\$ 3,524	\$ 4,265	\$ 4,344	\$ 5,986	\$ 6,889	\$ 3,094	\$ 28,102
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.0259	1.0023	1.0000	1.0000	1.0000	1.0000	1.0036
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 3,615	\$ 4,275	\$ 4,344	\$ 5,986	\$ 6,889	\$ 3,094	\$ 28,203
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 3,615	\$ 4,275	\$ 4,344	\$ 5,986	\$ 6,889	\$ 3,094	\$ 28,203
INCURRED LOSSES and ALAE EXCLUDING CAT								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 1,240	\$ 1,949	\$ 590	\$ 2,370	\$ 1,740	\$ 1,810	\$ 9,699
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	0.9261	0.9862
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 1,240	\$ 1,949	\$ 590	\$ 2,370	\$ 1,740	\$ 1,676	\$ 9,565
(10)	LOSS TREND FACTOR	1.0237	1.0206	1.0164	1.0123	1.0082	1.0051	1.0137
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 1,269	\$ 1,989	\$ 600	\$ 2,399	\$ 1,754	\$ 1,685	\$ 9,696
PAID LOSSES and ALAE EXCLUDING CAT								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 1,240	\$ 1,949	\$ 590	\$ 2,370	\$ 1,740	\$ 510	\$ 8,399
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0805	1.0049
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 1,240	\$ 1,949	\$ 590	\$ 2,370	\$ 1,740	\$ 551	\$ 8,440
(15)	LOSS TREND FACTOR	1.0237	1.0206	1.0164	1.0123	1.0082	1.0051	1.0149
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 1,269	\$ 1,989	\$ 600	\$ 2,399	\$ 1,754	\$ 554	\$ 8,565
LOSS RATIOS EXCLUDING CAT								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	35.2%	45.7%	13.6%	39.6%	25.3%	58.5%	34.5%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	35.2%	45.7%	13.6%	39.6%	25.3%	54.2%	34.0%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	35.1%	46.5%	13.8%	40.1%	25.5%	54.5%	36.6%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	35.2%	45.7%	13.6%	39.6%	25.3%	16.5%	29.9%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	35.2%	45.7%	13.6%	39.6%	25.3%	17.8%	30.0%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	35.1%	46.5%	13.8%	40.1%	25.5%	17.9%	29.3%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	35.1%	46.5%	13.8%	40.1%	25.5%	47.1%	35.1%
(24)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-49.8%	-33.4%	-80.3%	-42.7%	-63.6%	-32.6%	-49.7%
(26)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	35.1%	46.5%	13.8%	40.1%	25.5%	47.1%	35.1%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-49.8%	-33.4%	-80.3%	-42.7%	-63.6%	-32.6%	-49.7%
LOSS RATIOS INCLUDING CAT								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	35.1%	46.5%	13.8%	40.1%	25.5%	54.5%	36.6%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	35.1%	46.5%	13.8%	40.1%	25.5%	17.9%	29.3%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	35.1%	46.5%	13.8%	40.1%	25.5%	47.1%	35.1%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-49.8%	-33.4%	-80.3%	-42.7%	-63.6%	-32.6%	-49.7%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	35.1%	46.5%	13.8%	40.1%	25.5%	47.1%	35.1%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-49.8%	-33.4%	-80.3%	-42.7%	-63.6%	-32.6%	-49.7%
WEIGHT								

(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	35%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
CREDIBILITY WEIGHTING								
(42)	CLAIM COUNT							47
(43)	CREDIBILITY							0.2084
(44)	EXPECTED ANNUAL NET TREND							0.0041
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							2.3342
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							1.0%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-9.6%
POLICY FEES								
(48)	COLLECTED POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LOSS RATIOS WITH FEES, EXCLUDING CAT								
(49)	ACTUAL INCURRED LOSS RATIO [7 / (2 + 48)]	35.2%	45.7%	13.6%	39.6%	25.3%	58.5%	34.5%
(50)	ULTIMATE INCURRED LOSS RATIO [9 / (2 + 48)]	35.2%	45.7%	13.6%	39.6%	25.3%	54.2%	34.0%
(51)	INDICATED LOSS RATIO - INCURRED METHOD [11 / (6 + 48)]	35.1%	46.5%	13.8%	40.1%	25.5%	54.5%	36.6%
(52)	ACTUAL PAID LOSS RATIO [12 / (2 + 48)]	35.2%	45.7%	13.6%	39.6%	25.3%	16.5%	29.9%
(53)	ULTIMATE PAID LOSS RATIO [14 / (2 + 48)]	35.2%	45.7%	13.6%	39.6%	25.3%	17.8%	30.0%
(54)	INDICATED LOSS RATIO - PAID METHOD [16 / (6 + 48)]	35.1%	46.5%	13.8%	40.1%	25.5%	17.9%	29.3%
(55)	INDICATED LOSS RATIO - SELECTED [51 x 40 + 54 x 41]	35.1%	46.5%	13.8%	40.1%	25.5%	47.1%	35.1%
(56)	PERMISSIBLE LOSS & ALAE RATIO	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%	69.9%
(57)	RATE LEVEL INDICATION [55 / 56 - 1.0]	-49.8%	-33.4%	-80.3%	-42.7%	-63.6%	-32.6%	-49.7%
(58)	PENDING RATE CHANGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(59)	EXPECTED LOSS & ALAE RATIO [55 / (1.0 + 58)]	35.1%	46.5%	13.8%	40.1%	25.5%	47.1%	35.1%
(60)	EXPECTED RATE LEVEL INDICATION [59 / 56 - 1.0]	-49.8%	-33.4%	-80.3%	-42.7%	-63.6%	-32.6%	-49.7%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

Rate Change History

Date	CEQ REN TOW Impact	Cumulative Impact
09/15/06	5.00%	5.00%
06/01/09	0.00%	5.00%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty
Private Passenger Auto
AR Classic Revision
New Business 11/15/2011
Renewals 12/04/2011
Overall Rate Impact

Coverage	2010 12	Base Rate	Territory	Driver				Policy	Overall
	NWP	Change		Class	Model Year	Symbols	Points	Discount Matrix	
Bodily Injury	1,230,299	8.3%	3.5%	-6.8%	-1.1%	-0.7%	2.4%	11.1%	16.7%
Property Damage	1,357,280	-13.8%	9.4%	-5.6%	-1.1%	-0.7%	2.4%	11.1%	-0.5%
Other Than Collision	152,635	30.1%	-14.5%	41.1%	-19.5%	-18.1%	-5.7%	0.0%	-2.4%
Collision	295,150	39.0%	6.6%	-1.1%	-30.4%	-14.3%	5.2%	0.0%	-8.1%
PIP Accidental Death	1,960	-13.5%	7.1%	2.4%	0.0%	7.8%	0.0%	0.0%	2.3%
PIP Income Disability	1,891	-11.8%	7.3%	-0.1%	0.0%	8.1%	0.0%	0.0%	2.3%
PIP Medical and Hospital	10,017	-6.4%	8.8%	-4.7%	0.0%	5.3%	0.0%	0.0%	2.3%
Uninsured Motorist Bodily Injury	53,999	8.0%	-8.0%	15.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Underinsured Motorist Bodily Injury	15,588	2.9%	-4.5%	16.3%	0.0%	0.0%	0.0%	0.0%	14.3%
Uninsured Property Damage	44,494	-11.3%	18.1%	9.2%	0.0%	0.0%	0.0%	0.0%	14.3%
Rental	5,193	-9.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.6%
Towing	984	-9.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.6%
Custom Equipment	100	-9.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.6%
Total	3,169,590	2.4%	5.5%	-2.7%	-4.7%	-2.8%	2.2%	9.1%	5.9%



November 14, 2011

Property and Casualty Division
Arkansas Insurance Department
Attention: Alexa Grissom
1200 W. 3rd St.
Little Rock, AR 72201-1904

Re: Private Passenger Auto Rates/Rules Filing
Imperial Fire and Casualty Insurance Company
NAIC# 44369
Effective 11/29/2011

Dear Ms. Grissom,

Enclosed is an updated APCS worksheet with our new effective date of 11/29/2011 in compliance with the 20 day rule.

We believe that our rates are adequate, not excessive, nor unfairly discriminatory, and that they are compliant with Arkansas law.

Please do not hesitate to contact me should you have any questions, or require additional information and thank you for all your help.

Sincerely,

Bob Krulish
Senior Product Manager

Imperial Fire & Casualty
Private Passenger Auto
AR Classic Revision
New Business 11/15/2011
Renewals 12/04/2011
Overall Rate Impact

Coverage	2010 12	Base Rate	Territory	Driver				Policy	Overall
	NWP	Change		Class	Model Year	Symbols	Points	Discount Matrix	
Bodily Injury	1,230,299	8.3%	3.5%	-6.8%	-1.1%	-0.7%	2.4%	11.1%	16.7%
Property Damage	1,357,280	-13.8%	9.4%	-5.6%	-1.1%	-0.7%	2.4%	11.1%	-0.5%
Other Than Collision	152,635	30.1%	-14.5%	41.1%	-19.5%	-18.1%	-5.7%	0.0%	-2.4%
Collision	295,150	39.0%	6.6%	-1.1%	-30.4%	-14.3%	5.2%	0.0%	-8.1%
PIP Accidental Death	1,960	-13.5%	7.1%	2.4%	0.0%	7.8%	0.0%	0.0%	2.3%
PIP Income Disability	1,891	-11.8%	7.3%	-0.1%	0.0%	8.1%	0.0%	0.0%	2.3%
PIP Medical and Hospital	10,017	-6.4%	8.8%	-4.7%	0.0%	5.3%	0.0%	0.0%	2.3%
Uninsured Motorist Bodily Injury	53,999	8.0%	-8.0%	15.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Underinsured Motorist Bodily Injury	15,588	2.9%	-4.5%	16.3%	0.0%	0.0%	0.0%	0.0%	14.3%
Uninsured Property Damage	44,494	-11.3%	18.1%	9.2%	0.0%	0.0%	0.0%	0.0%	14.3%
Rental	5,193	-9.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.6%
Towing	984	-9.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.6%
Custom Equipment	100	-9.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.6%
Total	3,169,590	2.4%	5.5%	-2.7%	-4.7%	-2.8%	2.2%	9.1%	5.9%

Imperial Fire & Casualty Insurance Company
Private Passenger Auto
Arkansas Classic Program
Effective Date: 11/15/2011

Explanatory Memorandum

NAIC No. 44369
Company Tracking No. A-IFACAR20111115-ARC-R

The last approved rate change to this program was effective June 1, 2009. That change resulted in a -4.8% rate decrease.

This change to be effective as indicated above has a net effect of:

Liability	7.7%
Physical Damage	- 6.1%
Overall	5.9%

The purpose of this rate change is to improve the segmentation of the product while adjusting the rates according to the rate level indication. We request the following changes to our rating plan:

Base Rates – Rates for all coverages are adjusted to accommodate the factor changes and improved segmentation proposed in this filing.

Driver Class Factors-Driver Class factors have been adjusted in line with our experience.

Territory Definitions and Factors – Territories have been redefined and the factors have been adjusted to make rating more in line with our experience and competitive position.

Model Year Factors – Model Year factors have been adjusted in line with our experience and competitive position. In addition, we will use, for insured's with more than one vehicle, discounted model year factors to calculate their rate.

Symbol Factors – Physical Damage factors have been adjusted in line with our experience and competitive position.

Violation Groupings-Violation Groupings have been adjusted to be more in line with our experience and competitive position.

Point Factors-Point Factors have been adjusted to be more in line with our experience and competitive position.

Fees – Imperial is adjusting its Late Fee to \$8.00, Installment Fee to \$8.00 and its' Policy Fee to \$30.00 in line with our experience and competition.

In addition to the above rating changes, we are also proposing changes to our currently approved Underwriting Guidelines. A copy of the new guidelines is attached to the filing.

This program is marketed as a 6-month policy to independent producers in the State of Arkansas.

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 Imperial Fire and Casualty Insurance Company
 NAIC # (including group #) 44369

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

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

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

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

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

- a. Driver over 55 5%
- b. Good Student Discount 5%
- c. Multi-car Discount 0-16%
- d. Accident Free Discount* 0%

Please Specify Qualification for Discount:

- e. Anti-Theft Discount 0%
- f. Other (specify) 5%
 - Paid in Full 5%
 - Prior insurance discount (6 Months 8-30 day lapse, varies by coverage) 0-33%
 - Prior insurance discount (6 Months 0-7 day lapse, varies by coverage) 0-44%
 - Homeowner discount (varies by coverage) 0-5%
 - EFT discount 5%
 - Companion Policy discount 5%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$8 (\$2 EFT pay plans)

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
---------	-----------------------	--------

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

Bob Krulish

Signature

Bob Krulish

Printed Name

Senior Product Manager

Title

972-267-8929 x1101

Telephone Number

bob.krulish@imperialfire.com

Email address

SERFF Tracking Number: IFAC-12775850 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number:
 Company Tracking Number: AIFACAR20111115-ARC-R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Classic
 Project Name/Number: /

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)
10/27/2011	Rate and Rule	Rules	11/03/2011	Arkansas Classic UW Manual 2011 11 15-markup for filing.pdf (Superseded) Arkansas Classic UW Manual 2011 11 15 - filing.pdf (Superseded)
11/03/2011	Supporting Document	APCS-Auto Premium Comparison Survey	11/14/2011	APCS spreadsheet.xls (Superseded)
10/27/2011	Supporting Document	APCS-Auto Premium Comparison Survey	11/03/2011	APCS spreadsheet.xls (Superseded)
10/27/2011	Supporting Document	NAIC loss cost data entry document	11/14/2011	AR Form RF-1(LC Data Entry Document)-Updated 10-27-2011.pdf (Superseded)
10/27/2011	Supporting Document	Cover Letter	11/14/2011	IFAC AR Classic Filing Cover Letter 2011 11 15.pdf (Superseded)

ARKANSAS
PRIVATE PASSENGER AUTO

Classic Program



IMPERIAL
FIRE & CASUALTY
INSURANCE COMPANY

Underwriting Guidelines
Effective

~~August~~ [November 15, 2009](#) new business
[December 4, 2011](#) renewal business

Servicing and Claims
1-888-522-8242

Imperial
PO Box 702507
Dallas, Texas 75370
[Fax \(800\) 936-1403](tel:(800)936-1403)
www.imperialfire.com

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IMPORTANT PHONE NUMBERS AND ADDRESSES

Underwriting/ Customer Service

Toll Free Phone 1-888-522-8242
 Local Phone 972-267-8929
 Fax 972-267-2519
 E-mail uwcustserv@imperialfire.com

Imperial Business Hours

M-F 8:00-~~5:00~~6:00 CST

Website

www.imperialfire.com

Applications, Endorsements, and Correspondence

Fax - Applications 1-800-936-1403
 Fax - Endrs/Corr 1-866-530-3242

All Payments

P.O. Box 702507
 Dallas, Texas 75370-2507

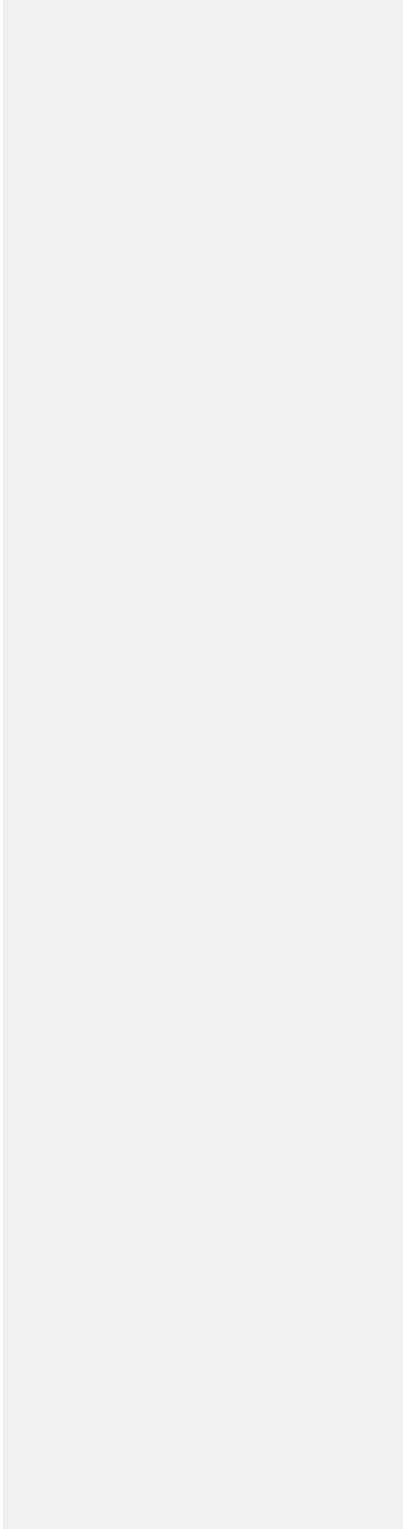
P.O. Box 702507
Dallas, Texas 75370-2507

Claims

Toll Free Phone 1-888-522-8242
Local Phone 972-267-8929
Fax 972-250-6548

Claims Correspondence

P.O. Box 704029
Dallas, Texas 75370-2507



GENERAL UNDERWRITING RULES

COMMISSION LEVELS

New Business	15%
Renewal Business	12%

An agent's producer's commission will be paid as collected. All commissions will be paid monthly. Commission payments will be mailed to the agent/producer with the statement. Should the statement reflect a balance due Imperial, payment is due within 15 days of the statement date.

BINDING PROCEDURES AND APPLICATION

All applications must be uploaded and printed from the Imperial Webtrater at www.imperialfire.com and are bound as of the date and time assigned by the on-line system, no earlier than the date and time of upload. The application signed by the insured and the producer should be faxed with the Imperial Fax Cover Sheet and any required supporting documentation within 24 hours of upload to 1-800-936-1403, provided the application is:

1. Signed by the applicant.
2. Uploaded by the agent.
3. Complete.

The down payment will be swept from the agency bank account approximately two days after we receive the upload. The amount swept will be the down payment amount shown on the application and cannot be modified.

Endorsements are bound no earlier than date of request. Most endorsements can be completed online at the Imperial website, www.imperialfire.com. Any required supporting documentation must be faxed within 24 hours of request to 1-866-530-3242.

Renewals are bound as of the effective date indicated on the renewal notice issued to the insured.

The following additional rules apply:

1. The application and endorsement forms must be complete, and signed by the agent/producer and the applicant, and faxed to us, along with the Imperial Application Fax Cover Sheet and any other required documentation.
2. Do not back-date coverage. No risk will be bound to cover a loss which occurred before the application was/is signed accompanied by the correct down payment and uploaded.
3. You may not issue policy decisions, endorsements, or cancellations.
4. You may not authorize any claim payments.
5. You may not bind any business through a broker, solicitor, or sub-producer.

UNDERWRITING GUIDELINES

DEFINITIONS - of Private Passenger Auto

The term "Private Passenger Auto" means a four-wheel private passenger type land motor vehicle with at least four(4) wheels, but not more than six (6) wheels; including cars, vans and utility vehicles, pickup body, or cargo van, designed for operation principally upon public roads, with a gross vehicle weight rating of 12,000 pounds or less according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, or cargo cutaway vans or other vans with cabs separate from the cargo area.

These vehicles must be owned or leased by the named insured or a resident relative. These vehicles may not be used for public or private livery, private conveyance or for business purposes other than sales, farming, or artisan use.

This definition includes those owned or leased by a partnership or corporation as defined below:

1. The named insured or a resident relative must operate the vehicles. The vehicle must be used for pleasure or commuting in addition to business use;
2. All operators are members of the household and are listed on the policy; and
3. A maximum of two vehicles are owned or leased by a partnership or corporation.

These vehicles may not be used for public or private livery or conveyance. Business Use and Artisan Use, as defined in the [Vehicle Use Definitions](#), is acceptable. The insured will be charged additional premium for vehicles used for business or artisan purposes.

"Eligible-to-be-rated driver" means any person who is required to be disclosed on the application, including all persons above

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the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle. However, excluded drivers, and drivers with learner's permits as defined in **Permit Rating**, are not considered eligible-to-be-rated drivers.

UNACCEPTABLE/INELIGIBLE RISKS

Drivers

- ~~1. Named insureds who have never been licensed.~~
1. Named Insured that is not the registered owner of the insured vehicle(s) or his/her spouse.
2. Named Insured that is a minor (under 18 years old).
- ~~2-3. Operators under the minimum age for state licensing.~~
4. Operators not residing in the state.
5. Operators who do not have a driver's license unless they are excluded from coverage.
- ~~3-6. Operators with a cancelled or revoked driver's license status, unless they are excluded from coverage.~~
- ~~4-7. Operators with more than 2 DWI, DUI, alcohol, or drug, or controlled substance violations within the previous 3635 months.~~
8. Operators convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI)
- ~~5. Operators without a garaging address.~~
- ~~6. Operators in the military not currently stationed in Arkansas.~~
- ~~7. Operators who are students attending school outside of Arkansas.~~
9. Operators age 15-18 with more than 3 points.
10. Operators age 19-21 with more than 5 points.
- ~~8-11. Operators age 22 and older with 46 or more than 15 points.~~
- 9-12. Operators with 6 or more than six violations.
13. Any risk with more than 18 driver violation points combined for all drivers.
14. Operators living in or working in Mexico.
15. Migrant or transient workers in seasonal occupations.
16. Operators with a physical or mental impairment of any nature; unless accompanied by an Imperial Physician's Statement indicating that the insured is capable of driving a motor vehicle.
17. Residents of the Named Insured's household not listed on the policy. All household members age 14 and older must be disclosed and listed on the policy as Active, Permitted, or Excluded.
18. Operators requiring Financial Responsibility Filings.
- ~~19. Applicants-Operators who have been convicted of insurance fraud.~~
- ~~10-20. Operators who have had a policy cancelled or non-renewed by Imperial for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.~~

Usage

- ~~1. Government owned vehicles.~~
- ~~2. Emergency use vehicles.~~
- ~~3. Vehicles used as taxis, limousines, or public livery.~~
- ~~4. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport.~~

Vehicles

1. Vehicles with a value over \$60,000.
2. Vehicles rated a with physical damage symbol 25 or higher for model years 2010 and older.
3. Vehicles rated a with physical damage symbol 58 or higher for model years 2011 and newer.
- ~~1-4. Pickups, vans or utility vehicles with a load capacity in excess of one (1) ton load capacity.~~
5. Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to manufacturer's specifications) greater than 12,000 pounds.
- ~~2-6. Vehicle with special additional/custom equipment in excess of \$4,000.~~
- ~~3-7. Vehicles that have a title or registration indicating that the vehicle has been reconstructed, salvaged, or water damaged requesting Physical Damage coverage. (These vehicles can be quoted for BI, PD, UMBI and PIP coverages)~~
- ~~4-8. Vehicles that have business decals or logos unless you obtain Underwriting approval.~~
- ~~5-9. Two or more than one (1) Business or Artisan use vehicles.~~
10. Vehicles used for Business or Artisan use that do not meet our acceptable Vehicle Use guidelines.
11. Vehicles without a garaging address in the state.
- ~~6-12. Vehicles with a principal out-of-state garaging location.~~
- ~~7-13. Vehicles that are regularly available to non-listed drivers.~~
14. Vehicles provided by the insured for the use of his employees.
- ~~8-15. Vehicles available to multiple drivers for sales, farming, business or artisan use (i.e. pooled vehicles).~~
- ~~9-16. Vehicles leased or rented to other operators by the applicant insured.~~
- ~~10-17. Vehicles used for racing, pick-up or delivery of goods.~~

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18. Vehicles used for emergency services, including but not limited to: ambulance, police car, fire rescue, or any other related public service.
19. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport. Does not apply to shared expense car pools.
20. Vehicles used for carrying persons or property for compensation or a fee, including, but not limited to: limousine, taxi, or other livery services, pickup or delivery of magazines, newspapers, food, or any other products.
21. Government owned vehicles.
22. Vehicles that are not owned or leased by the named insured or a resident relative.
23. Vehicles owned or leased by a partnership or corporation.
24. Vehicles with snowplowing equipment.
25. Vehicles not registered for street use.
26. Vehicles equipped with cooking equipment or bathrooms.
27. Vehicles that have been rebuilt or structurally altered.
- 11-28. Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches. However, lift kits of 4 inches or less and low riders with hydraulics are acceptable if registered for street use.
- 12-29. Flatbed trucks, step vans or cut-away vans equipped with power or manual winches or fifth wheel.
- 13-30. Dune buggies, off road vehicles, sand rails, all terrain vehicles, motorcycles, camper vans, motor homes, snowmobiles, and pickups with flat or stake beds.
31. Any grey market vehicles, kit cars, motorcycles, racing vehicles, rental vehicles, camper vans, motor homes.
32. Commercial vehicle types including step vans, panel vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
33. Pickups with flat or stake beds.
34. Golf cart type vehicles, Micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e. GEM, Ford Think Neighbor).
- 14-35. Vehicles over 15 years or older are unacceptable for all physical damage coverage on new policies. This includes UMPD.
- 15-36. Vehicles over 40 years or older are unacceptable for all coverages.

Other Ineligible Risks

1. Policies written for Physical Damage only.
2. Policies with all vehicles generally garaged out of state.
3. Two or more private passenger automobile insurance policies for the same household, with the following exceptions:
 - a. Children who own their own vehicle; or
 - b. Unrelated residents/roommates.
4. Policies with vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - a. Student or military risks (i.e., spouse of insured/unmarried child of insured);
 - b. Named insured has two different households (i.e., one permanent home and one vacation home);
 - c. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - d. Husband/wife in the process of divorce and the vehicle is still considered community property.
5. Non-owner policies with business or artisan use.
6. Policies with more than one Named Insured. A policy may only be written in the name of an individual. If a vehicle is titled to both a husband and wife or parent and child, only one can be the named insured, and the other can be listed as an additional insured. A policy may never be written in the name of a business or corporation.

This program is designed to write specific risks. If a risk does not fit our program, we will not accept it. Please refrain from putting our underwriters in the uncomfortable position of having to make exceptions. Imperial retains the right for final underwriting acceptance.

RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

Drivers

1. Drivers over 75 years of age and all disabled drivers must submit Medical Statement form signed by a physician with the application.
2. Drivers with a physical or mental impairment. Any driver who requires a specifically equipped vehicle.
3. Permanent U.S. residents (Non U.S. Citizens) with a valid Arkansas driver's license may be submitted for prior approval.
4. An excluded spouse is rated as single. Proof of marriage is required for the married rate. Acceptable proof includes:
 - a. Marriage certificate.
 - b. Utility bill showing excluded driver has same last name as named insured.
 - c. Driver's license showing excluded driver has same last name as named insured.
 - d. Checking account showing excluded driver has same last name as named insured.

~~e. Copy of tax return showing excluded spouse and named insured filed joint tax return (acceptable whether or not excluded spouse has same last name as named insured, or not).~~

Usage

~~1. Any business or artisan use. Some examples of artisan occupations are: carpenter, plumber, or electrician. **Requires a completed Artisan Questionnaire form.**~~

Vehicles

- ~~1. Vehicles on the same policy garaged at different households, if not a student or military risk.~~
- ~~2. Grey Market Vehicles – Title or EPA documentation must be provided with the application.~~
- ~~3. Salvaged and reconditioned vehicles must have photos and documentation of professional repairs. If the vehicle is declared a total loss by Imperial and the owner retains the salvage, proof of professional repairs must be submitted prior to renewal, or a \$1000 deductible applies to collision and to other than collision.~~
- ~~4. Special Additional/Custom Equipment Form and photos are required for all Special Equipment.~~
- ~~5. **1 ton pickup trucks – all additional equipment must be listed and premium charged. 1 ton pickup trucks with signs are not permitted.**~~

CANCELLATIONS & REINSTATEMENTS

Return premiums are computed as follows:

Non-Pay	- pro rata
Insured's request	- pro rata
NSF on down payment	- flat cancellation

All fees are fully earned.

Cancellation notices will print with the effective time of 12:01 AM on the cancellation date. For cancellations due to nonpayment of premium, coverage will remain in force if payment is postmarked or received by Imperial or the Producer on or before the cancellation date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

In the event of a total loss, coverage continues until the insured requests a cancellation.

Insured request cancellations must be made in writing and must be postmarked or faxed by the requested cancellation effective date. Otherwise, the cancellation will be made effective the date of postmark or fax.

Cancellations/Reinstatements

Installment premium must be received in the Imperial office by the due date. Cancellation notice will be sent no later than 10 days prior to the date on which premium received by Imperial is sufficient to provide coverage. Payment received that is postmarked prior to the cancellation date may reinstate the policy with no lapse in coverage. If a postage meter is used, the payment must be received in ~~our~~ Imperial's office no later than the day cancellation is effective.

REINSTATEMENTS

~~If a payment is received within 14 days after the cancellation, the policy may be eligible for reinstatement. Premium due must be paid and the insured must sign an Imperial Statement of No Loss in order to qualify for reinstatement. Additional requirements may apply. The Statement of No Loss form may be obtained from the Imperial website. Some policies may not be eligible for reinstatement.~~

If a policy is cancelled for non-payment of premium, a policy may be reinstated without a lapse in coverage:

1. Within 7 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.
2. Within 8 – 15 days of the cancellation date if the insured provides a Statement of No Loss and two (2) installment payments.

A late, ~~fee and an~~ installment ~~and reinstatement~~ fee will be applied to the payment made to reinstate the policy.

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A new application is required in order to restart coverage if a policy has been cancelled for more than 15 days or if a policy was cancelled for any reason other than non-payment of premium. New business rules and fees apply to the new application.

NOTE: Payments received by Imperial after the cancellation date without an underwriter's approval and a signed Statement of No Loss will remain cancelled. If there is no balance of premium and/or fees due Imperial, the payment will be returned. If

a balance remains after cancellation, the late payment will be applied. Any remaining credit would be refunded once sufficient time has been allowed for the check to clear. In some cases the payment will be mailed back to the policyholder. If the insured requests reinstatement after [4415](#) days, the policy must be re-written with a new application and the appropriate down payment. Transfer discounts may be lost.

RENEWALS

~~Renewal offers for six month policies will be sent to the insured with a copy to the agent prior to the expiration date of the policy. Renewal policies will be billed in 6 equal installments.~~

Renewal Invoices will be mailed to the insured, with a copy to the producer, at least 20 days prior to the current term expiration date.

If the renewal payment is postmarked or received by Imperial or the Producer on or before the renewal effective date, the renewal term will be put in force with no lapse in coverage.

If the renewal payment is postmarked or received by Imperial or the Producer within 30 days after the renewal effective date, the renewal term will be put in force with a lapse in coverage. The effective date of the renewal term will be 1 day after the postmark or receipt date of the payment.

Renewals will be processed only if payment is received. ~~We will not renew a policy if payment is less than billed.~~ Imperial may honor any payment for renewal that is paid up to 7 days after the expiration date provided no loss has occurred after the expiration date and time. The expiration date is day one of this time frame.

All policies not meeting these guidelines must be rewritten and will require a new application and the appropriate down payment.

If a lapse in coverage occurs, the insured may no longer qualify for a Transfer discount and may be moved to a lower Responsible Driver Category (RDC).

ENDORSEMENTS

~~Please use the Imperial endorsement request form when processing endorsements. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the named insured and faxed or postmarked the same day that the endorsement is to be effective. Otherwise, the endorsement will be made effective the day after postmark or fax. No backdating of endorsements is permitted.~~

Most endorsements can be completed online at the Imperial website, www.imperialfire.com, or call Customer Service, 1-888-522-8242. If an endorsement is made by written request, please use the Imperial Endorsement Request Form. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the Named Insured.

Any required supporting documentation or Endorsement Request Forms must be faxed or postmarked within 24 hours of endorsement request. If documentation is not received by Imperial within 24 hours of request, the endorsement will be made effective the day after postmark or fax.

Additional premium endorsements will be billed by Imperial and the premium will be spread over the remaining payments of the policy period ~~for six month policies~~. A down payment of premium may be submitted with the endorsement request.

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments.

MVR AND UNDERWRITING REPORTS

MVR and Underwriting reports, including Loss History and Additional Driver reports, must be run on each active driver prior to upload. Click "Order Reports" on the Application screen in Webtrater, and all applicable reports will be ordered.

Undisclosed drivers found on these reports will be added to the quote automatically. Review additional drivers to ensure all drivers are rated or excluded as needed. If a driver does not reside in the household or is unknown to the insured, change the driver status to "Not in Household". Failure to disclose all drivers may jeopardize coverage.

Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or Underwriting reports to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or Underwriting report. If the reconciliation process does not find duplicates, accidents and violations listed on the application and/or the MVR/Underwriting report will be considered separate violations.

If you see any discrepancies in the MVR and Underwriting reports, call Customer Service at 1-888-522-8242.

UNVERIFIABLE DRIVING RECORD

Five points will be charged on any operator whose driving record cannot be verified. The point charge will be removed upon receipt of a valid MVR within 30 days of policy inception. The MVR must include a minimum of 36 months prior driving record history.

An Unverifiable Driving Record (UDR) is defined as follows:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

An Unverifiable Driving Record Surcharge will be charged to an eligible-to-be-rated driver whose driving record is unverifiable.

FOREIGN/INTERNATIONAL DRIVERS LICENSE

A Foreign or International License Surcharge will be charged on any operator who does not have a valid U.S. driver's license but has a valid foreign driver's license or international driver's license. After a valid U.S. license has been obtained, the surcharge will be removed effective the day Imperial is notified of the license change.

Drivers who do not have a valid U.S. driver's license but have a valid foreign or international driver's license are acceptable. A Foreign License Surcharge will be applied to the driver until a valid U.S. license has been obtained and reported to Imperial.

FINANCIAL RESPONSIBILITY (SR-22) FILINGS

Financial responsibility filings are not available in this program.

NAMED DRIVER EXCLUSIONS

Any listed operator, other than the named insured, may be excluded from coverage. Excluded drivers will not be considered in the policy's premium calculation. The Company will not pay for any claim arising from an accident or loss which occurs while any vehicle:

1. is being driven, either with or without the named insured's permission, by any excluded driver or by an unlisted driver who resides in the same household as the named insured or is a regular or frequent operator of any vehicle insured under this policy; or
2. is under the care, custody, or control of any excluded driver, or by an unlisted driver who resides in the same household as the named insured or is a regular or frequent operator of any vehicle insured under this policy.

If a spouse is excluded the named insured will be rated as single unless proof of marriage is submitted.

The exclusion must be made initially. We do not exclude for an adverse driving record.

All residents of the household age 14 and older must be listed on the policy. Drivers may be listed as Rated, Permitted or Excluded. To exclude a driver from coverage, provide the full name, date of birth and driver's license number of the driver to be excluded on the Named Driver Exclusion form. This form is required at application and for mid-term changes to exclude a driver. A copy of the form is available on our website, www.imperialfire.com. You can also contact Customer Service for a copy of the form, 1-888-522-8242.

If an excluded operator drives, has custody or control of an insured vehicle and a claim results, there is no coverage under the policy for such claim.

VEHICLE INSPECTION/PHOTOS

Applications and Endorsements may be submitted without photo inspections. At Underwriting discretion, inspections may be requested.

WEATHER RELATED RESTRICTIONS

No new coverages or increased coverages may be written or bound in any area where the National Weather Service has issued a "warning" of an impending weather catastrophe or disaster, including but not limited to hail, tornadoes, and windstorms.

POLICY TERM

Rates are for a Semi-Annual (6 month) policy term. No other term is available through this program.

GENERAL RATING RULES

Endorsements will be calculated using rules and rates in effect as of the policy term effective date.

Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged and subject to non-renewal.

DRIVER CLASSIFICATION

Drivers are classified by age, gender, and marital status.

Age refers to the age attained by the driver's last birthday before inception of the policy term. Webrater automatically assigns the correct age based on the driver's date of birth and policy effective date.

If a driver is age 24 or younger and has a birth date within 30 days after inception of the policy term, the higher age will be used to develop the driver age class (but not for other age-related purposes throughout these Rules).

Marital Status is defined as follows:

Single - Driver who has never been married or is divorced or legally separated.

Married - Driver who is legally married and living with a spouse or meets the local statutory definition of married. It also includes persons not living together because of career obligations or military service.

Widow/Widower - Driver who was legally married, but whose spouse is deceased. Widowed operators are rated as married.

There can be no driver class change on a policy during the policy term except to recognize a change in marital status.

Policies are rated using the **Driver Assignment** rules in effect on the policy term effective date.

PERMIT RATING

Drivers with a learner's permit who are single, age 18 and under, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible-to-be-rated driver at the earliest of notification by the named insured that the permit driver has obtained their full driver's license, or the first renewal of the policy after the permit driver becomes of legal license age in the state.

RESPONSIBLE DRIVER CATEGORIES

To obtain the best available rate for the insured, Imperial offers three (3) different driver categories for our applicant based on Proof of Prior Coverage. These categories range from RDC-1 to RDC-3 with RDC-1 being a pure Non-Standard risk and RDC-3 being a preferred-more standard risk.

RDC-1

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Has no prior coverage or has over 30-day lapse in coverage.

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RDC-2

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with **8 - 30 days lapse before the inception of the policy.**

RDC-3

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with **0 - 7 days lapse before the inception of the policy.**

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

DRIVER POINT DEVELOPMENT

~~Please be aware violations that are listed on the application will be charged to the individual's driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.~~

POINT SCHEDULE

Driving record points are assigned to eligible-to-be-rated drivers for chargeable accidents and violations.

All accidents and violations, including Not-At-Fault incidents, must be listed on the policy for each eligible-to-be-rated driver. Accidents and violations that are listed on the application will be compared to the individual's driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.

Chargeable Period – the 35-month period prior to policy term inception. The occurrence date is used to determine if the accident or violation took place in the chargeable period.

Same Day Offenses – if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

Source of Points – points will be charged for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

VIOLATIONS	POINTS		
	1 st	2 nd	Each Add'l
At Fault Accident	3	<u>6</u>	6
Careless Operation	4	<u>4</u>	4
DWI/DUI	3	<u>6</u>	6
Major	5	<u>5</u>	5
Minor	1	<u>1</u>	1
Not at Fault	0	<u>0</u>	0
Other Than Collision	0	<u>0</u>	0
Speeding	1	<u>1</u>	1
Unverifiable Driving Record	5		

~~Drivers with 16 or more points and/or 6 or more violations/accidents are unacceptable.~~

~~The following risks are ineligible in the Imperial Classic program:~~

1. ~~Policies with more than 18 driver violation points combined for all drivers.~~
2. ~~Drivers age 15-18 with more than 3 points.~~
3. ~~Drivers age 19-21 with more than 5 points.~~
4. ~~Drivers age 22 and older with more than 15 points.~~
5. ~~Drivers with more than 6 chargeable violations of any kind.~~
6. ~~Drivers with more than 2 chargeable alcohol/drug/narcotic related violation of any kind.~~
7. ~~Drivers convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI).~~

Major ~~v~~iolations – include, but are not limited to:

1. Assault with Motor Vehicle;
2. Driving Wrong Way;
3. Driving While Suspended or Revoked;
4. Fleeing from Police;
5. Passing Stopped School Bus;
6. Hit and Run;
7. ~~Reckless or~~ Negligent Driving;
8. Racing;
- ~~4-9.~~ 9. Other non-routine, serious infractions.

Minor ~~v~~iolations – include, but are not limited to:

1. Fail to Stop after Accident;
2. Fail to Signal Intention to Turn, Stop or Pass;
3. Fail to Obey Traffic Control Device;
4. Fail to Yield;
5. Following too Closely/Tailgating;
6. ~~Improper Turn or Passing~~
7. Lane Violation;
- ~~4-8.~~ 8. Other routine traffic violations.

At-Fault Accidents – accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on Underwriting reports will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Not-At-Fault Accidents - accidents may be considered not-at-fault if:

1. The accident was caused by collision with a bird or animal;
2. The automobile was lawfully parked;
3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation;
6. The owner or operator of the insured's automobile has been reimbursed for more than 50% of the property damage loss by, or on behalf of, another person responsible for the accident or has judgment against such other person for more than 50% of the property damage loss.

All violations and accidents, by occurrence date, are chargeable for ~~35 months~~ prior to inception of policy term. Only charge one violation for same day multiple violations, surcharge only of the violation or accident providing the most points.

~~Accidents will be considered at fault unless satisfactory proof that the applicant was not at fault is provided. Imperial will determine fault. Please submit police reports with the application.~~

OPERATOR-DRIVER ASSIGNMENT

1. When insuring one vehicle with more than one operator, the highest rated ~~driver operator, including driver class and penalty points,~~ will be used to rate the policy.
2. When insuring more than one vehicle, the highest rated driver will be assigned to the highest rated vehicle. The second highest rated driver will be assigned to the second highest rated vehicle, and so on until all operators are assigned. Remaining vehicles are assigned the lowest rated driver with no points.
3. ~~The following will be used to determine the highest rated driver: driver class, driver points, and driver-specific discounts/surcharges.~~
4. ~~The following will be used to determine the highest rated vehicle: model year, vehicle value/symbol, and vehicle-specific discounts/surcharges.~~
- ~~3.~~ 3. ~~Discounts/Surcharges that apply to a single driver will be used to determine highest rated driver assignments in the determination of the rate.~~

4. ~~Discounts/Surcharges that apply to a single vehicle will be used to determine highest rated vehicle assignments in the determination of the rate.~~
5. ~~"MARRIED" means legally wed and living in the same household. It does not include persons living together unmarried, or persons widowed, divorced, or separated.~~

TERRITORY DETERMINATION/ASSIGNMENT

All territories are determined according to the zip code and county in which the vehicle is garaged.

If the insured uses a post office box as a mailing address, the physical garaging address must be provided, including zip code.

When the garaging location is changed during the policy period to a location outside of the state, the vehicle will be rated with an out of state territory code. The policy will be non-renewed if any vehicle is garaged outside of the state.

VEHICLE USE DEFINITIONS

Artisan *

A single vehicle operated by the insured in a trade or business where the vehicle is:

1. ~~Owned or leased by an individual;~~
2. ~~Operated solely by the named insured or other resident relatives;~~
3. ~~Used to transport tools or other materials, where such transport is incidental to the insured's trade or business, to no more than two job sites per day; and~~
4. ~~Not used to transport explosives, flammable materials, or equipment weighing more than 500 pounds.~~

Acceptable artisan use vehicles are those vehicles used by the insured to transport tools or other materials in a trade or business if:

1. The insured visits no more than two job sites per day;
2. The vehicle is owned or leased by an individual, not a corporation or partnership;
3. The vehicle is operated solely by the named insured or other resident relative; and
4. The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Acceptable artisan use does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use. Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

*** Business Use Surcharge will be applied**

Business *

~~Vehicles used by sales people, owned or leased by a partnership or corporation, or having a business as an additional interest.~~

*** Require Business Use Surcharge**

Acceptable business use vehicles are those vehicles, other than Artisan use vehicles, that are:

1. Used by sales or service representatives or for consumer-oriented direct home sales;
2. Used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;
3. Owned by the insured and used by domestic employees; or
4. Used in a business for occasional errands.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. It does not include trailers used for business purposes. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use. Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

*** Business Use Surcharge will be applied**

Commuting

203UWG (11/11)

Vehicles used to drive to and from work or school, or to any location where other transportation is taken to work or school.

Farm

Vehicles used primarily on a farm, ranch, or orchard.

Pleasure

Vehicles are not used for commercial purposes or commuting to work or school.

SYMBOLS DETERMINATION

The Imperial ~~Classic program~~ rates based on ISO™ Liability, ~~Personal Injury Protection-PIP/MED~~ and Physical Damage symbols. Refer to your ISO™ manual for information regarding symbols.

The vehicle symbol for Comprehensive and Collision coverage is used for Uninsured Motorist Property Damage coverage.

The vehicle symbol for Personal Injury Protection coverage is used for Uninsured Motorist Bodily Injury coverage.

~~Vehicles not appearing on the symbol list that do not require Physical Damage coverage are rated with symbol 65.~~

~~Vehicles not appearing on the symbol list which require Liability and Physical Damage coverage are rated as symbol 66 with a stated amount.~~

~~If the Imperial Webrater is unable to locate a symbol for a valid VIN, the vehicle may be eligible to be rated as Stated Value. Contact Customer Service at 1-888-522-8242 for additional information.~~

~~Imperial is unable to rate vehicles classified by ISO™ as Incomplete Vehicles. The Imperial Webrater will issue an Ineligible Risk Warning when an Incomplete Vehicle VIN is entered. In limited circumstances Imperial may accept these vehicles. Call Underwriting at 1-888-522-8242 to determine if a specific vehicle is acceptable. A Vehicle Inspection Form and photos may be required.~~

VEHICLE STATED VALUE RATING

If the Imperial Webrater is unable to identify a valid VIN, Stated Value rating may be available for rating a vehicle.

The stated amount value for any vehicle may not exceed \$60,000.

Physical Damage coverage on stated value vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner;
 2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner;
 3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner;
- or
4. The stated value specified by the insured, reduced by the salvage value if retained by the owner.

Note: Physical Damage coverage is not available for vehicles over 15 years old.

COVERAGES AVAILABLE

SUMMARY OF COVERAGES OFFERED

This program offers the following coverages:

Liability Coverages

Bodily Injury/Property Damage

Personal Injury Protection

Uninsured Motorist Protection

Underinsured Motorist Protection

Uninsured Motorist Property Damage

Physical Damage Coverages

Other Than Collision

Collision

Custom Parts or Equipment

Rental Reimbursement

Towing and Labor

LIABILITY

1. Liability Coverage is required. Physical Damage only policies are unacceptable.
2. Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year.
3. Limits must be the same on all vehicles on the policy.
4. Property Damage limits cannot be higher than the per person Bodily Injury limits.

Available Limits:

<u>BI</u>	<u>PD</u>
25/50	25

UNINSURED/ UNDERINSURED MOTORIST PROTECTION

1. Uninsured/Underinsured Motorist Coverage is required unless it is rejected.
2. When selected, UMBI, UIMBI and UMPD coverage applies to all vehicles on the policy.
3. UMBI, UIMBI and UMPD limits must be the same on all vehicles on the policy.
4. UMBI and UIMBI limits cannot exceed BI limits.
5. UMBI is required if UIMBI is selected.
6. UMBI is required if UMPD is selected.
7. UMPD limits cannot exceed the PD limit.
8. UMPD limits cannot exceed the per-person UMBI limit.
9. If coverage is rejected or if UMBI limits are lower than BI limits, an Uninsured/Underinsured Motorists Bodily Injury Coverage Form must be submitted. If a valid UMBI form is not received by Imperial, UMBI limits equal to selected BI limits will be added to the policy and additional premium will be charged.

Available Limits:

<u>UM/UIMBI</u>	<u>UMPD</u>
25/50	25

PERSONAL INJURY PROTECTION

1. Personal Injury Protection Coverage is required unless rejected.
2. If selected, this coverage applies to all vehicles on the policy.
3. Limits must be the same on all vehicles on the policy.
4. If rejected, a Personal Injury Protection Selection/Rejection form must be signed or coverage will be added and additional premium will be charged.

Available Limits:

5,000	Medical & Hospital
Statutory	Income Disability
5,000	Accidental Death

PHYSICAL DAMAGE

1. Physical Damage Coverage is optional.
2. Coverage is provided at actual cash value less the selected deductible.
3. Maximum insured value is \$60,000 per vehicle.
4. Vehicles over 15 years old cannot have Physical Damage coverage.
5. Photo Inspections may be requested at Underwriting discretion, but are not required in all cases.
6. Other than Collision (OTC) and Collision (COLL) must be sold together.
7. Any deductible combination is acceptable.

Available Deductibles:

<u>OTC</u>	<u>COLL</u>
250	250
500	500
750	750

ADDITIONAL OR CUSTOM PARTS OR EQUIPMENT

~~Additional/Custom Parts or Equipment must be listed on the application and an additional premium must be paid based on the cost new of all listed Additional/Custom Parts or Equipment in order to be covered. Photos and receipts are required for all Additional/Custom Parts or Equipment.~~

~~Standard equipment installed by the auto manufacturer or auto dealer is covered under OTC/Collision. Equipment options provided on a vehicle by the manufacturer but not part of the basic package are subject to additional charges.~~

~~Non-permanently installed stereos, radios, and other sound reproducing equipment are not covered. In addition, citizens band radios, two-way mobile radios, telephones, and scanning monitor receivers are not covered unless permanently installed in the vehicle.~~

~~Acceptable Auto Manufacturer/Dealer Installed Additional/Custom Parts or Equipment~~

- ~~1. Utility/Horse trailers.~~
- ~~2. Custom bodywork.~~
- ~~3. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).~~
- ~~4. Custom engine work and parts.~~
- ~~5. Custom paintwork.~~
- ~~6. Custom wheels and tires.~~
- ~~7. T-Top roofs.~~
- ~~8. Any non-factory installed equipment that modifies the vehicle's performance or appearance.~~
- ~~9. Vehicles with custom equipment or conversions.~~
- ~~10. Camper top/shells.~~

~~Unacceptable Additional/Custom Parts or Equipment~~

- ~~1. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.~~
- ~~2. Tapes, CD's or their containers.~~
- ~~3. Radar detection or transmission equipment.~~

~~Customized conversion vans are acceptable with the applicable Additional/Custom Equipment added. All acceptable equipment listed on the application will be covered.~~

~~Any vehicle with Additional/Custom Parts or Equipment in excess of \$4,000 is unacceptable.~~

1. Other Than Collision and Collision Coverage must be purchased in order for Custom Parts or Equipment Coverage to apply.
2. Standard equipment, such as permanently installed stereos, radios, and other sound reproducing equipment, installed by the auto manufacturer or auto dealer is automatically covered under OTC/COLL, up to a maximum of \$1,000.
3. Non-standard equipment options and equipment valued over \$1,000 may be covered if Additional Custom Parts or Equipment Coverage is purchased and premium is paid.
4. Coverage above \$4,000 is not available.
5. An Additional/Custom Parts or Equipment Form, photos and receipts are required. The form can be found on the Imperial website, www.imperialfire.com, or by calling Customer Service at 1-888-522-8242.
6. The selected Other Than Collision deductible applies to Additional Custom Parts or Equipment.
- 7. Acceptable Custom Parts or Equipment includes, but is not limited to:**
 - a. Utility/Horse trailers.
 - b. Custom bodywork.
 - c. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
 - d. Custom engine work and parts.
 - e. Custom paintwork.
 - f. Custom wheels and tires.
 - g. Camper top/shells.
 - h. T-Top roofs.
- 8. Unacceptable Custom Parts or Equipment includes, but is not limited to:**
 - a. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.
 - b. Tapes, CD's or their containers.
 - c. Radar detection or transmission equipment.

RENTAL REIMBURSEMENT

1. Rental Reimbursement coverage can be purchased to reimburse the insured for each qualified disablement of a covered vehicle.
2. Qualified disablement means a loss covered by the Other Than Collision or Collision coverages of the policy.
3. Rental reimbursement may be purchased only for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:

\$20 per day/ \$600 occurrence

TOWING AND LABOR

1. Towing and Labor coverage can be purchased to pay for:
 - a. Towing of a covered disabled vehicle to the nearest qualified repair facility; and
 - b. Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.
2. Towing and Labor may only be purchased for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:

\$50 per disablement/ \$150 term

NON-OWNER POLICIES

Non-owner policies provide liability protection (Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, and Personal Injury Protection) for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis. Physical Damage coverages are not available for non-owner policies.

The policy does not cover any resident relatives, with the exception of a listed spouse, or any other person or organization (other than a person or organization with respect only to vicarious liability for an accident arising out of the use of a non-owned vehicle by the named operator with the express or implied permission of the owner). Non-owner policies are not available if the insured operates a vehicle used for business or artisan use.

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POLICY FORMS

Imperial Arkansas Personal Auto Policy

PROOF OF PRIOR COVERAGE

~~The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than 30 days.~~

~~Acceptable proof should contain any company issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates. Proof must be submitted with the application.~~

RESIDENCE CLASSIFICATION

Owns Home

~~Primary residence is a home, condominium, or co-op owned, occupied and insured by the named insured or spouse. Mobile home qualifies for a homeowner discount if permanently grounded with enclosed bottoms on property owned by the named insured or spouse. **No Mobile home parks accepted!**~~

Rents—No Discount

~~Primary residence is a home, condominium, co-op, mobile home, apartment or other residence rented by the named insured or spouse.~~

Lives with Parents—No Discount

~~Primary residence that is owned or rented by the named insured's or spouse's parent(s).~~

Other—No Discount

~~Residence classification unknown or not otherwise classified.~~

DISCOUNTS AND SURCHARGES

COMPANION POLICY DISCOUNT

Applied to ~~all vehicles on the policies written as new business if, at the time application for insurance under our personal auto program is initiated,~~ the named insured either has an active policy or initiates a policy with in the same effective date term through our Flood program. The policy number of the Flood policy must be submitted with the application. The discount continues to apply at each subsequent renewal providing the Flood policy remains in force.

If Imperial does not receive a valid Companion Policy number, the discount will be removed from the policy.

EFT DISCOUNT

~~Available to~~ Applied to all vehicles on the policy if the insured ~~who~~ selects an EFT ~~for~~ Installment payments plan.

HOMEOWNER DISCOUNT

Applied to all vehicles on the policy if the insured or resident spouse owns a home or mobile home. The following rules apply:

1. ~~In order to qualify as a homeowner, the~~ Named Insured must own and reside in ~~the~~ principal residence located in the state of Arkansas. ~~The homeowner's~~ Named Insured must match applicant or spouse of applicant. ~~See Residence Classifications for additional information.~~
2. Proof of homeownership must be submitted with the application. Acceptable proof would be any of the following:
 - a. ~~Homeowners~~ insurance declarations page,
 - b. ~~Copy~~ of the deed,
 - c. ~~Homestead~~ exemption certificate,
 - d. ~~Tax~~ records,
 - e. ~~Mortgage~~ payment booklet, or
 - f. ~~Loan~~ agreement.
- 2-3. A property tax record is required for a mobile homeowner applying for a Homeowner discount.
4. Select the appropriate residence classification in Webrater and the discount will be applied automatically. The following classifications are available:
 - a. Owns Home: Primary residence is a home, town house, or condominium owned, occupied and insured by the named insured or spouse.
 - b. Owns Mobile Home: Primary residence is a mobile home, ten (10) years or newer owned, occupied and insured by the named insured or spouse. The mobile home must be grounded with a permanent, enclosed foundation on property owned by the named insured or spouse. No Mobile Home parks accepted.
 - c. Rents (No Discount): Primary residence is a home, condominium, mobile home, apartment or other residence rented by the named insured or spouse.

If Imperial does not receive proper proof, the discount will be removed from the policy.

MULTI CAR DISCOUNT

~~Allowed when insuring two (2) or more vehicles on the policy.~~

Applied to all vehicles on the policy if there is more than one (1) vehicle on the policy.

PAID IN-FULL DISCOUNT

~~Allowed when the whole premium is paid with the application or renewal.~~

Applied to all vehicles on the policy if the insured pays the full term premium due at the time the application is submitted or when payment is due to renew the policy.

PRIOR COVERAGE/TRANSFER DISCOUNT

~~In order to qualify, the named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than 30 days.~~

~~Acceptable proof should contain any company issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates. Proof must be submitted with the application.~~

Applied to all vehicles on the policy if the Named Insured has Proof of Prior Coverage.

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

If Imperial does not receive proper proof of prior coverage, the discount will be removed from the policy.

MATURE DRIVER DISCOUNT

Applied to all vehicles on the policy if an ~~insured-eligible-to-be-rated driver~~ is 55 years old or older and has completed a motor vehicle accident prevention course, meeting the Office of Motor Vehicle criteria. The course must have been completed within three (3) years of the policy effective date, and a certificate proving course completion must be submitted. **If Imperial does not receive proper proof, the discount will be removed from the policy.**

SCHOLASTIC HONOR DISCOUNT

~~A Scholastic Honor discount applies for single insureds under the age of 25 who have Applied to all vehicles on the policy if an eligible-to-be-rated driver is 24 years old or younger and graduated from a college or university and whose with~~ cumulative scholastic records showing the insured attained one (1) of the following:

1. A grade point average of "B" or higher;
2. At least a three (3) point average on a four (4) point scale (or equivalent).

Imperial must receive the student's transcripts as proof of grade point average. **If proof is not received, the discount will be removed from the policy.**

BUSINESS USE SURCHARGE

Applied to ~~any a~~ vehicle classified as having Business or Artisan Use. Refer to the Vehicle Use Definitions guidelines for acceptable Business or Artisan Use.

FOREIGN/INTERNATIONAL LICENSE SURCHARGE

Applied to any ~~eligible-to-be-rated~~ driver who does not have a valid U.S. ~~or Canadian~~ driver's license but has a valid foreign or international ~~driver's~~ license. If the driving record is unverifiable, only the Foreign/International License surcharge will apply. ~~The Unverifiable Driving Record surcharge will not be charged in addition to the Foreign License Surcharge. This surcharge will be deleted beginning with the first renewal after a valid U.S. license has been obtained and reported to Imperial. The Foreign License surcharge will be removed after a valid U.S. license has been obtained and reported to Imperial.~~

INELIGIBLE RISK SURCHARGE

Applied to all vehicles on the policy for midterm endorsements adding an ineligible risk.

This includes, but is not limited to adding an Ineligible Vehicle or Ineligible Driver, adding vehicle use that does not meet our acceptable Vehicle Use Definitions, or changing the garaging address to an out of state zip code.

Policies with an Ineligible Risk Surcharge will be non-renewed at the end of the policy term.

UNVERIFIABLE DRIVING RECORD SURCHARGE

Applied to an eligible-to-be-rated driver when:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

The surcharge will be removed as soon as a verifiable driving record with a minimum of 36 months history is obtained.

Drivers 18 years of age and younger will not be charged an Unverifiable Driving Record surcharge.

UNDERWRITING RULES

~~Each vehicle on a multi-car policy must have liability coverage. If UM/UIM and/or PIP coverages are selected, then each vehicle must be covered at the same limits.~~

~~Comprehensive/Collision may not be written without liability, and must be written in conjunction with each other.~~

~~If UMBI/UIM, UMPD, PIP are not rejected, it will be provided on all vehicles and a premium charged.~~

~~UM limits, if not rejected, must be equal to or lower than liability limits.~~

~~Vehicles with Towing or Rental Reimbursement or Special Equipment/Customization must also have Comprehensive and Collision coverage.~~

~~Endorsements will be calculated using rules and rates in effect at the original inception date of the policy.~~

~~A personal auto policy may be written either in the name of an individual or in the name of a husband and wife who are residents of the same household. For example, if a vehicle is titled to both a parent and child, only one can be the named insured and the other can be listed as an additional insured.~~

~~Rating territories are based on the zip code where the vehicle is garaged. If the insured uses a post office box as a mailing address, the physical garaging address **must** be provided, including zip code.~~

~~When the garaging location is changed during the policy period to a location outside of Arkansas, the rating territory will be changed to the highest rated Arkansas territory based on the rates in effect at the inception date of the policy. The policy will be non-renewed if any vehicle is garaged outside of Arkansas.~~

~~There can be no driver class change on a policy during the policy term except to recognize a change in marital status.~~

~~**Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged 200% and subject to non-renewal.**~~

BILLING PROCEDURES

~~All policies are written on a Direct Bill basis. No financing of premium will be accepted. New business down payments should be submitted to Imperial by Agent EFT. Installment and renewal down payments may be made by Insured EFT by selecting an EFT pay plan on the application. Installment and renewal down payments may also be made by credit card or e-check by calling Customer Service or going to the Imperial Website. Insureds checks mailed for installment and renewal down payment must be made payable to Imperial Fire and Casualty.~~

DOWN PAYMENT

~~Payment for the gross down payment must accompany the original application. Imperial offers three down payment options for six month policies:~~

- ~~1. A minimum of 1/6 or 16.67% down and 5 installments. Requires EFT and Prior Coverage.~~
- ~~2. A minimum of 20% down and 5 installments is required for all policyholders who do not qualify for option 1 above. Available for both EFT and non-EFT payment methods.~~
- ~~3. A minimum of 25% down and 5 installments is available in place of option 1 or 2 above. Available for both EFT and non-EFT payment methods.~~

~~A discount is available if the six month term premium is paid in full at inception. A discount is also available if any installment plan is paid with Insured EFT. This applies to any term.~~

~~The gross down payment must accompany the original application. Down payments may be made through the Imperial Webtrater by agent EFT, insured E-check or insured credit card.~~

~~Several payment options are available, including Paid in Full, and multiple EFT and non-EFT payment plans.~~

~~A discount is available if the premium is either paid in full or paid through an EFT payment plan.~~

BILLING

~~If an installment pay plan is selected, the insured will be billed monthly from inception through renewal, approximately 15 days before the due date. Each installment will include an installment fee.~~

NSF/RETURNED PAYMENTS

Insured's Payment to Imperial or Agent:

If the insured's payment is returned by the bank unpaid for any reason, the following rules apply:

1. Payment made for New business or initial renewal payment, coverage will be canceled flat and cannot be reinstated.
2. Installment payments, a cancellation notice will be issued, and Imperial must receive a replacement payment in certified funds (i.e. money order or cashier's check) prior to the cancellation effective date.
3. Payments made for Reinstatement or to avoid cancellation where notice had been previously issued, the policy will be canceled pro-rata as of the last cancellation notice date.

A \$25 handling fee will be charged for any payment that is returned unpaid.

RETURNED PREMIUM

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments. If there is no remaining balance after the credit has been applied, return premium will be mailed to the insured no more than 30 days after the endorsement is processed.

The insured must make a request in writing for returned premium of less than \$5.00.

FEE GUIDELINES AND CHARGES

No commission is paid on fees.

INSTALLMENT BILLING FEE

A fee of \$6 is added to each payment for non-EFT installment plans and \$2 for EFT installment plans. For policies on installment plans, a fee will be charged on all payments after the new business down payment, including the renewal down payment. A reduced fee is available if the insured selects an EFT payment plan.

LATE FEE

A fee of \$6.00 is charged upon receipt of a payment on a policy if payment is not postmarked or received in the agent's office on or before the due date. A late fee is charged if a payment is not in Imperial's office within 4 days of the due date. A fee will be charged for any installment payment that is postmarked or received by Imperial or the Producer after the bill due date. A late fee will also be charged if a payment is returned unpaid and the payment is not replaced on or before the bill due date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

NSF-CHECK/RETURNED PAYMENT FEE

A fee of \$25.00 is added for any installment payment returned unpaid. A fee is charged for each payment returned unpaid by a financial institution for any reason (i.e. insufficient funds, closed account, etc.).

POLICY FEE

Policy fee of \$24 is fully earned. The policy fee is spread over the installment payments, if applicable. A fee is charged at the beginning of each policy term. The policy fee is fully earned, and if the insured has selected an installment payment plan, the fee is spread over the installment payments.

REINSTATEMENT FEE

A fee will be assessed for any policy requiring reinstatement.

Reinstatements are allowed up to 15 days after date of cancellation. After 15 days, a new application is required to re-start coverage.

APPLICATION REQUIREMENTS SUMMARY

~~A copy of the complete quote sheet is required with all applications.~~

~~If applicable, the following Proof of Discount eligibility ~~for~~ must be submitted:~~

- ~~1. Companion Policy,~~
- ~~2. Homeowner,~~
3. Mature Driver,
- ~~4. Prior Coverage,~~
- ~~5. Scholastic Honor,~~

~~Documentation~~ must be submitted in order to receive available discounts. Applications submitted with no proof will not receive the discounts and will be uprated.

~~Applicants with an excluded spouse will be rated as single unless proof of marriage is provided.~~

~~The following additional documentation may be required:~~

- ~~1. Artisan/Business Use form,~~
- ~~2. Additional/Custom Parts or Equipment form and receipts,~~
- ~~3. Driver Exclusion form,~~
- ~~4. Personal Injury Protection Selection/Rejection form,~~
- ~~5. Physician's Statement,~~
- ~~6. Proof of not at fault accident,~~
- ~~7. Uninsured/Underinsured Motorist Selection/Rejection form,~~
- ~~8. Vehicle Inspection and photos.~~

~~Applications submitted without proper documentation may be subject to coverage changes and premium increases or cancellation. Contact Imperial Customer Service at 1-888-522-8242 if you have any questions about documentation that may need to be submitted.~~

Imperial Fire & Casualty Insurance Company

P.O. BOX 702507
Dallas, TX 75370-2507
www.imperialfire.com

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ARKANSAS
PRIVATE PASSENGER AUTO

Classic Program



IMPERIAL
FIRE & CASUALTY
INSURANCE COMPANY

Underwriting Guidelines
Effective
November 15, 2011 new business
December 4, 2011 renewal business

Servicing and Claims
1-888-522-8242

Imperial
PO Box 702507
Dallas, Texas 75370
Fax (800) 936-1403
www.imperialfire.com

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IMPORTANT PHONE NUMBERS AND ADDRESSES

Underwriting/Customer Service

Toll Free Phone 1-888-522-8242
 Local Phone 972-267-8929
 Fax 972-267-2519
 E-mail uwcustserv@imperialfire.com

Applications, Endorsements, and Correspondence

Fax - Applications [1-800-936-1403](tel:1-800-936-1403)
 Fax - Endrs/Corr [1-866-530-3242](tel:1-866-530-3242)
 P.O. Box 702507
 Dallas, Texas 75370-2507

Claims

Toll Free Phone 1-888-522-8242
 Local Phone 972-267-8929
 Fax 972-250-6548

Imperial Business Hours

M-F 8:00-6:00 CST

Website

www.imperialfire.com

All Payments

P.O. Box 702507
 Dallas, Texas 75370-2507

Claims Correspondence

P.O. Box 704029
 Dallas, Texas 75370-2507

GENERAL UNDERWRITING RULES

COMMISSIONS

A producer's commission will be paid as collected. All commissions will be paid monthly. Commission payments will be mailed to the producer with the statement. Should the statement reflect a balance due Imperial, payment is due within 15 days of the statement date.

BINDING PROCEDURES AND APPLICATION

Applications must be uploaded and printed from the Imperial Webrater at www.imperialfire.com and are bound no earlier than the date and time of upload. The application signed by the insured and the producer should be faxed with the Imperial Fax Cover Sheet and any required supporting documentation within 24 hours of upload to 1-800-936-1403.

Endorsements are bound no earlier than date of request. Most endorsements can be completed online at the Imperial website, www.imperialfire.com. Any required supporting documentation must be faxed within 24 hours of request to 1-866-530-3242.

Renewals are bound as of the effective date indicated on the renewal notice issued to the insured.

The following additional rules apply:

1. Application and endorsement forms must be complete and signed by the producer and the applicant.
2. Do not back-date coverage. No risk will be bound to cover a loss which occurs before the application is signed accompanied by the correct down payment.
3. You may not issue policies, endorsements, or cancellations.
4. You may not authorize any claim payments.
5. You may not bind any business through a broker, solicitor, or sub-producer.

DEFINITIONS

"Private Passenger Auto" means a private passenger type land motor vehicle with at least four(4) wheels, but not more than six (6) wheels; including cars, vans and utility vehicles, pickup body, or cargo van, designed for operation principally upon public roads, with a gross vehicle weight rating of 12,000 pounds or less according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, or cargo cutaway vans or other vans with cabs separate from the cargo area.

These vehicles may not be used for public or private livery or conveyance. Business Use and Artisan Use, as defined in the [Vehicle Use Definitions](#), is acceptable. The insured will be charged additional premium for vehicles used for business or artisan purposes.

"Eligible-to-be-rated driver" means any person who is required to be disclosed on the application, including all persons above the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle. However, excluded drivers, and drivers with learner's permits as defined in [Permit Rating](#), are not considered eligible-to-be-rated drivers.

INELIGIBLE RISKS

Drivers

1. Named Insured that is not the registered owner of the insured vehicle(s) or his/her spouse.
2. Named Insured that is a minor (under 18 years old).
3. Operators under the minimum age for state licensing.
4. Operators not residing in the state.
5. Operators who do not have a driver's license unless they are excluded from coverage.
6. Operators with a cancelled or revoked driver's license status, unless they are excluded from coverage.
7. Operators with more than 2 DWI, DUI, alcohol, drug, or controlled substance violations within the previous 35 months.
8. Operators convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI)
9. Operators age 15-18 with more than 3 points.
10. Operators age 19-21 with more than 5 points.
11. Operators age 22 and older with more than 15 points.
12. Operators with more than six violations.

13. Any risk with more than 18 driver violation points combined for all drivers.
14. Operators living in or working in Mexico.
15. Migrant or transient workers in seasonal occupations.
16. Operators with a physical or mental impairment of any nature; unless accompanied by an Imperial Physician's Statement indicating that the insured is capable of driving a motor vehicle.
17. Residents of the Named Insured's household not listed on the policy. All household members age 14 and older must be disclosed and listed on the policy as Active, Permitted, or Excluded.
18. Operators requiring Financial Responsibility Filings.
19. Operators who have been convicted of insurance fraud.
20. Operators who have had a policy cancelled or non-renewed by Imperial for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

Vehicles

1. Vehicles with a value over \$60,000.
2. Vehicles rated a with physical damage symbol 25 or higher for model years 2010 and older.
3. Vehicles rated a with physical damage symbol 58 or higher for model years 2011 and newer.
4. Pickups, vans or utility vehicles with a load capacity in excess of one (1) ton load capacity.
5. Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to manufacturer's specifications) greater than 12,000 pounds.
6. Vehicle with special additional/custom equipment in excess of \$4,000.
7. Vehicles that have a title or registration indicating that the vehicle has been reconstructed, salvaged, or water damaged requesting Physical Damage coverage. (These vehicles can be quoted for BI, PD, UMBI and PIP coverages)
8. Vehicles that have business decals or logos unless you obtain Underwriting approval.
9. More than one (1) Business or Artisan use vehicle.
10. Vehicles used for Business or Artisan use that do not meet our acceptable Vehicle Use guidelines.
11. Vehicles without a garaging address in the state.
12. Vehicles with a principal out-of-state garaging location.
13. Vehicles that are regularly available to non-listed drivers.
14. Vehicles provided by the insured for the use of his employees.
15. Vehicles available to multiple drivers for sales, farming, business or artisan use (i.e. pooled vehicles).
16. Vehicles leased or rented to other operators by the insured.
17. Vehicles used for racing.
18. Vehicles used for emergency services, including but not limited to: ambulance, police car, fire rescue, or any other related public service.
19. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport. Does not apply to shared expense car pools.
20. Vehicles used for carrying persons or property for compensation or a fee, including, but not limited to: limousine, taxi, or other livery services, pickup or delivery of magazines, newspapers, food, or any other products.
21. Government owned vehicles.
22. Vehicles that are not owned or leased by the named insured or a resident relative.
23. Vehicles owned or leased by a partnership or corporation.
24. Vehicles with snowplowing equipment.
25. Vehicles not registered for street use.
26. Vehicles equipped with cooking equipment or bathrooms.
27. Vehicles that have been rebuilt or structurally altered.
28. Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches. However, lift kits of 4 inches or less and low riders with hydraulics are acceptable if registered for street use.
29. Flatbed trucks equipped with power or manual winches or fifth wheel.
30. Dune buggies, off road vehicles, all terrain vehicles, snowmobiles.
31. Any grey market vehicles, kit cars, motorcycles, racing vehicles, rental vehicles, camper vans, motor homes.
32. Commercial vehicle types including step vans, panel vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
33. Pickups with flat or stake beds.
34. Golf cart type vehicles, Micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e. GEM, Ford Think Neighbor).
35. **Vehicles over 15 years old are unacceptable for all physical damage coverage on new policies. This includes UMPD.**
36. **Vehicles over 40 years old are unacceptable for all coverages.**

Other Ineligible Risks

1. Policies written for Physical Damage only.
2. Policies with all vehicles generally garaged out of state.
3. Two or more private passenger automobile insurance policies for the same household, with the following exceptions:
 - a. Children who own their own vehicle; or
 - b. Unrelated residents/roommates.
4. Policies with vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - a. Student or military risks (i.e., spouse of insured/unmarried child of insured);
 - b. Named insured has two different households (i.e., one permanent home and one vacation home);
 - c. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - d. Husband/wife in the process of divorce and the vehicle is still considered community property.
5. Non-owner policies with business or artisan use.
6. Policies with more than one Named Insured. A policy may only be written in the name of an individual. If a vehicle is titled to both a husband and wife or parent and child, only one can be the named insured, and the other can be listed as an additional insured. A policy may never be written in the name of a business or corporation.

This program is designed to write specific risks. If a risk does not fit our program, we will not accept it. Please refrain from putting our underwriters in the uncomfortable position of having to make exceptions. Imperial retains the right for final underwriting acceptance.

CANCELLATIONS

Return premiums are computed as follows:

Non-Pay	- pro rata
Insured's request	- pro rata
NSF on down payment	- flat cancellation

All fees are fully earned.

Cancellation notices will print with the effective time of 12:01 AM on the cancellation date. For cancellations due to nonpayment of premium, coverage will remain in force if payment is postmarked or received by Imperial or the Producer on or before the cancellation date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date. In the event of a total loss, coverage continues until the insured requests a cancellation.

Insured request cancellations must be made in writing and must be postmarked or faxed by the requested cancellation effective date. Otherwise, the cancellation will be made effective the date of postmark or fax.

Installment premium must be received in the Imperial office by the due date. Cancellation notice will be sent no later than 10 days prior to the date on which premium received by Imperial is sufficient to provide coverage. Payment received that is postmarked prior to the cancellation date may reinstate the policy with no lapse in coverage. If a postage meter is used, the payment must be received in Imperial's office no later than the day cancellation is effective.

REINSTATEMENTS

If a policy is cancelled for non-payment of premium, a policy may be reinstated without a lapse in coverage:

1. Within 7 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.
2. Within 8 – 15 days of the cancellation date if the insured provides a Statement of No Loss and two (2) installment payments.

A late, installment and reinstatement fee will be applied to the payment made to reinstate the policy.

A new application is required in order to restart coverage if a policy has been cancelled for more than 15 days or if a policy was cancelled for any reason other than non-payment of premium. New business rules and fees apply to the new application.

NOTE: Payments received by Imperial after the cancellation date without an underwriter's approval and a signed Statement of No Loss will remain cancelled. If there is no balance of premium and/or fees due Imperial, the payment will be returned. If

a balance remains after cancellation, the late payment will be applied. Any remaining credit would be refunded once sufficient time has been allowed for the check to clear. In some cases the payment will be mailed back to the policyholder. If the insured requests reinstatement after 15 days, the policy must be re-written with a new application and the appropriate down payment. Transfer discounts may be lost.

RENEWALS

Renewal Invoices will be mailed to the insured, with a copy to the producer, at least 20 days prior to the current term expiration date.

If the renewal payment is postmarked or received by Imperial or the Producer on or before the renewal effective date, the renewal term will be put in force with no lapse in coverage.

If the renewal payment is postmarked or received by Imperial or the Producer within 30 days after the renewal effective date, the renewal term will be put in force with a lapse in coverage. The effective date of the renewal term will be 1 day after the postmark or receipt date of the payment.

Renewals will be processed only if payment is received. Imperial may honor any payment for renewal that is paid up to 7 days after the expiration date provided no loss has occurred after the expiration date and time. The expiration date is day one of this time frame.

All policies not meeting these guidelines must be rewritten and will require a new application and the appropriate down payment.

If a lapse in coverage occurs, the insured may no longer qualify for a Transfer discount and may be moved to a lower Responsible Driver Category (RDC).

ENDORSEMENTS

Most endorsements can be completed online at the Imperial website, www.imperialfire.com, or call Customer Service, 1-888-522-8242. If an endorsement is made by written request, please use the Imperial Endorsement Request Form. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the Named Insured.

Any required supporting documentation or Endorsement Request Forms must be faxed or postmarked within 24 hours of endorsement request. If documentation is not received by Imperial within 24 hours of request, the endorsement will be made effective the day after postmark or fax.

Additional premium endorsements will be billed by Imperial and the premium will be spread over the remaining payments of the policy period. A down payment of premium may be submitted with the endorsement request.

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments.

MVR AND UNDERWRITING REPORTS

MVR and Underwriting reports, including Loss History and Additional Driver reports, must be run on each active driver prior to upload. Click "Order Reports" on the Application screen in Webrater, and all applicable reports will be ordered.

Undisclosed drivers found on these reports will be added to the quote automatically. Review additional drivers to ensure all drivers are rated or excluded as needed. If a driver does not reside in the household or is unknown to the insured, change the driver status to "Not in Household". Failure to disclose all drivers may jeopardize coverage.

Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or Underwriting reports to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or Underwriting report. If the reconciliation process does not find duplicates, accidents and violations listed on the application and/or the MVR/Underwriting report will be considered separate violations.

If you see any discrepancies in the MVR and Underwriting reports, call Customer Service at 1-888-522-8242.

UNVERIFIABLE DRIVING RECORD

An Unverifiable Driving Record (UDR) is defined as follows:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

An [Unverifiable Driving Record Surcharge](#) will be charged to an eligible-to-be-rated driver whose driving record is unverifiable.

FOREIGN/INTERNATIONAL LICENSE

Drivers who do not have a valid U.S. driver's license but have a valid foreign or international driver's license are acceptable. A [Foreign License Surcharge](#) will be applied to the driver until a valid U.S. license has been obtained and reported to Imperial.

FINANCIAL RESPONSIBILITY (SR-22) FILINGS

Financial responsibility filings are not available in this program.

NAMED DRIVER EXCLUSION

All residents of the household age 14 and older must be listed on the policy. Drivers may be listed as Rated, Permitted or Excluded. To exclude a driver from coverage, provide the full name, date of birth and driver's license number of the driver to be excluded on the Named Driver Exclusion form. This form is required at application and for mid-term changes to exclude a driver. A copy of the form is available on our website, www.imperialfire.com. You can also contact Customer Service for a copy of the form, 1-888-522-8242.

If an excluded operator drives, has custody or control of an insured vehicle and a claim results, there is no coverage under the policy for such claim.

VEHICLE INSPECTION/PHOTOS

Applications and Endorsements may be submitted without photo inspections. At Underwriting discretion, inspections may be requested.

WEATHER RELATED RESTRICTIONS

No new coverages or increased coverages may be written or bound in any area where the National Weather Service has issued a "warning" of an impending weather catastrophe or disaster, including but not limited to hail, tornadoes, and windstorms.

POLICY TERM

Rates are for a Semi-Annual (6 month) policy term. No other term is available through this program.

GENERAL RATING RULES

Endorsements will be calculated using rules and rates in effect as of the policy term effective date.

Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged and subject to non-renewal.

DRIVER CLASSIFICATION

Drivers are classified by age, gender, and marital status.

Age refers to the age attained by the driver's last birthday before inception of the policy term. Webrater automatically assigns the correct age based on the driver's date of birth and policy effective date.

If a driver is age 24 or younger and has a birth date within 30 days after inception of the policy term, the higher age will be used to develop the driver age class (but not for other age-related purposes throughout these Rules).

Marital Status is defined as follows:

Single - Driver who has never been married or is divorced or legally separated.

Married - Driver who is legally married and living with a spouse or meets the local statutory definition of married. It also includes persons not living together because of career obligations or military service.

Widow/Widower - Driver who was legally married, but whose spouse is deceased. Widowed operators are rated as married.

There can be no driver class change on a policy during the policy term except to recognize a change in marital status.

Policies are rated using the [Driver Assignment](#) rules in effect on the policy term effective date.

PERMIT RATING

Drivers with a learner's permit who are single, age 17 and under, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible-to-be-rated driver at the earliest of notification by the named insured that the permit driver has obtained their full driver's license, or the first renewal of the policy after the permit driver becomes of legal license age in the state.

RESPONSIBLE DRIVER CATEGORIES

To obtain the best available rate for the insured, Imperial offers three (3) different driver categories based on Proof of Prior Coverage. These categories range from RDC-1 to RDC-3 with RDC-1 being a pure Non-Standard risk and RDC-3 being a more standard risk.

RDC-1

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Has no prior coverage or has over 30-day lapse in coverage.

RDC-2

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with **8 - 30 days lapse before the inception of the policy.**

RDC-3

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with **0 - 7 days lapse before the inception of the policy.**

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

DRIVER POINT DEVELOPMENT

Driving record points are assigned to eligible-to-be-rated drivers for chargeable accidents and violations.

All accidents and violations, including Not-At-Fault incidents, must be listed on the policy for each eligible-to-be-rated driver. Accidents and violations that are listed on the application will be compared to the individual's driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.

Chargeable Period – the 35-month period prior to policy term inception. The occurrence date is used to determine if the accident or violation took place in the chargeable period.

Same Day Offenses – if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

Source of Points – points will be charged for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

The following risks are ineligible in the Imperial Classic program:

1. **Policies with more than 18 driver violation points combined for all drivers.**
2. **Drivers age 15-18 with more than 3 points.**
3. **Drivers age 19-21 with more than 5 points.**
4. **Drivers age 22 and older with more than 15 points.**
5. **Drivers with more than 6 chargeable violations of any kind.**
6. **Drivers with more than 2 chargeable alcohol/drug/narcotic related violation of any kind.**
7. **Drivers convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI).**

Major Violations – include, but are not limited to:

1. Assault with Motor Vehicle;
2. Driving Wrong Way;
3. Driving While Suspended or Revoked;
4. Fleeing from Police;
5. Passing Stopped School Bus;
6. Hit and Run;
7. Reckless or Negligent Driving;
8. Racing;
9. Other non-routine, serious infractions.

Minor Violations – include, but are not limited to:

1. Fail to Stop after Accident;
2. Fail to Signal Intention to Turn, Stop or Pass;
3. Fail to Obey Traffic Control Device;
4. Fail to Yield;
5. Following too Closely/Tailgating;
6. Improper Turn or Passing
7. Lane Violation;
8. Other routine traffic violations.

At-Fault Accidents – accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on Underwriting reports will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Not-At-Fault Accidents - accidents may be considered not-at-fault if:

1. The accident was caused by collision with a bird or animal;
2. The automobile was lawfully parked;
3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;

4. The automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation;
6. The owner or operator of the insured's automobile has been reimbursed for more than 50% of the property damage loss by, or on behalf of, another person responsible for the accident or has judgment against such other person for more than 50% of the property damage loss.

DRIVER ASSIGNMENT

1. When insuring one vehicle with more than one operator, the highest rated driver will be used to rate the policy.
2. When insuring more than one vehicle, the highest rated driver will be assigned to the highest rated vehicle. The second highest rated driver will be assigned to the second highest rated vehicle, and so on until all operators are assigned. Remaining vehicles are assigned the lowest rated driver with no points.
3. The following will be used to determine the highest rated driver: driver class, driver points, and driver-specific discounts/surcharges.
4. The following will be used to determine the highest rated vehicle: model year, vehicle value/symbol, and vehicle-specific discounts/surcharges.

TERRITORY ASSIGNMENT

All territories are determined according to the zip code and county in which the vehicle is garaged.

If the insured uses a post office box as a mailing address, the physical garaging address must be provided, including zip code.

When the garaging location is changed during the policy period to a location outside of the state, the vehicle will be rated with an out of state territory code. The policy will be non-renewed if any vehicle is garaged outside of the state.

VEHICLE USE DEFINITIONS

Artisan *

Acceptable artisan use vehicles are those vehicles used by the insured to transport tools or other materials in a trade or business if:

1. The insured visits no more than two job sites per day;
2. The vehicle is owned or leased by an individual, not a corporation or partnership;
3. The vehicle is operated solely by the named insured or other resident relative; and
4. The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Acceptable artisan use does not include vehicles with a load capacity of greater than $\frac{3}{4}$ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. An **Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

**** Business Use Surcharge will be applied***

Business *

Acceptable business use vehicles are those vehicles, other than Artisan use vehicles, that are:

1. Used by sales or service representatives or for consumer-oriented direct home sales;
2. Used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;
3. Owned by the insured and used by domestic employees; or
4. Used in a business for occasional errands.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include vehicles with a load capacity of greater than $\frac{3}{4}$ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. It does not include trailers used for business purposes. All additional equipment must be disclosed and must comply with Imperial's

Additional/Custom Parts or Equipment Guidelines. **An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

**** Business Use Surcharge will be applied***

Commuting

Vehicles used to drive to and from work or school, or to any location where other transportation is taken to work or school.

Farm

Vehicles used primarily on a farm, ranch, or orchard.

Pleasure

Vehicles are not used for commercial purposes or commuting to work or school.

SYMBOL DETERMINATION

Imperial rates based on ISO™ Liability, PIP/MED and Physical Damage symbols. Refer to your ISO™ manual for information regarding symbols.

The vehicle symbol for Comprehensive and Collision coverage is used for Uninsured Motorist Property Damage coverage.

The vehicle symbol for Personal Injury Protection coverage is used for Uninsured Motorist Bodily Injury coverage.

If the Imperial Webrater is unable to locate a symbol for a valid VIN, the vehicle may be eligible to be rated as Stated Value. Contact Customer Service at 1-888-522-8242 for additional information.

Imperial is unable to rate vehicles classified by ISO™ as Incomplete Vehicles. The Imperial Webrater will issue an Ineligible Risk Warning when an Incomplete Vehicle VIN is entered. In limited circumstances Imperial may accept these vehicles. Call Underwriting at 1-888-522-8242 to determine if a specific vehicle is acceptable. A Vehicle Inspection Form and photos may be required.

VEHICLE STATED VALUE RATING

If the Imperial Webrater is unable to identify a valid VIN, Stated Value rating may be available for rating a vehicle.

The stated amount value for any vehicle may not exceed \$60,000.

Physical Damage coverage on stated value vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner;
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner;
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner;
- or
4. The stated value specified by the insured, reduced by the salvage value if retained by the owner.

Note: Physical Damage coverage is not available for vehicles over 15 years old.

COVERAGES AVAILABLE

SUMMARY OF COVERAGES OFFERED

This program offers the following coverages:

Liability Coverages

Bodily Injury/Property Damage
Personal Injury Protection
Uninsured Motorist Protection
Underinsured Motorist Protection
Uninsured Motorist Property Damage

Physical Damage Coverages

Other Than Collision
Collision
Custom Parts or Equipment
Rental Reimbursement
Towing and Labor

LIABILITY

1. Liability Coverage is required. Physical Damage only policies are unacceptable.
2. Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year.
3. Limits must be the same on all vehicles on the policy.
4. Property Damage limits cannot be higher than the per person Bodily Injury limits.

Available Limits:

BI PD
{see rate tables}

UNINSURED/ UNDERINSURED MOTORIST PROTECTION

1. Uninsured/Underinsured Motorist Coverage is required unless it is rejected.
2. When selected, UMBI, UIMBI and UMPD coverage applies to all vehicles on the policy.
3. UMBI, UIMBI and UMPD limits must be the same on all vehicles on the policy.
4. UMBI and UIMBI limits cannot exceed BI limits.
5. UMBI is required if UIMBI is selected.
6. UMBI is required if UMPD is selected.
7. UMPD limits cannot exceed the PD limit.
8. UMPD limits cannot exceed the per-person UMBI limit.
9. If coverage is rejected or if UMBI limits are lower than BI limits, an Uninsured/Underinsured Motorists Bodily Injury Coverage Form must be submitted. If a valid UMBI form is not received by Imperial, UMBI limits equal to selected BI limits will be added to the policy and additional premium will be charged.

Available Limits:

UM/UIMBI UMPD
{see rate tables}

PERSONAL INJURY PROTECTION

1. Personal Injury Protection Coverage is required unless rejected.
2. If selected, this coverage applies to all vehicles on the policy.
3. Limits must be the same on all vehicles on the policy.
4. If rejected, a Personal Injury Protection Selection/Rejection form must be signed or coverage will be added and additional premium will be charged.

Available Limits:

{see rate tables}

PHYSICAL DAMAGE

1. Physical Damage Coverage is optional.
2. Coverage is provided at actual cash value less the selected deductible.
3. Maximum insured value is \$60,000 per vehicle.
4. Vehicles over 15 years old cannot have Physical Damage coverage.
5. Photo Inspections may be requested at Underwriting discretion, but are not required in all cases.
6. Other than Collision (OTC) and Collision (COLL) must be sold together.
7. Any deductible combination is acceptable.

Available Deductibles:

OTC COLL
{see rate tables}

ADDITIONAL OR CUSTOM PARTS OR EQUIPMENT

1. Other Than Collision and Collision Coverage must be purchased in order for Custom Parts or Equipment Coverage to apply.
2. Standard equipment, such as permanently installed stereos, radios, and other sound reproducing equipment, installed by the auto manufacturer or auto dealer is automatically covered under OTC/COLL, up to a maximum of \$1,000.
3. Non-standard equipment options and equipment valued over \$1,000 may be covered if Additional Custom Parts or Equipment Coverage is purchased and premium is paid.
4. Coverage above \$4,000 is not available.
5. An Additional/Custom Parts or Equipment Form, photos and receipts are required. The form can be found on the Imperial website, www.imperialfire.com, or by calling Customer Service at 1-888-522-8242.
6. The selected Other Than Collision deductible applies to Additional Custom Parts or Equipment.
7. **Acceptable Custom Parts or Equipment includes, but is not limited to:**
 - a. Utility/Horse trailers.
 - b. Custom bodywork.
 - c. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
 - d. Custom engine work and parts.
 - e. Custom paintwork.
 - f. Custom wheels and tires.
 - g. Camper top/shells.
 - h. T-Top roofs.
8. **Unacceptable Custom Parts or Equipment includes, but is not limited to:**
 - a. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof and their accessories.
 - b. Tapes, CD's or their containers.
 - c. Radar detection or transmission equipment.

RENTAL REIMBURSEMENT

1. Rental Reimbursement coverage can be purchased to reimburse the insured for each qualified disablement of a covered vehicle.
2. Qualified disablement means a loss covered by the Other Than Collision or Collision coverages of the policy.
3. Rental reimbursement may be purchased only for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:

{see rate tables}

TOWING AND LABOR

1. Towing and Labor coverage can be purchased to pay for:
 - a. Towing of a covered disabled vehicle to the nearest qualified repair facility; and
 - b. Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.
2. Towing and Labor may only be purchased for a vehicle covered by Other Than Collision and Collision coverage.

Available Limits:

{see rate tables}

NON-OWNER POLICIES

Non-owner policies provide liability protection (Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, and Personal Injury Protection) for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis. Physical Damage coverages are not available for non-owner policies.

The policy does not cover any resident relatives, with the exception of a listed spouse, or any other person or organization (other than a person or organization with respect only to vicarious liability for an accident arising out of the use of a non-owned vehicle by the named operator with the express or implied permission of the owner). Non-owner policies are not available if the insured operates a vehicle used for business or artisan use.

POLICY FORM

Imperial Arkansas Personal Auto Policy

DISCOUNTS AND SURCHARGES

COMPANION POLICY DISCOUNT

Applied to all vehicles on the policy if the named insured either has an active policy or initiates a policy within the same term through our Flood program. The policy number of the Flood policy must be submitted with the application. The discount continues to apply at each subsequent renewal providing the Flood policy remains in force.

If Imperial does not receive a valid Companion Policy number, the discount will be removed from the policy.

EFT DISCOUNT

Applied to all vehicles on the policy if the insured selects an EFT Installment payment plan.

HOMEOWNER DISCOUNT

Applied to all vehicles on the policy if the insured or resident spouse owns a home or mobile home. The following rules apply:

1. The Named Insured must own and reside in principal residence located in the state. Named Insured must match applicant or spouse of applicant.
2. Proof of homeownership must be submitted with the application. Acceptable proof would be any of the following:
 - a. Homeowners insurance declarations page,
 - b. Copy of the deed,
 - c. Homestead exemption certificate,
 - d. Tax records,
 - e. Mortgage payment booklet, or
 - f. Loan agreement.
3. A property tax record is required for a mobile homeowner applying for a Homeowner discount.
4. Select the appropriate residence classification in Webrater and the discount will be applied automatically. The following classifications are available:
 - a. **Owns Home:** Primary residence is a home, town house, or condominium owned, occupied and insured by the named insured or spouse.

- b. **Owns Mobile Home:** Primary residence is a mobile home, ten (10) years or newer owned, occupied and insured by the named insured or spouse. The mobile home must be grounded with a permanent, enclosed foundation on property owned by the named insured or spouse. No Mobile Home parks accepted.
- c. **Rents (No Discount):** Primary residence is a home, condominium, mobile home, apartment or other residence rented by the named insured or spouse.

If Imperial does not receive proper proof, the discount will be removed from the policy.

MULTI CAR DISCOUNT

Applied to all vehicles on the policy if there is more than one (1) vehicle on the policy.

PAID IN-FULL DISCOUNT

Applied to all vehicles on the policy if the insured pays the full term premium due at the time the application is submitted or when payment is due to renew the policy.

PRIOR COVERAGE/TRANSFER DISCOUNT

Applied to all vehicles on the policy if the Named Insured has Proof of Prior Coverage.

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

If Imperial does not receive proper proof of prior coverage, the discount will be removed from the policy.

MATURE DRIVER DISCOUNT

Applied to all vehicles on the policy if an eligible-to-be-rated driver is 55 years old or older and has completed a motor vehicle accident prevention course, meeting the Office of Motor Vehicle criteria. The course must have been completed within three (3) years of the policy effective date, and a certificate proving course completion must be submitted. **If Imperial does not receive proper proof, the discount will be removed from the policy.**

SCHOLASTIC HONOR DISCOUNT

Applied to all vehicles on the policy if an eligible-to-be-rated driver is 24 years old or younger and graduated from a college or university with cumulative scholastic records showing the insured attained one (1) of the following:

1. A grade point average of "B" or higher;
2. At least a three (3) point average on a four (4) point scale (or equivalent).

Imperial must receive the student's transcripts as proof of grade point average. **If proof is not received, the discount will be removed from the policy.**

BUSINESS USE SURCHARGE

Applied to a vehicle classified as having Business or Artisan Use. Refer to the [Vehicle Use Definitions](#) for acceptable Business or Artisan Use.

FOREIGN/INTERNATIONAL LICENSE SURCHARGE

Applied to an eligible-to-be-rated driver who does not have a valid U.S. driver's license but has a valid foreign or international driver's license. If the driving record is unverifiable, only the Foreign/International License surcharge will apply. The Unverifiable Driving Record surcharge will not be charged in addition to the Foreign License Surcharge. The Foreign License surcharge will be removed after a valid U.S. license has been obtained and reported to Imperial.

INELIGIBLE RISK SURCHARGE

Applied to all vehicles on the policy for midterm endorsements adding an ineligible risk.

This includes, but is not limited to adding an [Ineligible Vehicle](#) or [Ineligible Driver](#), adding vehicle use that does not meet our acceptable [Vehicle Use Definitions](#), or changing the garaging address to an out of state zip code.

Policies with an Ineligible Risk Surcharge will be non-renewed at the end of the policy term.

UNVERIFIABLE DRIVING RECORD SURCHARGE

Applied to an eligible-to-be-rated driver when:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

The surcharge will be removed as soon as a verifiable driving record with a minimum of 36 months history is obtained.

Drivers 18 years of age and younger will not be charged an Unverifiable Driving Record surcharge.

BILLING PROCEDURES

All policies are written on a Direct Bill basis. No financing of premium will be accepted. **Insureds checks mailed for installment and renewal down payment must be made payable to Imperial Fire and Casualty.**

DOWN PAYMENT

The gross down payment must accompany the original application. Down payments may be made through the Imperial Webrater by agent EFT, insured E-check or insured credit card.

Several payment options are available, including Paid in Full, and multiple EFT and non-EFT payment plans.

A discount is available if the premium is either paid in full or paid through an EFT payment plan.

BILLING

If an installment pay plan is selected, the insured will be billed monthly from inception through renewal, approximately 15 days before the due date. Each installment will include an installment fee.

NSF/RETURNED PAYMENTS

If the insured's payment is returned by the bank unpaid for any reason, the following rules apply:

1. Payment made for new business or initial renewal payment - coverage will be canceled flat and cannot be reinstated.
2. Installment payments - a cancellation notice will be issued, and Imperial must receive a replacement payment in certified funds (i.e. money order or cashier's check) prior to the cancellation effective date.
3. Payments made for reinstatement or to avoid cancellation where notice had been previously issued - the policy will be canceled pro-rata as of the last cancellation notice date.

A fee will be charged for any payment that is returned unpaid.

RETURNED PREMIUM

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments. If there is no remaining balance after the credit has been applied, return premium will be mailed to the insured no more than 30 days after the endorsement is processed.

The insured must make a request in writing for returned premium of less than \$5.

FEES

No commission is paid on fees.

INSTALLMENT BILLING FEE

For policies on installment plans, a fee will be charged on all payments after the new business down payment, including the renewal down payment. A reduced fee is available if the insured selects an EFT payment plan.

LATE FEE

A fee will be charged for any installment payment that is postmarked or received by Imperial or the Producer after the bill due date. A late fee will also be charged if a payment is returned unpaid and the payment is not replaced on or before the bill due date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

NSF/RETURNED PAYMENT FEE

A fee is charged for each payment returned unpaid by a financial institution for any reason (i.e. insufficient funds, closed account, etc.).

POLICY FEE

A fee is charged at the beginning of each policy term. The policy fee is fully earned, and if the insured has selected an installment payment plan, the fee is spread over the installment payments.

REINSTATEMENT FEE

A fee will be assessed for any policy requiring reinstatement.

Reinstatements are allowed up to 15 days after date of cancellation. After 15 days, a new application is required to re-start coverage.

APPLICATION REQUIREMENTS SUMMARY

If applicable, the following proof of discount eligibility must be submitted:

1. Companion Policy,
2. Homeowner,
3. Mature Driver,
4. Prior Coverage,
5. Scholastic Honor.

Documentation must be submitted in order to receive available discounts. Applications submitted with no proof will not receive the discounts and will be uprated.

The following additional documentation may be required:

1. Artisan/Business Use form,
2. Additional/Custom Parts or Equipment form and receipts,
3. Driver Exclusion form,
4. Personal Injury Protection Selection/Rejection form,
5. Physician's Statement,
6. Proof of not at fault accident,
7. Uninsured/Underinsured Motorist Selection/Rejection form,
8. Vehicle Inspection and photos.

Applications submitted without proper documentation may be subject to coverage changes and premium increases or cancellation. Contact Imperial Customer Service at 1-888-522-8242 if you have any questions about documentation that may need to be submitted.

SERFF Tracking Number: IFAC-127775850 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:*
Company Tracking Number: AIFACAR20111115-ARC-R
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Classic
Project Name/Number: /

Attachment "APCS spreadsheet.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: IFAC-127775850 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:*
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TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
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NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	A-IFACAR20111101-ARC-R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Imperial Fire & Casualty Insurance Company	B.	44369

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. Personal Auto	B.	Private Passenger Auto (PPA)

(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
Auto BI	16.7	16.7					
Auto PD	-0.5	-0.5					
Auto COMP	-2.4	-2.4					
Auto COL	-8.1	-8.1					
Auto PIP	2.3	2.3					
Auto UMBI	14.3	14.3					
Auto UIMBI	14.3	14.3					
Auto UMPD	14.3	14.3					
TOTAL OVERALL EFFECT	5.9	5.9					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	6206	-4.79%	6/1/09	2761	1429	51.7	59.8
2006	4593	5%	09/18/06	1515	1024	67.6	66.8
2005	2867	-12.5%	07/01/06	1350	1002	74.3	70.0

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	6.5%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	1.6%
E. Other Acquisition Exp Incurred	2.5%
F. TOTAL	30.1%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. +20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 5
10. -42% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 2



October 27, 2011

Property and Casualty Division
Arkansas Insurance Department
Attention: Alexa Grissom
1200 W. 3rd St.
Little Rock, AR 72201-1904

Re: Private Passenger Auto Rates/Rules Filing
Imperial Fire and Casualty Insurance Company
NAIC# 44369
Effective 11/15/2011

Dear Ms. Grissom,

Enclosed is the updated rate filing for the Imperial Classic program written through Imperial Fire and Casualty Insurance Company. Our proposed effective date is 11/15/2011 for New and 12/04/2011 for Renewal Business.

The change results in an overall increase of 5.9%. Although the OTC and Collision base rate changes are noticeably significant, they are tempered by changes in relativities for model year and symbols to make the overall effect for these coverages -2.1% and -7.8% respectively.

We believe that our rates are adequate, not excessive, nor unfairly discriminatory, and that they are compliant with Arkansas law.

Please do not hesitate to contact me should you have any questions, or require additional information.

Sincerely,

Bob Krulish
Senior Product Manager