

SERFF Tracking Number: IFAC-127881729 State: Arkansas  
Filing Company: Imperial Fire and Casualty State Tracking Number:  
Company Tracking Number: A-IFACAR20120110-ARC-R  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Imperial Fire & Casualty  
Project Name/Number: /

## Filing at a Glance

Company: Imperial Fire and Casualty

Product Name: Imperial Fire & Casualty

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Filing Type: Rate

SERFF Tr Num: IFAC-127881729 State: Arkansas

SERFF Status: Closed-Filed State Tr Num:

Co Tr Num: A-IFACAR20120110- State Status:  
ARC-R

Author: Bob Krulish

Date Submitted: 12/12/2011

Reviewer(s): Alexa Grissom

Disposition Date: 01/09/2012

Disposition Status: Filed

Effective Date (New): 01/16/2012

Effective Date Requested (New): 01/05/2012

Effective Date Requested (Renewal): 01/24/2012

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 01/09/2012

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:

Overall -4.7%

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 take advantage of our lower 3rd quarter rate indication for our insured's, which we received just after our previous rate change took effect. We decided to do this quickly and are doing this by taking a base rate change in the liability coverages. Also according to our market research, we are too low to be profitable with our single class factors. These were taken up to allow us to offer these insureds coverage while not jeopardizing ability to offer them coverage in the future.

Base Rates – Rates for BI, PD, OTC, COL,

Driver Class Factors-Relativities for SM and SF were increased

SERFF Tracking Number: IFAC-127881729

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: A-IFACAR20120110-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Imperial Fire & Casualty

Project Name/Number: /

## Company and Contact

### Filing Contact Information

Bob Krulish, Senior Product Manager  
14800 Quorum Drive  
Suite 250  
Dallas, TX 75254

bob.krulish@imperialfire.com  
972-267-8929 [Phone] 1101 [Ext]

### Filing Company Information

Imperial Fire and Casualty  
14800 Quorum Drive  
Suite 250  
Dallas, TX 75254  
(214) 329-4059 ext. [Phone]  
-----

CoCode: 44369  
Group Code:  
Group Name:  
FEIN Number: 72-1171736  
State of Domicile: Louisiana  
Company Type:  
State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Imperial Fire and Casualty	\$100.00	12/12/2011	54438316

SERFF Tracking Number: IFAC-127881729  
 Filing Company: Imperial Fire and Casualty  
 Company Tracking Number: A-IFACAR20120110-ARC-R  
 TOI: 19.0 Personal Auto  
 Product Name: Imperial Fire & Casualty  
 Project Name/Number: /

State: Arkansas  
 State Tracking Number:  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/09/2012	01/09/2012

### 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	12/15/2011	12/15/2011	Bob Krulish	12/27/2011	12/27/2011

SERFF Tracking Number: IFAC-127881729 State: Arkansas  
 Filing Company: Imperial Fire and Casualty State Tracking Number:  
 Company Tracking Number: A-IFACAR20120110-ARC-R  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Imperial Fire & Casualty  
 Project Name/Number: /

## Disposition

Disposition Date: 01/09/2012  
 Effective Date (New): 01/16/2012  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Imperial Fire and Casualty	-5.000%	-4.700%	\$-147,636	4,121	\$3,169,590	5.200%	-7.200%

SERFF Tracking Number: IFAC-127881729

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: A-IFACAR20120110-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Imperial Fire & Casualty

Project Name/Number: /

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document (revised)</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document (revised)</b>	Actuarial	Filed	Yes
<b>Supporting Document (revised)</b>	Rate Impact	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	Actuarial	Filed	Yes
<b>Supporting Document</b>	Rate Impact	Filed	Yes
<b>Rate (revised)</b>	Base Rate	Filed	Yes
<b>Rate</b>	Driver Class	Filed	Yes
<b>Rate</b>	Base Rate	Filed	Yes

SERFF Tracking Number: IFAC-127881729 State: Arkansas  
Filing Company: Imperial Fire and Casualty State Tracking Number:  
Company Tracking Number: A-IFACAR20120110-ARC-R  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Imperial Fire & Casualty  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/15/2011

Submitted Date 12/15/2011

Respond By Date

Dear Bob Krulish,

This will acknowledge receipt of the captioned filing. Please send additional data to justify the request for a rate change since the company has taken a change so recently.

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

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

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

Sincerely,

Alexa Grissom

SERFF Tracking Number: IFAC-127881729 State: Arkansas  
Filing Company: Imperial Fire and Casualty State Tracking Number:  
Company Tracking Number: A-IFACAR20120110-ARC-R  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Imperial Fire & Casualty  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/27/2011  
Submitted Date 12/27/2011

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: I have added the additional data that you have asked for. I also noticed we used the wrong Collision base rate in the previous filing so I corrected that and slightly adjusted the other coverage's base rates. We would like to keep our original effective date of 01/05/2012 if possible, but if not, these documents along with a APCS have been labled for an effective date of 01/16/2012.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: Actuarial

Comment:

Satisfied -Name: Rate Impact

Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Base Rate		Replacement	
<b>Previous Version</b>			
Base Rate		Replacement	

Sincerely,  
Bob Krulish

SERFF Tracking Number: IFAC-127881729  
 Filing Company: Imperial Fire and Casualty  
 Company Tracking Number: A-IFACAR20120110-ARC-R  
 TOI: 19.0 Personal Auto  
 Product Name: Imperial Fire & Casualty  
 Project Name/Number: /

State: Arkansas  
 State Tracking Number:  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** 5.900%  
**Effective Date of Last Rate Revision:** 11/29/2011  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Imperial Fire and Casualty	-5.000%	-4.700%	\$-147,636	4,121	\$3,169,590	5.200%	-7.200%

SERFF Tracking Number: IFAC-127881729

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: A-IFACAR20120110-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Imperial Fire & Casualty

Project Name/Number: /

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 01/09/2012	Base Rate		Replacement	Rate Table-Base Rates.pdf Rate Table-Base Rates.pdf
Filed 01/09/2012	Driver Class		Replacement	Rate Tables-Driver Class.pdf

Imperial Fire & Casualty  
Private Passenger Auto  
AR Classic Auto  
New Business 01/10/2012  
Renewals 01/29/2012  
Base Rates

BI	Bodily Injury	112.41
PD	Property Damage	123.13
OTC	Other Than Collision	274.36
COL	Collision	646.72
PAD	Personal Injury Protection - Accidental Death	21.63
PID	Personal Injury Protection - Disability	22.06
PMP	Personal Injury Protection - Medical	66.46
UMBI	Uninsured Motorist Bodily Injury	33.48
UIMBI	Underinsured Motorist Bodily Injury	28.82
UMPD	Uninsured Motorist Property Damage	26.35
REN	Rental Reimbursement	35.25
TOW	Towing	4.52
SPE	Custom Equipment	45.20

Imperial Fire & Casualty  
AR Classic Auto  
Effective 01/16/2012; Renewals 02/04/2012  
Base Rates

Description	Factor
Bodily Injury	112.41
Property Damage	123.01
Other Than Collision	273.35
Collision	575.76

Imperial Fire & Casualty  
 Private Passenger Auto  
 AR Classic Revision  
 New Business 01/10/2012  
 Renewals 01/29/2012  
 Driver Class Factors

<b>Driver Class</b>	<b>BI</b>	<b>PD</b>	<b>COL</b>
SF14	4.4359	3.1292	2.5340
SF15	4.4359	3.1292	2.5340
SF16	4.4359	3.5986	2.7874
SF17	3.6255	3.1854	2.5215
SF18	2.9684	2.8170	2.2757
SF19	2.1471	2.1928	1.8049
SF20	1.9379	2.1188	1.7740
SF21	1.6748	1.8006	1.6305
SF22	1.6308	1.5856	1.5247
SF23	1.5377	1.4441	1.4466
SF24	1.4254	1.4179	1.3884
SF25	1.3383	1.3343	1.3687
SF26	1.2385	1.2848	1.2117
SF27	1.1596	1.2624	1.1849
SF28	1.1042	1.2473	1.1619
SF29	1.0717	1.2359	1.1414
SF30	1.0596	1.2260	1.1225
SF31	1.0515	1.2167	1.1050
SF32	1.0436	1.2075	1.0890
SF33	1.0358	1.1985	1.0744
SF34	1.0285	1.1901	1.0613
SF35	1.0220	1.1825	1.0500
SF36	1.0164	1.1760	1.0407
SF37	1.0117	1.1706	1.0332
SF38	1.0079	1.1662	1.0278
SF39	1.0047	1.1625	1.0243
SF40	1.0018	1.1591	1.0223
SF41	0.9986	1.1554	1.0218
SF42	0.9947	1.1509	1.0221
SF43	0.9895	1.1449	1.0230
SF44	0.9824	1.1367	1.0240
SF45	0.9731	1.1260	1.0244
SF46	0.9613	1.1123	1.0240
SF47	0.9469	1.0956	1.0222
SF48	0.9298	1.0758	1.0187
SF49	0.9104	1.0534	1.0133
SF50	0.8890	1.0287	1.0055
SF51	0.9021	1.0024	0.9956
SF52	0.8930	0.9753	0.9835
SF53	0.8881	0.9486	0.9695
SF54	0.8862	0.9231	0.9538
SF55	0.8863	0.9000	0.9371
SF56	0.8870	0.8803	0.9198
SF57	0.8870	0.8648	0.9028
SF58	0.8853	0.8541	0.8867
SF59	0.8807	0.8488	0.8724

Imperial Fire & Casualty  
 Private Passenger Auto  
 AR Classic Revision  
 New Business 01/10/2012  
 Renewals 01/29/2012  
 Driver Class Factors

<b>Driver Class</b>	<b>BI</b>	<b>PD</b>	<b>COL</b>
SF60	0.8728	0.8489	0.8609
SF61	0.8728	0.8489	0.8609
SF62	0.8728	0.8489	0.8609
SF63	0.8728	0.8489	0.8609
SF64	0.8728	0.8489	0.8609
SF65	0.8728	0.8489	0.8609
SF66	0.8728	0.8489	0.8609
SF67	0.8728	0.8489	0.8609
SF68	0.8728	0.8496	0.8609
SF69	0.8728	0.8650	0.8609
SF70	0.8728	0.8844	0.8609
SF71	0.8728	0.9082	0.8609
SF72	0.8788	0.9364	0.8609
SF73	0.9151	0.9694	0.8609
SF74	0.9569	1.0070	0.8609
SF75	1.3048	1.3643	0.8609
SF76	1.3710	1.4256	0.8886
SF77	1.4414	1.4927	0.9173
SF78	1.5141	1.5657	0.9469
SF79	1.5875	1.6438	0.9774
SF80	1.6598	1.7265	1.0089
SF81	1.7284	1.8126	1.0414
SF82	1.7911	1.9010	1.0750
SF83	1.8461	1.9901	1.1096
SF84	1.8907	2.0779	1.1454
SF85	1.9251	2.1620	1.1823
SF86	1.9359	2.2261	1.2204
SF87	1.9423	2.2797	1.2598
SF88	1.9435	2.3185	1.3004
SF89	1.9435	2.3394	1.3423
SF90	1.9435	2.3425	1.3856
SF91	1.9435	2.3425	1.4302
SF92	1.9458	2.3425	1.4763
SF93	1.9614	2.3425	1.5239
SF94	1.9884	2.3425	1.5731
SF95	2.0305	2.3425	1.6238
SF96	2.0305	2.3425	1.6761
SF97	2.0305	2.3425	1.7301
SF98	2.0305	2.3425	1.7859
SF99	2.0305	2.3425	1.8435
SM14	5.3794	5.5381	4.0327
SM15	5.3794	5.5381	4.0327
SM16	5.3794	5.5381	4.0327
SM17	3.7037	4.1462	3.3219
SM18	3.7037	3.9336	3.0781
SM19	3.3147	3.3259	2.8523

Imperial Fire & Casualty  
 Private Passenger Auto  
 AR Classic Revision  
 New Business 01/10/2012  
 Renewals 01/29/2012  
 Driver Class Factors

<b>Driver Class</b>	<b>BI</b>	<b>PD</b>	<b>COL</b>
SM20	2.7887	2.8526	2.6431
SM21	2.0863	2.2147	2.4492
SM22	1.8260	1.9459	2.2695
SM23	1.5055	1.4591	2.1031
SM24	1.4983	1.3625	1.9488
SM25	1.4929	1.3608	1.7552
SM26	1.3014	1.3213	1.7552
SM27	1.2630	1.3053	1.7578
SM28	1.2326	1.2546	1.5831
SM29	1.2066	1.2161	1.4258
SM30	1.1826	1.1869	1.2842
SM31	1.1596	1.1647	1.2677
SM32	1.1370	1.1474	1.2514
SM33	1.1148	1.1336	1.2353
SM34	1.0932	1.1219	1.2194
SM35	1.0728	1.1114	1.2037
SM36	1.0542	1.1016	1.1882
SM37	1.0378	1.0920	1.1730
SM38	1.0241	1.0826	1.1579
SM39	1.0135	1.0732	1.1430
SM40	1.0059	1.0641	1.1283
SM41	1.0014	1.0554	1.1138
SM42	0.9996	1.0471	1.0995
SM43	1.0002	1.0394	1.0853
SM44	1.0026	1.0325	1.0714
SM45	1.0062	1.0263	1.0576
SM46	1.0101	1.0207	1.0410
SM47	1.0136	1.0157	1.0297
SM48	1.0158	1.0109	1.0234
SM49	1.0162	1.0062	1.0214
SM50	1.0140	1.0013	1.0230
SM51	1.0087	0.9958	1.0267
SM52	1.0002	0.9895	1.0314
SM53	0.9882	0.9824	1.0353
SM54	0.9727	0.9741	1.0373
SM55	0.9541	0.9648	1.0360
SM56	0.9330	0.9549	1.0303
SM57	0.9102	0.9447	1.0199
SM58	0.8865	0.9348	1.0047
SM59	0.8632	0.9263	0.9853
SM60	0.8417	0.9200	0.9632
SM61	0.8440	0.9204	0.9632
SM62	0.8489	0.9235	0.9632
SM63	0.8563	0.9297	0.9632
SM64	0.8655	0.9393	0.9632
SM65	0.8763	0.9526	0.9632

Imperial Fire & Casualty  
Private Passenger Auto  
AR Classic Revision  
New Business 01/10/2012  
Renewals 01/29/2012  
Driver Class Factors

<b>Driver Class</b>	<b>BI</b>	<b>PD</b>	<b>COL</b>
SM66	0.8882	0.9695	0.9667
SM67	0.9009	0.9909	0.9735
SM68	0.9140	1.0165	0.9818
SM69	0.9273	1.0466	0.9914
SM70	0.9406	1.0811	1.0022
SM71	0.9538	1.1202	1.0144
SM72	0.9672	1.1637	1.0278
SM73	0.9807	1.2114	1.0426
SM74	0.9948	1.2628	1.0590
SM75	1.0099	1.3181	1.0769
SM76	1.0369	1.3539	1.1019
SM77	1.0646	1.3906	1.1275
SM78	1.0930	1.4284	1.1537
SM79	1.1222	1.4672	1.1805
SM80	1.1522	1.5071	1.2079
SM81	1.1829	1.5480	1.2360
SM82	1.2145	1.5900	1.2647
SM83	1.2470	1.6332	1.2940
SM84	1.2803	1.6776	1.3241
SM85	1.3145	1.7232	1.3548
SM86	1.3496	1.7700	1.3863
SM87	1.3856	1.8180	1.4185
SM88	1.4226	1.8674	1.4514
SM89	1.4606	1.9181	1.4851
SM90	1.4997	1.9702	1.5196
SM91	1.5397	2.0237	1.5549
SM92	1.5808	2.0787	1.5910
SM93	1.6231	2.1352	1.6279
SM94	1.6664	2.1932	1.6657
SM95	1.7109	2.2527	1.7044
SM96	1.7566	2.3139	1.7440
SM97	1.8035	2.3768	1.7845
SM98	1.8517	2.4413	1.8259
SM99	1.9012	2.5076	1.8683

SERFF Tracking Number: IFAC-127881729

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: A-IFACAR20120110-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Imperial Fire & Casualty

Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract	Filed	01/09/2012

**Comments:**

**Attachment:**

Form A-1 PPA Abstract.pdf

	Item Status:	Status Date:
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey	Filed	01/09/2012

**Comments:**

**Attachments:**

APCS spreadsheet.xls

APCS spreadsheet.pdf

APCS spreadsheet.pdf

APCS spreadsheet.xls

	Item Status:	Status Date:
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	01/09/2012

**Comments:**

**Attachment:**

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

	Item Status:	Status Date:
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	01/09/2012

**Bypass Reason:** We do not use an advisory organization

**Comments:**

SERFF Tracking Number: IFAC-127881729  
Filing Company: Imperial Fire and Casualty  
Company Tracking Number: A-IFACAR20120110-ARC-R  
TOI: 19.0 Personal Auto  
Product Name: Imperial Fire & Casualty  
Project Name/Number: /

State: Arkansas  
State Tracking Number:  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial	Filed	01/09/2012
<b>Comments:</b>		
<b>Attachments:</b>		
Actuarial-Loss Indications.pdf		
Actuarial-Loss Development.pdf		
Actuarial-Loss Trend.pdf		
Actuarial-BI Indication.pdf		
Actuarial-PD Indication.pdf		
Actuarial-OTC Indication.pdf		
Actuarial-COL Indication.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Rate Impact	Filed	01/09/2012
<b>Comments:</b>		
<b>Attachments:</b>		
Overall Rate Impact.pdf		
Rate Impact 01 16 2012.pdf		

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name 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









**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>A-IFACAR20120105-ARC-R</b>
----	-------------------------------------------------------	-------------------------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
----	---------------------------------------------------------------------------------------------------------------------------------------------	------------

Company Name		Company NAIC Number	
3.	<b>A. Imperial Fire &amp; Casualty Insurance Company</b>	<b>B.</b>	<b>44369</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A. Personal Auto</b>	<b>B.</b>	<b>Private Passenger Auto (PPA)</b>

(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	<b>-17.5</b>	<b>-15.1</b>					
Auto PD	<b>1.2</b>	<b>0.2</b>					
Auto COMP	<b>2.5</b>	<b>2.5</b>					
Auto COL	<b>12.1</b>	<b>10.9</b>					
Auto PIP							
Auto UMBI							
Auto UIMBI							
Auto UMPD							
TOTAL OVERALL EFFECT	<b>-5.0</b>	<b>-4.7</b>					

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
<b>2011</b>	<b>4121</b>	<b>5.9%</b>	<b>11/29/10</b>	<b>2124</b>	<b>1524</b>	<b>71.8</b>	<b>71.7</b>
<b>2009</b>	<b>6206</b>	<b>-4.8%</b>	<b>6/1/09</b>	<b>2761</b>	<b>1429</b>	<b>51.7</b>	<b>59.8</b>
<b>2006</b>	<b>4593</b>	<b>5.0%</b>	<b>09/18/06</b>	<b>1515</b>	<b>1024</b>	<b>67.6</b>	<b>66.8</b>
<b>2005</b>	<b>2867</b>	<b>-12.5%</b>	<b>07/01/06</b>	<b>1350</b>	<b>1002</b>	<b>74.3</b>	<b>70.0</b>

Expense Constants	Selected Provisions
A. Total Production Expense	<b>15.0%</b>
B. General Expense	<b>6.5%</b>
C. Taxes, License & Fees	<b>3.0%</b>
D. Underwriting Profit & Contingencies	<b>0.5%</b>
E. Other Acquisition Exp Incurred	<b>3.0%</b>
F. TOTAL	<b>28.0%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  +5.2%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -7.2%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Imperial Fire & Casualty Insurance Company  
 Experience Period: 10/1/2006 to 9/30/2011  
 Arkansas Classic Auto  
 Effective 01/05/2012 New; 01/24/2012 Renewals  
 Rate Level Indication

		Calendar Accident Year 10/1 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 9/30 of 2011	ALL YEARS COMBINED
<b>PREMIUM</b>								
(1)	WRITTEN PREMIUM	\$ 573,023	\$ 2,641,814	\$ 2,760,977	\$ 2,987,579	\$ 3,156,608	\$ 2,192,049	\$ 14,312,051
(2)	EARNED PREMIUM	\$ 840,776	\$ 2,761,548	\$ 2,735,885	\$ 2,898,656	\$ 3,167,591	\$ 2,124,470	\$ 14,528,924
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9545	0.9545	0.9545	0.9704	1.0000	1.0000	0.9742
(4)	ON LEVEL EARNED PREMIUM [ 2 x 3 ]	\$ 802,520	\$ 2,635,898	\$ 2,611,402	\$ 2,812,839	\$ 3,167,591	\$ 2,124,470	\$ 14,154,719
(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 ]	\$ 802,520	\$ 2,635,898	\$ 2,611,402	\$ 2,812,839	\$ 3,167,591	\$ 2,124,470	\$ 14,154,719
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>								
(7)	INCURRED LOSS and ALAE NET OF RECOVERY	\$ 411,555	\$ 1,860,393	\$ 1,468,138	\$ 2,066,201	\$ 2,238,095	\$ 1,292,612	\$ 9,336,994
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0021	1.0036	1.0012	1.0196	1.1793	1.0308
(9)	DEVELOPED INCURRED LOSS and ALAE [ 7 x 8 ]	\$ 411,555	\$ 1,864,261	\$ 1,473,420	\$ 2,068,740	\$ 2,281,984	\$ 1,524,437	\$ 9,624,396
(10)	LOSS TREND FACTOR	1.0351	1.0316	1.0259	1.0203	1.0147	1.0099	1.0210
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [ 9 x 10 ]	\$ 426,002	\$ 1,923,095	\$ 1,511,601	\$ 2,110,734	\$ 2,315,582	\$ 1,539,491	\$ 9,826,505
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>								
(12)	PAID LOSS and ALAE NET OF RECOVERY	\$ 411,555	\$ 1,860,393	\$ 1,451,249	\$ 1,905,828	\$ 1,662,555	\$ 788,288	\$ 8,079,868
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0001	1.0032	1.0125	1.0490	1.1807	1.7254	1.1225
(14)	DEVELOPED PAID LOSS and ALAE [ 12 x 13 ]	\$ 411,610	\$ 1,866,403	\$ 1,469,409	\$ 1,999,150	\$ 1,962,897	\$ 1,360,081	\$ 9,069,551
(15)	LOSS TREND FACTOR	1.0351	1.0316	1.0259	1.0203	1.0147	1.0099	1.0214
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [ 14 x 15 ]	\$ 426,059	\$ 1,925,304	\$ 1,507,487	\$ 2,039,732	\$ 1,991,798	\$ 1,373,512	\$ 9,263,892
<b>LOSS RATIOS EXCLUDING CAT</b>								
(17)	ACTUAL INCURRED LOSS RATIO [ 7 / 2 ]	48.9%	67.4%	53.7%	71.3%	70.7%	60.8%	64.3%
(18)	ULTIMATE INCURRED LOSS RATIO [ 9 / 2 ]	48.9%	67.5%	53.9%	71.4%	72.0%	71.8%	66.2%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [ 11 / 6 ]	53.1%	73.0%	57.9%	75.0%	73.1%	72.5%	71.7%
(20)	ACTUAL PAID LOSS RATIO [ 12 / 2 ]	48.9%	67.4%	53.0%	65.7%	52.5%	37.1%	55.6%
(21)	ULTIMATE PAID LOSS RATIO [ 14 / 2 ]	49.0%	67.6%	53.7%	69.0%	62.0%	64.0%	62.4%
(22)	INDICATED LOSS RATIO - PAID METHOD [ 16 / 6 ]	53.1%	73.0%	57.7%	72.5%	62.9%	64.7%	65.5%
(23)	INDICATED LOSS RATIO - SELECTED [ 19 x 40 + 22 x 41 ]	53.1%	73.0%	57.8%	74.5%	71.1%	70.9%	70.4%
(24)	PERMISSIBLE LOSS & ALAE RATIO	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%
(25)	RATE LEVEL INDICATION [ 23 / 24 - 1.0 ]	-24.2%	4.3%	-17.4%	6.5%	1.5%	1.3%	0.6%
(26)	PENDING RATE CHANGE	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%
(27)	EXPECTED LOSS & ALAE RATIO [ 23 / (1.0 + 26) ]	50.1%	68.9%	54.6%	70.4%	67.1%	67.0%	66.5%
(28)	EXPECTED RATE LEVEL INDICATION [ 27 / 34 - 1.0 ]	-28.4%	-1.5%	-22.0%	0.5%	-4.1%	-4.4%	-5.0%
<b>LOSS RATIOS INCLUDING CAT</b>								
(29)	INCURRED CAT LOADING	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [ 19 + 29 ]	55.1%	75.0%	59.9%	77.0%	75.1%	74.5%	73.7%
(31)	PAID CAT LOADING	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [ 22 + 31 ]	55.1%	75.0%	59.7%	74.5%	64.9%	66.7%	67.5%
(33)	INDICATED LOSS RATIO - SELECTED [ 30 x 40 + 32 x 41 ]	55.1%	75.0%	59.8%	76.5%	73.1%	72.9%	72.4%
(34)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(35)	RATE LEVEL INDICATION [ 33 / 34 - 1.0 ]	-23.5%	4.2%	-16.9%	6.3%	1.5%	1.3%	0.6%
(36)	PENDING RATE CHANGE	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
(37)	EXPECTED LOSS & ALAE RATIO [ 33 / (1.0 + 36) ]	52.0%	70.8%	56.5%	72.3%	69.0%	68.8%	68.4%
(38)	EXPECTED RATE LEVEL INDICATION [ 37 / 34 - 1.0 ]	-27.8%	-1.6%	-21.5%	0.4%	-4.2%	-4.4%	-5.0%
<b>WEIGHT</b>								
(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	25%	35%	25%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
<b>CREDIBILITY WEIGHTING</b>								
(42)	CLAIM COUNT							2697
(43)	CREDIBILITY							1.0000
(44)	EXPECTED ANNUAL NET TREND							0.0055
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							0.5452
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							0.3%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-5.0%

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

Rate Change History			
Date	Overall Impact	Cumulative Impact	
06/01/09	-4.55%	-4.55%	
11/15/11	5.90%	1.08%	

- (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) Pending Rate Change 11/29/2011
- (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 and Casualty Insurance Company  
Arkansas Classic Auto  
Effective New 01/10/2012; Renewals 01/29/2012  
Paid and Incurred Loss Development

Incurred Loss and ALAE

Accident Quarter	Incurred Loss Excluding CAT	Development Factors	Indicated Ultimate Incurred Loss	Written Premium	Earned Premium	Actual Incurred Loss Ratio	Indicated Ultimate Loss Ratio	Incurred Loss	Total Incurred Weather Loss	Incurred CAT Weather Loss	Incurred Non-CAT Weather Loss	Total Incurred Weather Loss Ratio	Incurred CAT Weather Loss Ratio	Incurred Non-CAT Weather Loss Ratio
2006 Q4	411,555	1.000	411,555	573,023	840,776	48.9%	48.9%	411,555	-	-	-	0%	0%	0%
2007 Q1	604,936	1.001	605,364	913,852	755,129	80.1%	80.2%	604,936	1,111	-	1,111	0%	0%	0%
2007 Q2	403,287	1.002	404,236	568,092	716,393	56.3%	56.4%	403,287	3,763	-	3,763	1%	0%	1%
2007 Q3	405,815	1.002	406,689	640,704	666,713	60.9%	61.0%	405,815	-	-	-	0%	0%	0%
2007 Q4	446,355	1.004	447,972	519,166	623,313	71.6%	71.9%	446,355	-	-	-	0%	0%	0%
2008 Q1	354,239	1.004	355,522	884,350	664,476	53.3%	53.5%	383,567	33,762	29,328	4,434	5%	4%	1%
2008 Q2	426,055	1.004	427,552	589,176	695,885	61.2%	61.4%	553,928	146,304	127,873	18,431	21%	18%	3%
2008 Q3	393,232	1.006	395,731	758,384	692,670	56.8%	57.1%	393,232	-	-	-	0%	0%	0%
2008 Q4	294,612	1.000	294,615	529,067	682,853	43.1%	43.1%	294,612	-	-	-	0%	0%	0%
2009 Q1	427,998	1.000	427,999	953,959	715,036	59.9%	59.8%	427,998	1,334	-	1,334	0%	0%	0%
2009 Q2	599,736	1.001	600,377	510,864	722,678	83.0%	83.1%	601,676	10,054	1,939	8,114	1%	0%	1%
2009 Q3	601,010	1.001	601,652	917,654	713,568	84.2%	84.3%	601,010	-	-	-	0%	0%	0%
2009 Q4	437,457	1.003	438,812	605,102	747,374	58.5%	58.7%	437,457	3,739	-	3,739	1%	0%	1%
2010 Q1	554,212	1.003	556,037	1,185,556	819,364	67.6%	67.9%	555,776	-	1,564	-	0%	0%	0%
2010 Q2	473,535	1.009	477,981	561,645	828,255	57.2%	57.7%	474,203	7,020	668	6,352	1%	0%	1%
2010 Q3	570,988	1.017	580,920	794,582	770,096	74.1%	75.4%	570,988	-	-	-	0%	0%	0%
2010 Q4	639,360	1.043	667,046	614,824	749,876	85.3%	89.0%	639,360	-	-	-	0%	0%	0%
2011 Q1	493,939	1.081	533,871	943,656	731,050	67.6%	73.0%	497,072	-	3,133	-	0%	0%	0%
2011 Q2	507,053	1.142	579,293	534,326	712,204	71.2%	81.3%	524,860	18,587	17,807	780	3%	3%	0%
2011 Q3	291,621	1.410	411,273	714,068	681,216	42.8%	60.4%	291,621	-	2,830	-	0%	0%	0%
<b>Total</b>	<b>9,336,994</b>	<b>1.0308</b>	<b>9,624,396</b>	<b>14,312,051</b>	<b>14,528,924</b>	<b>64.3%</b>	<b>66.2%</b>	<b>9,519,308</b>	<b>233,203</b>	<b>182,313</b>	<b>50,890</b>	<b>1.61%</b>	<b>1.25%</b>	<b>0.35%</b>

Selected Incurred CAT Load 2.00%

	2006	2007	2008	2009	2010	2011	Total
Written Premium	573,023	2,641,814	2,760,977	2,987,579	3,156,608	2,192,049	14,312,051
Earned Premium	840,776	2,761,548	2,735,885	2,898,656	3,167,591	2,124,470	14,528,924
Incurred Loss and ALAE Excl. CAT	411,555	1,860,393	1,468,138	2,066,201	2,238,095	1,292,612	9,336,994
Development Factors	1.0000	1.0021	1.0036	1.0012	1.0196	1.1793	1.0308
Ultimate Incurred Loss and ALAE	411,555	1,864,261	1,473,420	2,068,740	2,281,984	1,524,437	9,624,396
Incurred CAT Loss Ratio	0.00%	0.00%	5.75%	0.07%	0.07%	0.99%	1.25%

Paid Loss and ALAE

Accident Quarter	Paid Loss Excluding CAT	Development Factors	Indicated Ultimate Paid Loss	Written Premium	Earned Premium	Actual Paid Loss Ratio	Indicated Ultimate Loss Ratio	Paid Loss	Total Paid Weather Loss	Paid CAT Weather Loss	Paid Non-CAT Weather Loss	Total Paid Weather Loss Ratio	Paid CAT Weather Loss Ratio	Paid Non-CAT Weather Loss Ratio
2006 Q4	411,555	1.000	411,610	573,023	840,776	48.9%	49.0%	411,555	-	-	-	0%	0%	0%
2007 Q1	604,936	1.001	605,320	913,852	755,129	80.1%	80.2%	604,936	1,111	-	1,111	0%	0%	0%
2007 Q2	403,287	1.003	404,368	568,092	716,393	56.3%	56.4%	403,287	3,763	-	3,763	1%	0%	1%
2007 Q3	405,815	1.005	407,866	640,704	666,713	60.9%	61.2%	405,815	-	-	-	0%	0%	0%
2007 Q4	446,355	1.006	448,849	519,166	623,313	71.6%	72.0%	446,355	-	-	-	0%	0%	0%
2008 Q1	354,239	1.008	357,124	884,350	664,476	53.3%	53.7%	383,567	33,762	29,328	4,434	5%	4%	1%
2008 Q2	409,166	1.011	413,577	589,176	695,885	58.8%	59.4%	537,039	146,304	127,873	18,431	21%	18%	3%
2008 Q3	393,232	1.013	398,428	758,384	692,670	56.8%	57.5%	393,232	-	-	-	0%	0%	0%
2008 Q4	294,612	1.019	300,281	529,067	682,853	43.1%	44.0%	294,612	-	-	-	0%	0%	0%
2009 Q1	366,198	1.021	373,941	953,959	715,036	51.2%	52.3%	366,198	1,334	-	1,334	0%	0%	0%
2009 Q2	587,582	1.032	606,275	510,864	722,678	81.3%	83.9%	589,521	10,054	1,939	8,114	1%	0%	1%
2009 Q3	574,499	1.060	609,140	917,654	713,568	80.5%	85.4%	574,499	-	-	-	0%	0%	0%
2009 Q4	377,549	1.085	409,795	605,102	747,374	50.5%	54.8%	377,549	3,739	-	3,739	1%	0%	1%
2010 Q1	430,496	1.103	475,030	1,185,556	819,364	52.5%	58.0%	432,060	1,564	-	-	0%	0%	0%
2010 Q2	391,859	1.159	454,101	561,645	828,255	47.3%	54.8%	392,527	7,020	668	6,352	1%	0%	1%
2010 Q3	454,133	1.188	539,285	794,582	770,096	59.0%	70.0%	454,133	-	-	-	0%	0%	0%
2010 Q4	386,067	1.281	494,481	614,824	749,876	51.5%	65.9%	386,067	-	-	-	0%	0%	0%
2011 Q1	325,519	1.421	462,679	943,656	731,050	44.5%	63.3%	328,652	-	3,133	-	0%	0%	0%
2011 Q2	320,332	1.672	535,553	534,326	712,204	45.0%	75.2%	338,139	18,587	17,807	780	3%	3%	0%
2011 Q3	142,436	2.540	361,849	714,068	681,216	20.9%	53.1%	142,436	-	2,830	-	0%	0%	0%
<b>Total</b>	<b>8,079,868</b>	<b>1.1225</b>	<b>9,069,551</b>	<b>14,312,051</b>	<b>14,528,924</b>	<b>55.6%</b>	<b>62.4%</b>	<b>8,262,181</b>	<b>233,203</b>	<b>182,313</b>	<b>50,890</b>	<b>1.61%</b>	<b>1.25%</b>	<b>0.35%</b>

Selected Paid CAT Load 2.00%

	2006	2007	2008	2009	2010	2011	Total
Written Premium	573,023	2,641,814	2,760,977	2,987,579	3,156,608	2,192,049	14,312,051
Earned Premium	840,776	2,761,548	2,735,885	2,898,656	3,167,591	2,124,470	14,528,924
Paid Loss and ALAE Excl. CAT	411,555	1,860,393	1,451,249	1,905,828	1,662,555	788,288	8,079,868
Development Factors	1.0001	1.0032	1.0125	1.0490	1.1807	1.7254	1.1225
Ultimate Paid Loss and ALAE	411,610	1,866,403	1,469,409	1,999,150	1,962,897	1,360,081	9,069,551
Paid CAT Loss Ratio	0.00%	0.00%	5.75%	0.07%	0.07%	0.99%	1.25%

**Imperial Fire and Casualty Insurance Company**  
**Arkansas Classic Auto**  
**Effective New 01/10/2012; Renewals 01/29/2012**  
**Loss Trend Calculation**

Selected Annual Trend 1.0055

**Forecast Period**

Proposed Effective Date 6/1/2012  
 Length of Time Rate will be in Effect 365  
 Policy Term 182  
 "Trend To" Date 3/1/2013

**Experience Period**

	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Start Date	10/1/2006	1/1/2007	1/1/2008	1/1/2009	1/1/2010	1/1/2011
End Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	12/31/2010	9/30/2011
"Trend From" Date	11/15/2006	7/2/2007	7/1/2008	7/2/2009	7/2/2010	5/17/2011
Loss Trend Period	6.30	5.67	4.67	3.67	2.67	1.79
<b>Loss Trend Factor</b>	<b>1.0351</b>	<b>1.0316</b>	<b>1.0259</b>	<b>1.0203</b>	<b>1.0147</b>	<b>1.0099</b>

Imperial Fire & Casualty Insurance Company  
 AR Classic Auto  
 Experience Period: 10/1/2006 to 9/30/2011  
 Effective Date 01/16/2012; Renewals 02/04/2012  
 Rate Level Indication-BI

		Calendar Accident Year 10/1 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 9/30 of 2011	ALL YEARS COMBINED
<b>PREMIUM</b>								
(1)	WRITTEN PREMIUM	\$ 216,147	\$ 1,087,245	\$ 1,133,019	\$ 1,181,501	\$ 1,223,808	\$ 851,309	\$ 5,693,029
(2)	EARNED PREMIUM	\$ 330,230	\$ 1,118,070	\$ 1,127,492	\$ 1,173,923	\$ 1,214,783	\$ 823,296	\$ 5,787,794
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.8395	0.8395	0.8395	0.8927	1.0000	1.0000	0.9069
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 277,228	\$ 938,620	\$ 946,529	\$ 1,048,008	\$ 1,214,783	\$ 823,296	\$ 5,248,465
(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]	\$ 277,228	\$ 938,620	\$ 946,529	\$ 1,048,008	\$ 1,214,783	\$ 823,296	\$ 5,248,465
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>								
(7)	INCURRED LOSS and ALAE NET OF RECOVERY	\$ 55,361	\$ 647,631	\$ 523,958	\$ 890,854	\$ 949,601	\$ 427,302	\$ 3,494,708
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0001	1.0050	1.0154	1.0216	1.0878	1.3720	1.0781
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 55,367	\$ 650,901	\$ 532,041	\$ 910,073	\$ 1,032,961	\$ 586,259	\$ 3,767,602
(10)	LOSS TREND FACTOR	1.0349	1.0311	1.0251	1.0192	1.0133	1.0082	1.0190
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 57,299	\$ 671,162	\$ 545,421	\$ 927,550	\$ 1,046,702	\$ 591,050	\$ 3,839,184
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>								
(12)	PAID LOSS and ALAE NET OF RECOVERY	\$ 55,361	\$ 647,631	\$ 507,069	\$ 730,482	\$ 397,598	\$ 85,444	\$ 2,423,584
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0005	1.0100	1.0372	1.1572	1.7017	5.2041	1.3212
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 55,388	\$ 654,107	\$ 525,906	\$ 845,290	\$ 676,588	\$ 444,653	\$ 3,201,933
(15)	LOSS TREND FACTOR	1.0349	1.0311	1.0251	1.0192	1.0133	1.0082	1.0201
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 57,320	\$ 674,468	\$ 539,132	\$ 861,524	\$ 685,588	\$ 448,287	\$ 3,266,320
<b>LOSS RATIOS EXCLUDING CAT</b>								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	16.8%	57.9%	46.5%	75.9%	78.2%	51.9%	60.4%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	16.8%	58.2%	47.2%	77.5%	85.0%	71.2%	65.1%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	20.7%	71.5%	57.6%	88.5%	86.2%	71.8%	73.1%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	16.8%	57.9%	45.0%	62.2%	32.7%	10.4%	41.9%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	16.8%	58.5%	46.6%	72.0%	55.7%	54.0%	55.3%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	20.7%	71.9%	57.0%	82.2%	56.4%	54.5%	58.3%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	20.7%	71.7%	57.3%	85.4%	71.3%	63.1%	65.7%
(24)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-71.3%	-0.4%	-20.4%	18.5%	-1.0%	-12.3%	-8.8%
(26)	PENDING RATE CHANGE	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	17.7%	61.4%	49.1%	73.1%	61.1%	54.1%	56.3%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-75.4%	-14.7%	-31.8%	1.6%	-15.1%	-24.9%	-21.9%
<b>LOSS RATIOS INCLUDING CAT</b>								
(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]	20.7%	71.5%	57.6%	88.5%	86.2%	71.8%	73.1%
(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]	20.7%	71.9%	57.0%	82.2%	56.4%	54.5%	58.3%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	20.7%	71.7%	57.3%	85.4%	71.3%	63.1%	65.7%
(34)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-71.3%	-0.4%	-20.4%	18.5%	-1.0%	-12.3%	-8.8%
(36)	PENDING RATE CHANGE	16.70%	16.70%	16.70%	16.70%	16.70%	16.70%	16.70%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	17.7%	61.4%	49.1%	73.1%	61.1%	54.1%	56.3%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-75.4%	-14.7%	-31.8%	1.6%	-15.1%	-24.9%	-21.9%
<b>WEIGHT</b>								
(39)	ACCIDENT YEAR WEIGHT	5%	10%	15%	10%	30%	30%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	50%	50%	50%	50%
(41)	PAID WEIGHT	50%	50%	50%	50%	50%	50%	50%
<b>CREDIBILITY WEIGHTING</b>								
(42)	CLAIM COUNT							519
(43)	CREDIBILITY							0.6926
(44)	EXPECTED ANNUAL NET TREND							0.0058
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							0.1151
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							0.1%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-15.1%

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

Date	BI Impact	Cumulative Impact
06/01/09	-16.05%	-16.05%
11/29/11	16.70%	-2.03%

- (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) Pending Rate Change 11/29/2011
- (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  
 AR Classic Auto  
 Experience Period: 10/1/2006 to 9/30/2011  
 Effective Date 01/16/2012; Renewals 02/04/2012  
 Rate Level Indication-PD

	Calendar Accident Year 10/1 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 9/30 of 2011	ALL YEARS COMBINED	
<b>PREMIUM</b>								
(1)	WRITTEN PREMIUM	\$ 188,767	\$ 963,619	\$ 998,025	\$ 1,172,827	\$ 1,350,789	\$ 940,759	\$ 5,614,786
(2)	EARNED PREMIUM	\$ 293,829	\$ 992,385	\$ 994,065	\$ 1,100,155	\$ 1,341,546	\$ 911,099	\$ 5,633,080
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.0533	1.0533	1.0533	1.0330	1.0000	1.0000	1.0280
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 309,491	\$ 1,045,279	\$ 1,047,049	\$ 1,136,467	\$ 1,341,546	\$ 911,099	\$ 5,799,931
(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]	\$ 309,491	\$ 1,045,279	\$ 1,047,049	\$ 1,136,467	\$ 1,341,546	\$ 911,099	\$ 5,799,931
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 240,194	\$ 760,868	\$ 682,272	\$ 790,621	\$ 876,703	\$ 605,729	\$ 3,956,388
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0078	1.1004	1.0171
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 240,194	\$ 760,868	\$ 682,272	\$ 790,614	\$ 883,567	\$ 666,541	\$ 4,024,061
(10)	LOSS TREND FACTOR	1.0382	1.0341	1.0275	1.0210	1.0146	1.0089	1.0222
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 249,376	\$ 786,820	\$ 701,073	\$ 807,242	\$ 896,435	\$ 672,503	\$ 4,113,449
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 240,194	\$ 760,868	\$ 682,272	\$ 790,621	\$ 861,166	\$ 467,142	\$ 3,802,264
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0009	1.0295	1.3234	1.0466
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 240,194	\$ 760,868	\$ 682,272	\$ 791,332	\$ 886,569	\$ 618,210	\$ 3,979,446
(15)	LOSS TREND FACTOR	1.0382	1.0341	1.0275	1.0210	1.0146	1.0089	1.0224
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 249,376	\$ 786,820	\$ 701,067	\$ 807,975	\$ 899,481	\$ 623,740	\$ 4,068,460
<b>LOSS RATIOS EXCLUDING CAT</b>								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	81.7%	76.7%	68.6%	71.9%	65.4%	66.5%	70.2%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	81.7%	76.7%	68.6%	71.9%	65.9%	73.2%	71.4%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	80.6%	75.3%	67.0%	71.0%	66.8%	73.8%	72.0%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	81.7%	76.7%	68.6%	71.9%	64.2%	51.3%	67.5%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	81.7%	76.7%	68.6%	71.9%	66.1%	67.9%	70.6%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	80.6%	75.3%	67.0%	71.1%	67.0%	68.5%	70.4%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	80.6%	75.3%	67.0%	71.0%	66.9%	72.7%	71.7%
(24)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	11.9%	4.5%	-7.0%	-1.3%	-7.1%	1.0%	-0.4%
(26)	PENDING RATE CHANGE	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	81.0%	75.7%	67.3%	71.4%	67.2%	73.1%	72.0%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 34 - 1.0]	12.5%	5.1%	-6.5%	-0.8%	-6.7%	1.5%	0.1%
<b>LOSS RATIOS INCLUDING CAT</b>								
(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]	80.6%	75.3%	67.0%	71.0%	66.8%	73.8%	72.0%
(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]	80.6%	75.3%	67.0%	71.1%	67.0%	68.5%	70.4%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	80.6%	75.3%	67.0%	71.0%	66.9%	72.7%	71.7%
(34)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	11.9%	4.5%	-7.0%	-1.3%	-7.1%	1.0%	-0.4%
(36)	PENDING RATE CHANGE	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	81.0%	75.7%	67.3%	71.4%	67.2%	73.1%	72.0%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	12.5%	5.1%	-6.5%	-0.8%	-6.7%	1.5%	0.1%
<b>WEIGHT</b>								
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	20%	20%	30%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
<b>CREDIBILITY WEIGHTING</b>								
(42)	CLAIM COUNT							1455
(43)	CREDIBILITY							1.0000
(44)	EXPECTED ANNUAL NET TREND							0.0064
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							0.1151
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							0.1%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							0.1%

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

**Rate Change History**

Date	PD Impact	Cumulative Impact
06/01/09	5.33%	5.33%
11/29/11	-0.50%	4.80%

- (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) Pending Rate Change 11/29/2011
- (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  
 AR Classic Auto  
 Experience Period: 10/1/2006 to 9/30/2011  
 Effective Date 01/16/2012; Renewals 02/04/2012  
 Rate Level Indication-OTC

		Calendar Accident Year 10/1 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 9/30 of 2011	ALL YEARS COMBINED
<b>PREMIUM</b>								
(1)	WRITTEN PREMIUM	\$ 47,282	\$ 161,228	\$ 163,302	\$ 165,564	\$ 152,635	\$ 101,094	\$ 791,104
(2)	EARNED PREMIUM	\$ 61,207	\$ 179,065	\$ 160,490	\$ 161,888	\$ 160,981	\$ 100,595	\$ 824,226
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.1095	1.1095	1.1095	1.0728	1.0000	1.0000	1.0675
(4)	ON LEVEL EARNED PREMIUM [ 2 x 3 ]	\$ 67,910	\$ 198,672	\$ 178,064	\$ 173,668	\$ 160,981	\$ 100,595	\$ 879,889
(5)	PREMIUM TREND FACTOR	1.1907	1.1688	1.1348	1.1017	1.0696	1.0423	1.1177
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [ 4 x 5 ]	\$ 80,858	\$ 232,217	\$ 202,058	\$ 191,322	\$ 172,181	\$ 104,849	\$ 983,485
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>								
(7)	INCURRED LOSS and ALAE NET OF RECOVERY	\$ 27,310	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,522	\$ 35,576	\$ 392,686
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0513	1.0047
(9)	DEVELOPED INCURRED LOSS and ALAE [ 7 x 8 ]	\$ 27,310	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,522	\$ 37,402	\$ 394,512
(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 ]	\$ 27,310	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,522	\$ 37,402	\$ 394,512
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>								
(12)	PAID LOSS and ALAE NET OF RECOVERY	\$ 27,310	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,522	\$ 33,076	\$ 390,186
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0002	1.1166	1.0099
(14)	DEVELOPED PAID LOSS and ALAE [ 12 x 13 ]	\$ 27,310	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,532	\$ 36,932	\$ 394,051
(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 ]	\$ 27,310	\$ 113,660	\$ 88,243	\$ 69,374	\$ 58,532	\$ 36,932	\$ 394,051
<b>LOSS RATIOS EXCLUDING CAT</b>								
(17)	ACTUAL INCURRED LOSS RATIO [ 7 / 2 ]	44.6%	63.5%	55.0%	42.9%	36.4%	35.4%	47.6%
(18)	ULTIMATE INCURRED LOSS RATIO [ 9 / 2 ]	44.6%	63.5%	55.0%	42.9%	36.4%	37.2%	47.9%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [ 11 / 6 ]	33.8%	48.9%	43.7%	36.3%	34.0%	35.7%	38.5%
(20)	ACTUAL PAID LOSS RATIO [ 12 / 2 ]	44.6%	63.5%	55.0%	42.9%	36.4%	32.9%	47.3%
(21)	ULTIMATE PAID LOSS RATIO [ 14 / 2 ]	44.6%	63.5%	55.0%	42.9%	36.4%	36.7%	47.8%
(22)	INDICATED LOSS RATIO - PAID METHOD [ 16 / 6 ]	33.8%	48.9%	43.7%	36.3%	34.0%	35.2%	38.4%
(23)	INDICATED LOSS RATIO - SELECTED [ 19 x 40 + 22 x 41 ]	33.8%	48.9%	43.7%	36.3%	34.0%	35.6%	38.4%
(24)	PERMISSIBLE LOSS & ALAE RATIO	36.7%	36.7%	36.7%	36.7%	36.7%	36.7%	36.7%
(25)	RATE LEVEL INDICATION [ 23 / 24 - 1.0 ]	-8.1%	33.2%	18.9%	-1.3%	-7.5%	-3.2%	4.6%
(26)	PENDING RATE CHANGE	-2.4%	-2.4%	-2.4%	-2.4%	-2.4%	-2.4%	-2.4%
(27)	EXPECTED LOSS & ALAE RATIO [ 23 / (1.0 + 26) ]	34.6%	50.1%	44.7%	37.2%	34.8%	36.5%	39.4%
(28)	EXPECTED RATE LEVEL INDICATION [ 27 / 34 - 1.0 ]	-5.8%	36.5%	21.8%	1.1%	-5.2%	-0.8%	7.2%
<b>LOSS RATIOS INCLUDING CAT</b>								
(29)	INCURRED CAT LOADING	35.3%	35.3%	35.3%	35.3%	35.3%	35.3%	35.3%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [ 19 + 29 ]	69.0%	84.2%	78.9%	71.5%	69.2%	70.9%	73.7%
(31)	PAID CAT LOADING	35.3%	35.3%	35.3%	35.3%	35.3%	35.3%	35.3%
(32)	INDICATED LOSS RATIO - PAID METHOD [ 22 + 31 ]	69.0%	84.2%	78.9%	71.5%	69.2%	70.5%	73.6%
(33)	INDICATED LOSS RATIO - SELECTED [ 30 x 40 + 32 x 41 ]	69.0%	84.2%	78.9%	71.5%	69.2%	70.8%	73.7%
(34)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(35)	RATE LEVEL INDICATION [ 33 / 34 - 1.0 ]	-4.1%	16.9%	9.6%	-0.7%	-3.8%	-1.6%	2.4%
(36)	PENDING RATE CHANGE	-2.40%	-2.40%	-2.40%	-2.40%	-2.40%	-2.40%	-2.40%
(37)	EXPECTED LOSS & ALAE RATIO [ 33 / (1.0 + 36) ]	70.7%	86.3%	80.9%	73.3%	70.9%	72.6%	75.5%
(38)	EXPECTED RATE LEVEL INDICATION [ 37 / 34 - 1.0 ]	-1.8%	19.8%	12.3%	1.8%	-1.5%	0.8%	4.9%
<b>WEIGHT</b>								
(39)	ACCIDENT YEAR WEIGHT	5%	15%	15%	20%	25%	20%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
<b>CREDIBILITY WEIGHTING</b>								
(42)	CLAIM COUNT							234
(43)	CREDIBILITY							0.4650
(44)	EXPECTED ANNUAL NET TREND							-0.0291
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							0.1151
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							-0.3%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							2.1%

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

**Rate Change History**

Date	OTC Impact	Cumulative Impact
06/01/09	10.95%	10.95%
11/29/11	-2.40%	8.29%

- (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) Pending Rate Change 11/29/2011
- (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  
 AR Classic Auto  
 Experience Period: 10/1/2006 to 9/30/2011  
 Effective Date 01/16/2012; Renewals 02/04/2012  
 Rate Level Indication-COL

		Calendar Accident Year 10/1 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 9/30 of 2011	ALL YEARS COMBINED
<b>PREMIUM</b>								
(1)	WRITTEN PREMIUM	\$ 95,842	\$ 336,365	\$ 351,727	\$ 336,415	\$ 295,150	\$ 196,306	\$ 1,611,805
(2)	EARNED PREMIUM	\$ 127,454	\$ 373,646	\$ 343,576	\$ 335,987	\$ 312,509	\$ 195,494	\$ 1,688,666
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9783	0.9783	0.9783	0.9851	1.0000	1.0000	0.9862
(4)	ON LEVEL EARNED PREMIUM [ 2 x 3 ]	\$ 124,688	\$ 365,537	\$ 336,120	\$ 330,992	\$ 312,509	\$ 195,494	\$ 1,665,341
(5)	PREMIUM TREND FACTOR	1.1907	1.1688	1.1348	1.1017	1.0696	1.0423	1.1168
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [ 4 x 5 ]	\$ 148,463	\$ 427,256	\$ 381,414	\$ 364,640	\$ 334,250	\$ 203,762	\$ 1,859,784
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>								
(7)	INCURRED LOSS and ALAE NET OF RECOVERY	\$ 71,561	\$ 276,212	\$ 135,004	\$ 263,790	\$ 212,232	\$ 128,554	\$ 1,087,353
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	0.9999	0.9999	0.9977	0.9996
(9)	DEVELOPED INCURRED LOSS and ALAE [ 7 x 8 ]	\$ 71,561	\$ 276,212	\$ 135,004	\$ 263,768	\$ 212,125	\$ 128,261	\$ 1,086,931
(10)	LOSS TREND FACTOR	1.0243	1.0217	1.0176	1.0134	1.0093	1.0057	1.0151
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [ 9 x 10 ]	\$ 73,302	\$ 282,214	\$ 137,377	\$ 267,310	\$ 214,100	\$ 128,996	\$ 1,103,298
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>								
(12)	PAID LOSS and ALAE NET OF RECOVERY	\$ 71,561	\$ 276,212	\$ 135,004	\$ 263,790	\$ 212,232	\$ 122,954	\$ 1,081,753
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0003	1.0003	1.0811	1.0094
(14)	DEVELOPED PAID LOSS and ALAE [ 12 x 13 ]	\$ 71,561	\$ 276,212	\$ 135,004	\$ 263,873	\$ 212,295	\$ 132,929	\$ 1,091,874
(15)	LOSS TREND FACTOR	1.0243	1.0217	1.0176	1.0134	1.0093	1.0057	1.0150
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [ 14 x 15 ]	\$ 73,302	\$ 282,214	\$ 137,377	\$ 267,416	\$ 214,272	\$ 133,690	\$ 1,108,271
<b>LOSS RATIOS EXCLUDING CAT</b>								
(17)	ACTUAL INCURRED LOSS RATIO [ 7 / 2 ]	56.1%	73.9%	39.3%	78.5%	67.9%	65.8%	64.4%
(18)	ULTIMATE INCURRED LOSS RATIO [ 9 / 2 ]	56.1%	73.9%	39.3%	78.5%	67.9%	65.6%	64.4%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [ 11 / 6 ]	49.4%	66.1%	36.0%	73.3%	64.1%	63.3%	64.6%
(20)	ACTUAL PAID LOSS RATIO [ 12 / 2 ]	56.1%	73.9%	39.3%	78.5%	67.9%	62.9%	64.1%
(21)	ULTIMATE PAID LOSS RATIO [ 14 / 2 ]	56.1%	73.9%	39.3%	78.5%	67.9%	68.0%	64.7%
(22)	INDICATED LOSS RATIO - PAID METHOD [ 16 / 6 ]	49.4%	66.1%	36.0%	73.3%	64.1%	65.6%	65.2%
(23)	INDICATED LOSS RATIO - SELECTED [ 19 x 40 + 22 x 41 ]	49.4%	66.1%	36.0%	73.3%	64.1%	63.8%	64.7%
(24)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(25)	RATE LEVEL INDICATION [ 23 / 24 - 1.0 ]	-31.4%	-8.3%	-50.0%	1.8%	-11.0%	-11.4%	-10.1%
(26)	PENDING RATE CHANGE	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%
(27)	EXPECTED LOSS & ALAE RATIO [ 23 / (1.0 + 26) ]	53.7%	71.9%	39.2%	79.8%	69.7%	69.4%	70.4%
(28)	EXPECTED RATE LEVEL INDICATION [ 27 / 34 - 1.0 ]	-25.4%	-0.2%	-45.6%	10.8%	-3.2%	-3.6%	-2.2%
<b>LOSS RATIOS INCLUDING CAT</b>								
(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 ]	49.4%	66.1%	36.0%	73.3%	64.1%	63.3%	64.6%
(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 ]	49.4%	66.1%	36.0%	73.3%	64.1%	65.6%	65.2%
(33)	INDICATED LOSS RATIO - SELECTED [ 30 x 40 + 32 x 41 ]	49.4%	66.1%	36.0%	73.3%	64.1%	63.8%	64.7%
(34)	PERMISSIBLE LOSS & ALAE RATIO	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%
(35)	RATE LEVEL INDICATION [ 33 / 34 - 1.0 ]	-31.4%	-8.3%	-50.0%	1.8%	-11.0%	-11.4%	-10.1%
(36)	PENDING RATE CHANGE	-8.10%	-8.10%	-8.10%	-8.10%	-8.10%	-8.10%	-8.10%
(37)	EXPECTED LOSS & ALAE RATIO [ 33 / (1.0 + 36) ]	53.7%	71.9%	39.2%	79.8%	69.7%	69.4%	70.4%
(38)	EXPECTED RATE LEVEL INDICATION [ 37 / 34 - 1.0 ]	-25.4%	-0.2%	-45.6%	10.8%	-3.2%	-3.6%	-2.2%
<b>WEIGHT</b>								
(39)	ACCIDENT YEAR WEIGHT	5%	5%	5%	30%	30%	25%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	80%	80%	80%	80%
(41)	PAID WEIGHT	40%	40%	40%	20%	20%	20%	20%
<b>CREDIBILITY WEIGHTING</b>								
(42)	CLAIM COUNT							310
(43)	CREDIBILITY							0.5353
(44)	EXPECTED ANNUAL NET TREND							-0.0252
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							0.1151
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							-0.3%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							-1.3%

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

**Rate Change History**

Date	COL Impact	Cumulative Impact
06/01/09	-2.17%	-2.17%
11/29/11	-8.10%	-10.09%

- (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) Pending Rate Change 11/29/2011
- (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 01/05/2012  
 Renewals 01/24/2012  
 Overall Rate Impact

Coverage	2010 12 NWP	Base Rate Change	Driver Class	Overall
<b>Bodily Injury</b>	1,230,299	-17.3%	2.7%	-15.1%
<b>Property Damage</b>	1,357,280	-3.1%	3.4%	0.2%
<b>Other Than Collision</b>	152,635	2.5%	0.0%	2.5%
<b>Collision</b>	295,150	8.1%	2.6%	10.9%
<b>PIP Accidental Death</b>	1,960	0.0%	0.0%	0.0%
<b>PIP Income Disability</b>	1,891	0.0%	0.0%	0.0%
<b>PIP Medical and Hospital</b>	10,017	0.0%	0.0%	0.0%
<b>Uninsured Motorist Bodily Injury</b>	53,999	0.0%	0.0%	0.0%
<b>Underinsured Motorist Bodily Injury</b>	15,588	0.0%	0.0%	0.0%
<b>Uninsured Property Damage</b>	44,494	0.0%	0.0%	0.0%
<b>Rental</b>	5,193	0.0%	0.0%	0.0%
<b>Towing</b>	984	0.0%	0.0%	0.0%
<b>Custom Equipment</b>	100	0.0%	0.0%	0.0%
<b>All Coverages</b>	3,169,590	-7.2%	2.7%	-4.7%

Imperial Fire & Casualty  
 Private Passenger Auto  
 AR Classic Revision  
 New Business 01/16/2012  
 Renewals 02/04/2012  
 Overall Rate Impact

Coverage	2010 12 NWP	Base Rate Change	Driver Class	Overall
<b>Bodily Injury</b>	1,230,299	-17.3%	2.7%	-15.1%
<b>Property Damage</b>	1,357,280	-3.2%	3.4%	0.1%
<b>Other Than Collision</b>	152,635	2.1%	0.0%	2.1%
<b>Collision</b>	295,150	-3.8%	2.6%	-1.3%
<b>PIP Accidental Death</b>	1,960	0.0%	0.0%	0.0%
<b>PIP Income Disability</b>	1,891	0.0%	0.0%	0.0%
<b>PIP Medical and Hospital</b>	10,017	0.0%	0.0%	0.0%
<b>Uninsured Motorist Bodily Injury</b>	53,999	0.0%	0.0%	0.0%
<b>Underinsured Motorist Bodily Injury</b>	15,588	0.0%	0.0%	0.0%
<b>Uninsured Property Damage</b>	44,494	0.0%	0.0%	0.0%
<b>Rental</b>	5,193	0.0%	0.0%	0.0%
<b>Towing</b>	984	0.0%	0.0%	0.0%
<b>Custom Equipment</b>	100	0.0%	0.0%	0.0%
<b>All Coverages</b>	<b>3,169,590</b>	<b>-8.4%</b>	<b>2.7%</b>	<b>-5.8%</b>

SERFF Tracking Number: IFAC-127881729

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number:

Company Tracking Number: A-IFACAR20120110-ARC-R

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Imperial Fire & Casualty

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)
12/09/2011	Rate and Rule	Base Rate	12/27/2011	Rate Table-Base Rates.pdf
12/09/2011	Supporting Document	APCS-Auto Premium Comparison Survey	12/27/2011	APCS spreadsheet.xls APCS spreadsheet.pdf
12/09/2011	Supporting Document	Actuarial	12/27/2011	Actuarial-Loss Indications.pdf Actuarial-Loss Development.pdf Actuarial-Loss Trend.pdf
12/09/2011	Supporting Document	Rate Impact	12/27/2011	Overall Rate Impact.pdf