

SERFF Tracking Number: PHXN-127849030 State: Arkansas  
Filing Company: Hallmark National Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Filing at a Glance

Company: Hallmark National Insurance Company

Product Name: Hallmark National Insurance SERFF Tr Num: PHXN-127849030 State: Arkansas

Company

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Co Tr Num:

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Nancy  
Horton

Author: Kerry Gebert

Disposition Date: 01/23/2012

Date Submitted: 11/29/2011

Disposition Status: Filed

Effective Date Requested (New): 12/19/2011

Effective Date (New): 12/19/2011

Effective Date Requested (Renewal): 02/17/2012

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: AR 12/19/2011

Status of Filing in Domicile: Authorized

Project Number:

Domicile Status Comments: Filing not required

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/23/2012

State Status Changed:

Deemer Date:

Created By: Kerry Gebert

Submitted By: Kerry Gebert

Corresponding Filing Tracking Number:

Filing Description:

Base rate and fee changes.

## Company and Contact

### Filing Contact Information

Kerry Gebert, Asst Product Manager

kgebert@hallmarkinsco.com

PO Box 250209

800-486-5616 [Phone] 5838 [Ext]

Plano, TX 75025

469-298-5799 [FAX]

### Filing Company Information

SERFF Tracking Number: PHXN-127849030 State: Arkansas  
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 Product Name: Hallmark National Insurance Company  
 Project Name/Number: AR 12/19/2011/  
 Hallmark National Insurance Company CoCode: 19530 State of Domicile: Ohio  
 6500 Pinecrest Dr #100 Group Code: Company Type:  
 Frisco, TX 75024 Group Name: State ID Number:  
 (800) 486-5616 ext. [Phone] FEIN Number: 31-1334827

-----  
**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: This is a rate filing and per Rule 57 Filing Fees the cost is \$100.00.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hallmark National Insurance Company	\$100.00	11/29/2011	54119642

SERFF Tracking Number: PHXN-127849030

State: Arkansas

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State Tracking Number:

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TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Hallmark National Insurance Company

Project Name/Number: AR 12/19/2011/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/23/2012	01/23/2012

### 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	01/05/2012	01/05/2012	Kerry Gebert	01/05/2012	01/05/2012
Pending Industry Response	Alexa Grissom	12/15/2011	12/15/2011	Kerry Gebert	12/15/2011	12/15/2011
Pending Industry Response	Alexa Grissom	12/13/2011	12/13/2011	Kerry Gebert	12/13/2011	12/13/2011
Pending Industry Response	Alexa Grissom	12/06/2011	12/06/2011			

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	AR HNIC Rating Specs 2011-12-19	Kerry Gebert	12/06/2011	12/06/2011
Supporting Document	APCS-Auto Premium Comparison Survey	Kerry Gebert	12/06/2011	12/06/2011

*SERFF Tracking Number:* PHXN-127849030      *State:* Arkansas  
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 Project Name/Number: AR 12/19/2011/

## Disposition

Disposition Date: 01/23/2012

Effective Date (New): 12/19/2011

Effective Date (Renewal):

Status: Filed

Comment: In the future, rate filings should be submitted a minimum of 45 days in advance of the proposed effective date. You may wish to review Reg. 23 for Arkansas' filing requirements.

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):
Hallmark National Insurance Company	6.100%	4.300%	\$32,997	438	\$767,377	5.500%	2.700%

SERFF Tracking Number: PHXN-127849030 State: Arkansas  
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 Product Name: Hallmark National Insurance Company  
 Project Name/Number: AR 12/19/2011/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Indications - 2011m12 Arkansas HNIC		Yes
Rate (revised)	AR HNIC Rating Specs 2011-12-19		Yes
Rate	AR HNIC Rating Specs 2011-12-19		Yes
Rate	2011 AR HNIC Manual		Yes

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Product Name: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/05/2012

Submitted Date 01/05/2012

Respond By Date

Dear Kerry Gebert,

This will acknowledge receipt of the captioned filing. The APCS link had extra worksheets and an incorrect name.

Please utilize the Department's unaltered form.

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: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/05/2012  
Submitted Date 01/05/2012

Dear Alexa Grissom,

### Comments:

I think I did this correctly.

### Response 1

Comments: Updated FORM APCS in XLS format.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Added Excel version of APCS in xls format without additional sheets and named properly.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Kerry Gebert

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/15/2011  
Submitted Date 12/15/2011  
Respond By Date

Dear Kerry Gebert,

This will acknowledge receipt of the captioned filing. Please submit the APCS in xls. not xlsx.

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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Project Name/Number: AR 12/19/2011/

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/15/2011
Submitted Date	12/15/2011

Dear Alexa Grissom,

### Comments:

APCS Excel file format issue addressed.

### Response 1

Comments: xlsx APCS file replaced with xls APCS file.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Added Excel version of APCS in xls format.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sorry for inconvenience.

Sincerely,  
Kerry Gebert

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Product Name: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/13/2011

Submitted Date 12/13/2011

Respond By Date

Dear Kerry Gebert,

This will acknowledge receipt of the captioned filing. The Excel spreadsheet was password protected and could not be opened. Please resubmit the form to the Department.

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: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Response Letter

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

Dear Alexa Grissom,

### Comments:

Hope the Excel file saved and replaced okay.

### Response 1

Comments: New Excel file added. Old Excel file removed.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Added Excel version of APCS hopefully not password protected.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Kerry Gebert

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Product Name: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/06/2011

Submitted Date 12/06/2011

Respond By Date

Dear Kerry Gebert,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel as well as the PDF. Also, some of the filing pages reference Hallmark while others say State Auto National; please amend for clarity.

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

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

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

Sincerely,

Alexa Grissom

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Product Name: Hallmark National Insurance Company  
Project Name/Number: AR 12/19/2011/

**Amendment Letter**

Submitted Date: 12/06/2011

**Comments:**

Excel version of APCS added to the "Supporting Documentation" tab and revised Rating Spec doc referencing "Hallmark national Insurance Company" rather than "State Auto National" added to the "Rate/Rule Schedule" tab.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Number:</b>	<b>Attach Document:</b>
AR HNIC Rating Specs 2011-12-19		New		AR HNIC Rate Specs 2011-12-19 Final.pdf

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: APCS-Auto Premium Comparison Survey**

Comment: Added Excel version of APCS.

AR PPA Survey.pdf

AR PPA Survey.xlsx

SERFF Tracking Number: PHXN-127849030  
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 TOI: 19.0 Personal Auto  
 Product Name: Hallmark National Insurance Company  
 Project Name/Number: AR 12/19/2011/

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:** Increase  
**Overall Percentage of Last Rate Revision:** 4.000%  
**Effective Date of Last Rate Revision:** 08/10/2010  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hallmark National Insurance Company	6.100%	4.300%	\$32,997	438	\$767,377	5.500%	2.700%

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 Product Name: Hallmark National Insurance Company  
 Project Name/Number: AR 12/19/2011/

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	AR HNIC Rating Specs 2011-12-19		New	AR HNIC Rate Specs 2011-12-19 Final.pdf
	2011 AR HNIC Manual		New	2011 AR HNIC Manual - Updated.pdf

Hallmark National Insurance Company  
Arkansas

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

	Change ?	Notes
<b><u>Rating Specs</u></b>		
<u>RQC</u>	NO	Note 3 PIP coverages; PIP WL & PIP AD merge together in the ROC for rating purposes
<u>Base Rates</u>	YES	Changed base rate on BI, PD, UMBI and OTC
<u>Trailers</u>	NO	
<u>Blue Chip Discount</u>	NO	Blue Chip varies by age group in AR
<u>Territory</u>	NO	
<u>Territory Definitions</u>	NO	defined by ZIP only in AR
<u>DCF</u>	NO	
<u>Driver Class Table</u>	NO	
<u>Points</u>	NO	
<u>Demerits</u>	NO	
<u>Viol MAJ</u>	NO	
<u>Viol MIN</u>	NO	
<u>Model Year</u>	NO	
<u>Symbol</u>	NO	
<u>Limits &amp; Deductibles</u>	NO	AR has 3 different PIP coverages
<u>Discounts &amp; Surcharges</u>	NO	
<u>Rate Capping</u>	NO	
<u>Term</u>	NO	
<u>Fees</u>	YES	Incr late fee, filing fee and policy fee
<u>Pay Plans</u>	NO	



# Arkansas



## Hallmark National Insurance

### Personal Auto

New Business Eff 12/19/2011  
Renewal Business Eff 02/17/2012

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## BINDING AUTHORITY

### Agent's Obligation

It is the agent's obligation to field underwrite every risk submitted to the Company. All questions on the application must be explained and the consequences of missing or incorrect information outlined in detail.

**Note: We obtain underwriting reports that include credit history information, on every risk. If any undisclosed violations, accidents or drivers in the household are discovered, all applicable surcharges will be applied or discounts eliminated and the policy will be amended. A cancellation notice may be generated at the same time at our discretion.**

#### **NO COVERAGES CAN BE BOUND PRIOR TO THE DATE AND TIME:**

- the application is fully and accurately completed;
- AND**
- the application is signed by a named insured and the agent;
- AND**
- the required premium payment is received by the agent.

**Note: Coverage may not be bound over the phone or by any other form of binder!**

**The required down payment premium must accompany the new business application for coverage to be bound.**

- Policies issued via upload, the down payment amount should also be uploaded using Sweep.
- Paper applications submitted to the Company to issue, staple the down payment check or money order to the application.

1. Unless excepted elsewhere in this Underwriting Guide, all coverages will be bound as of the date and time on the original application or change request provided the application or change request is forwarded to the Company no later than the fourth (4<sup>th</sup>) business day following the effective date.
2. Only agents licensed with Hallmark National Insurance Company have the authority outlined herein.
3. Every driver, vehicle, vehicle use and coverage selection on any risk submitted must meet the eligibility rules outlined in this manual before any coverage can be bound.
4. All binding authority for physical damage coverage is suspended while a flood, tornado, hurricane, or tropical storm watch or warning (issued by the National Weather Service) is in effect within 100 miles of the location of the proposed risk.

#### **NO AGENT MAY BACK DATE AN APPLICATION, CANCELLATION OR CHANGE REQUEST FOR ANY REASON.**

Back dating is defined as using any date other than the current date and time, or the date and time all binding requirements have been completed, which ever is later. **No agent is authorized to issue verbal or written coverage binders!**

**Note: Vehicles with Other Than Collision and Collision Coverage SHOULD BE INSPECTED BY THE AGENT prior to binding those coverages. Any damage must be noted on the application.**

## UNACCEPTABLE RISKS

### DRIVERS

Anyone without a permanent residence address in the state in which the policy is issued.

2. Anyone who resides in the state in which the policy is issued less than 9 months a year, including migrant or transient workers.
3. Unlicensed drivers.
4. Anyone, licensed or unlicensed, under the minimum required age for licensing.  
**Note: Household members age 14 and older must be declared on the application.**
5. Any driver with more than thirty (30) Hallmark National surcharge points.
6. Physically or mentally impaired persons if the impairment affects their driving ability.

### ...COVERAGES

1. Collision without Other Than Collision Coverage.
2. Other Than Collision and Collision on a stated value or stated amount basis.
3. Other Than Collision and/or Collision only on a single car policy.
4. Custom equipment coverage over \$12,000.
5. Medical payments, PIP, UM/UIM or UMPD without Bodily Injury and Property Damage.
6. Named non-owner policy with business use.

### VEHICLES

1. Any vehicle not principally garaged in the state in which the policy is issued.
2. Gray market vehicles of any make or model.
3. Customized, one of a kind, altered or modified vehicles of any make or model including kit cars.
4. Antique, classic, custom built, limited edition, restored or highly customized vehicles.
5. Emergency use vehicles.
6. Vehicles used for public or livery conveyance, including vehicles to transport church members, daycare/nursery school children, migrant workers or hotel guests even on an occasional basis with or without compensation.
7. Any vehicle with less than 4 wheels, motorcycles, snowmobiles, dune buggies, motor homes, buses, mini-buses, camper vans or golf carts.
8. Vehicles with more than 4 wheels with the exception of "dually" pickup trucks.
9. Any vehicle designed, equipped, prepared or used in any form of racing or show.
10. Any vehicle used for retail, wholesale or courtesy delivery including pizza, magazine, newspaper, mail delivery or escort service, even on an occasional basis with or without compensation.
11. Any vehicle used to pick up, haul or deliver property, supplies or material.
12. Any commercial vehicle, flat bed trucks, dump trucks or wreckers.
13. Vehicles equipped with permanently installed mobile equipment.
14. Any vehicle rented to others.
15. Vehicles carrying explosives or flammable substances, even on an occasional basis.
16. Vans, pickups, utility vehicles and panel trucks with a GVW over 10,000 lbs.
17. Any vehicle titled in the name of a business, organization or corporation, public or private.
18. Any vehicle equipped for snow plowing.

## PRIOR APPROVAL RISKS



**We would appreciate an opportunity to discuss any personal auto risk with you.**

, your Hallmark National rating software will allow you to estimate a rate for virtually any risk. However, prior approval is required before binding coverage on any of the following risks:

### ...DRIVERS

1. Any driver with a suspended, canceled or revoked license unless a valid drivers license is obtained within 30 days after the effective date.
2. Any driver under the age of 21:
  - a) With an alcohol or drug-related violation or other major violation.
  - b) Who has been involved in two (2) or more at-fault accidents.
  - c) With more than seven (7) points.
3. Any driver age 21 or over:
  - a) With a total of two (2) or more major and/or alcohol or drug-related violations (i.e. one DWI and one reckless driving).
  - b) Who has been involved in three (3) or more at-fault accidents.
  - c) With more than ten (10) surcharge points.
4. Any driver age 75 or older without a completed ACORD Medical Statement prior to binding.
5. Any policy with more than 13 points for all drivers combined, regardless if the points will be rated.
6. ...Any policy with three or more losses.

### ...COVERAGES

1. Other Than Collision or Collision on any vehicle more than 15 years old.
2. For model year 2010 and prior, Other Than Collision and Collision coverage on any vehicle ISO symbol 22 or higher. For model year 2011 and subsequent, Other Than Collision and Collision coverage on any vehicle with at least one ISO symbol 46 or higher.

### VEHICLES

1. Any vehicle not titled or leased to the named insured.
2. Any vehicle with business or artisan use. Only one vehicle of this type may be insured on the policy. **See Business or Artisan Use section.**
3. Any vehicle with existing damage, regardless of amount. If written, photos and estimate may be required.
4. Any vehicle regularly used outside the state in which the policy is issued.

**Note: Quotes are not firm as all required underwriting information may not be immediately available. All quotes should be viewed as premium estimates pending the completion of our underwriting review.**

## OUTSIDE PREMIUM FINANCE

Outside premium financed policies are welcome! Any application submitted with outside premium financing **must** be accompanied by a clear copy of the financing agreement and Power of Attorney.

**Note: Premium financed policies are not eligible for the Paid in Full Discount.**

## POLICY TERMS

Six-month and annual policies are available.

## NAMED INSURED

1. The Named Insured cannot be a business, organization, corporation, etc.
2. The Named Insured cannot be excluded or deleted without canceling the policy.

**Note: The signature of a Named Insured is required on any change request to reduce or delete coverage. The agency must retain this signature if the request is transmitted via upload, E-Mail or phone.**

## CHANGE REQUESTS

1. All change requests may be submitted via upload, FAX or E-Mail.

**POLICY SERVICES  
PROCESSING FAX  
1-800-876-6960**

**E-Mail  
endorsements@hallmarkinsco.com**

2. A Named Insured signature is REQUIRED to:
  - delete or reduce coverage
  - increase deductibles
  - delete vehicle without replacement
3. Named Insured's signature is NOT REQUIRED to:
  - add or increase coverage
  - lower deductibles
  - change address
  - add vehicles or drivers
  - replace a vehicle
  - correct any policy information
4. Additional premium endorsement balances will be spread over the remaining unbilled installments. If there are no remaining installments, the insured will be billed immediately for the full amount of any balance due.
5. Change requests received less than 30 days prior to renewal will generate an additional billing. The billing for the changes will not include the amount due on the renewal bill. **Both bills must be paid to retain coverage.**

**Note: Any change request to reduce or delete coverage submitted to the Company without the required signature will be processed with the understanding and presumption the agency has obtained the required signature and will retain the required signature in the agency file.**

## EXCLUSIONS

1. All household members who have reached the minimum age of licensing, whether licensed or not, must be either excluded or rated. This includes anyone who reaches this age during the policy term.
2. The Named Insured may not be excluded or deleted.
3. A non-driving spouse must be excluded from coverage.
4. All exclusion forms must be signed by the Named Insured(s) before they are effective.

## CANCELLATIONS

1. Cancellations at the insured's request must be documented in writing. The request to cancel must specify the policy number, or include the original Declarations page and policy, the effective date of cancellation and be signed by any named insured.
2. Lienholder copies are not generated until the policy actually cancels. If payment is received in the Company office prior to the cancel date, the policy will be automatically reinstated.
3. All cancellations will be processed on a pro-rata basis.
4. All refunds are issued payable to the Named Insured and mailed to the Named Insured. Refunds for policies with Premium Financing will be issued payable to the Premium Finance Company and mailed to the Premium Finance Company.

## REINSTATEMENTS

There is no grace period for accepting payments after the effective date of cancellation. However, reinstatements (no lapse in coverage) will be considered on a prior approval basis. A Statement of No Loss (ACORD 37) form must be completed and received by the Company prior to any reinstatement. A reinstatement fee will apply.

## SERVICE FEES

1. An \$8 service fee is added for each installment.
2. A \$20 service fee will be charged on checks returned as NSF.
3. A nonrefundable \$25 filing fee will be charged for every SR-22 filing we make for an insured.
4. A nonrefundable \$20 policy fee will be charged to issue a new, renewal or rewritten policy for all policy terms.
5. A nonrefundable \$20 fee will be charged each time a policy is reinstated.
6. **...Late Payment Fee** – A \$10 late payment fee will be charged on all payments that are received after the payment due date.

## BILLING OPTIONS

The Nonstandard Auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

Six Month Policy Term				
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates	
			New Business	Renewal
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Quarterly (Two Pay)	N/A	\$8 N/A – EFT	60% due at inception with remaining due in 3 months.	50% due at inception with remaining due in 3 months.
Monthly (Six Pay)	Yes	\$8 N/A – EFT	24% due at inception with remaining billed in installments every 30 days.	1/6 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

Twelve Month Policy Term				
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates	
			New Business	Renewal
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Two Pay	N/A	\$8 N/A - EFT	55% due at inception with remaining due in 6 months.	50% due at inception with remaining due in 6 months.
Quarterly (Four Pay)	N/A	\$8 N/A – EFT	30% due at inception with remaining billed in installments every 90 days.	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly (12 Pay)Pay	Yes	\$8 N/A - EFT	12% due at inception with remaining billed in installments every 30 days.	1/12 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

\*Paid in Full – 100% of the term premium submitted with the application will earn a 5% discount.

## METHODS OF PAYMENT

1. A personal check or agency check may be mailed to the Company for any down payment or installment billing.
2. **Customers Can Pay:**
  - a) **Down Payments** – Customers can use their credit card to make a down payment when taking out a new policy with Hallmark National.
  - b) **By Check** – Customers can mail in a check with the invoice billing stub.
  - c) **EFT** – Customers can have an automatic deduction taken from their bank account.

Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:

1) **Pay on the Web** at [www.hallmarkpayments.com](http://www.hallmarkpayments.com)–

2) **Pay By Phone** using our automated service – 1-800-486-5616

3. **Agent "Sweep" / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and Hallmark National “sweeps” the money out via electronic transaction.

a) **New business** - Agencies may upload insureds new business and down payments through Hallmark National's website

b) **Installment payments** - agents can "Sweep" insureds installment payments received in their office via Hallmark National's AgentSite.

**The required down payment premium must accompany the new business application for coverage to be bound.**

- Policies issued via upload, the down payment amount should also be uploaded using Agentsite
- All payments will be processed the day notice is received. Any Down payment that results in an NSF (Non Sufficient Funds) transaction will result in a possible rescission of the policy with the policy being voided. We will notify the agent of this action. The insured will be notified by letter sent in overnight mail.

## DRIVER -- VEHICLE ASSIGNMENT

1. The highest rated driver will be assigned to the highest rated vehicle, the second highest rated driver to the second highest rated vehicle, and so on. "Highest rated driver" is defined as the driver with the highest cumulative driver class point relativity. "Highest rated vehicle" is defined as the vehicle with the highest total premium after rating each vehicle with its respective coverages using the driver class relativities of the "highest rated driver". **Exception:** Trailers (recreational and utility) and camper bodies are not included in this assignment procedure.
2. When there are more vehicles than drivers, all additional vehicle(s) will be rated with the driver class of the lowest rated driver on the policy at 0 points.

DRIVER CLASS CODES				
	MALE		FEMALE	
AGE	MARRIED	SINGLE	MARRIED	SINGLE
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85 +	A9	B9	C9	D9

## POINT ASSIGNMENT

### POINT DEVELOPMENT

1. When multiple charges result from a single occurrence, apply only the highest point violation.
2. Out-of-state accidents and violations are chargeable.
3. Motorcycle accidents and violations are chargeable.
4. Violations incurred while operating a commercial vehicle are chargeable.
5. New business – accidents/violations that are 35 months or older at inception date will not be charged to the policy.
6. Renewals – accidents/violations will be charged to the policy for occurrences within the last 36 months.
7. The surcharge varies depending on the count and the age of violation(s) or accident(s). The older the occurrence, the less negative effect it will have on the policy premium.

## POINT ASSIGNMENT (CONT'D)

### AT-FAULT ACCIDENTS

At-fault accident means the driver of the automobile was:

- (a) entirely or partially at-fault; or
- (b) comparatively negligent; or
- (c) has been convicted of any offense that occurred at the time of the accident.

No points will be assigned for an accident if the insured demonstrates that the accident occurred under any of the following circumstances:

1. The insured's auto was lawfully parked.
2. The insured was fully reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person.
3. The insured's auto was struck in the rear by another vehicle, and our insured driver was not convicted of a moving traffic violation in connection with the accident.
4. Our insured auto was damaged by result of contact with a "hit and run" driver, as long as the incident was reported to the proper authorities within 24 hours after the damage becomes known.
5. Accidents involving physical damage to an auto caused by flying gravel, objects, missiles or collision with animals or fowl.
6. The operator at the time of the accident was on duty as a paid or volunteer member of any law enforcement, fire or first-aid squad.

Proof of not-at-fault accidents must be in the form of a police report which demonstrates the insured to be free of negligence. Hallmark National's interpretation of negligence in any such instance will be final.

### ALCOHOL OR DRUG VIOLATIONS

Driving under the influence of alcohol, drugs or narcotics includes any form of traffic intoxication, refusal to take tests under any implied consent law and any "open bottle" violation. Involvement shall be classified as a conviction.

**POINT ASSIGNMENT TABLE**

<b>Occurrences within the last 35 months (new business) and 36 months (renewals)</b>		
	<b>1st Occurrence</b>	<b>Each Additional</b>
<b>AT-FAULT ACCIDENTS</b>	<b>3</b>	<b>3</b>
<b>MAJOR VIOLATIONS</b> Driving under suspension or revocation Felony involving a motor vehicle Fleeing or attempting to elude a police officer Leaving the scene of an accident (hit-and-run) Operating vehicle without owner's consent Racing or drag racing Reckless, negligent or careless driving Vehicular homicide or assault with a motor vehicle	<b>4</b>	<b>4</b>
<b>ALCOHOL, DRUGS &amp; NARCOTICS</b> Allowing an intoxicated person to drive vehicle Driving under the influence of alcohol or narcotics Driving under the influence of drugs/opiates Illegal possession of alcohol or narcotics Open container Refusal to take test under any implied consent law	<b>1</b>	<b>6</b>
Driving under the influence of alcohol or drugs and under the age of 21 (Prior Approval)	<b>6</b>	<b>6</b>
Driving under the influence of alcohol or drugs in conjunction with an accident or major violation	<b>3</b>	<b>6</b>
<b>MINOR VIOLATIONS</b> Assured clear distance or following too close Crossing yellow line or divided highway Driving left of center or on wrong side of road Driving too slow Failure to obey traffic control devices or personnel Improper or illegal passing Failure to control Failure to yield Passing a stopped school bus All other traffic violations (excluding parking tickets)	<b>2</b>	<b>2</b>
<b>SPEEDING</b> Speeding	<b>2</b>	<b>1</b>

## SURCHARGES

### BUSINESS OR ARTISAN USE

***Business use is unacceptable on any vehicle with a GVW in excess of 10,000 lbs.***

Acceptable **business use** risks include:

- Real estate and insurance agents, clergy, charitable volunteer activities, doctors or lawyers regularly visiting multiple locations on a daily basis.
- Regular trips to the bank, post office, etc. by the insured in the insured's car which are part of the insured's job and performed during normal business hours.
- Regular attendance at seminars, as a participant or attendee, held at various locations during normal business hours.
- Sales, service or repair representatives who use their own personal auto at work, provided they do not carry any explosives, flammable or otherwise hazardous material or any equipment weighing more than 500 pounds.
- Delivery to end consumer limited to personal use and household consumer (i.e. direct home-sales products such as Avon, Mary Kay, Amway, Tupperware, Longaberger, etc.). Delivery of these or similar products by a distributor to retail salespeople is not acceptable.

All pickups, vans and utility vehicles used in business are unacceptable unless they meet our artisan risk guidelines or the usage does not require that style of vehicle. Examples of acceptable uses are:

- A self-employed retail salesperson using a utility vehicle they own to make deliveries of personal use and household consumer, direct home-sales products.
- A real estate or insurance agent using a pickup or utility vehicle in the course of business.
- An attorney or doctor using a van to regularly travel to various locations for business.

An **artisan use** vehicle is one used to carry tools or supplies between the insured's home and job sites. Many artisan risks are acceptable if such use is indicated on the application and the business use surcharge is applied. For an artisan risk to qualify, it **must** meet the following guidelines:

- No more than an average of 3 job sites may be visited on a daily basis.
- Insured vehicles must be individually owned or leased. Vehicles owned by corporations are not acceptable. A company, corporation or other business entity may not be listed as an additional interest or additional insured.
- Insured vehicles must be no greater than 10,000 lbs. GVW.
- All insured vehicles may be operated only by the named insured, spouse or other resident family member.
- The insured may have only one artisan use vehicle in the household. Those risks with two or more, whether both are insured on our policy or not, are unacceptable.
- There is no pick-up or delivery of any goods or property whether or not such pick-up or delivery is on an incidental or occasional basis.
- Insured vehicles never carry any explosives, flammable or otherwise hazardous material or any equipment weighing more than 500 pounds.

***Note: Business/Artisan use is a prior approval risk and subject to a 20% surcharge.***

## SURCHARGES (CONT'D)

### STUDENTS AWAY AT SCHOOL WITH VEHICLE

Students away at school in a state other than Arkansas with a covered vehicle will be subject to a surcharge. If the student attends school in a state that Hallmark Personal Lines does not write in, or the states of Florida, Michigan, New York, New Jersey, California, and Washington the risk is unacceptable. Please call your Sales and Underwriting Representative for confirmation of acceptable states.

Students away at school in Arkansas with a covered vehicle are not subject to this surcharge. However, both the permanent residence address and the school address must be provided. Each vehicle will be rated in the territory where it is garaged.

### FOREIGN DRIVER LICENSE/UNVERIFIABLE LICENSE SURCHARGE

Drivers who have a valid foreign or international driver's license but not a valid U.S. license, or an unverifiable U.S. license will be charged with a major.

### MULTIPLE ACCIDENT/MAJOR SURCHARGE

Any driver with three or more accidents or major violations, in any combination, will be subject to a 15% surcharge.

## DISCOUNTS

All discounts may be applicable. If a policy is no longer eligible for a discount due to a mid-term vehicle deletion or policy cancellation, the discount will be removed on a pro-rata basis.

### 10% HOMEOWNERS

The policy is eligible for the Homeowners Discount if:

1. The named insured has a homeowners or condo policy. A renter's and mobile home policies are ineligible to qualify the policy for the discount.
2. A copy of the homeowner declarations page must accompany the Hallmark National application. If it is a Hallmark policy, only the policy number is required.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

**Note: If the Declarations page is not received with the application, the discount will not be applied. The discount may be applied at a later date on a pro-rata basis when the Declarations page is received by the Company.**

### 25% MULTI-CAR

The Multi-Car Discount applies when two (2) or more cars are rated on the same Hallmark National policy. A vehicle insured by any other Hallmark Company will not qualify a vehicle on a Hallmark National policy for this discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% PAID IN FULL

The policy will receive a **5% Paid In Full Discount** if the policy is correctly rated on the application and 100% of the term premium is received with the application.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% DEFENSIVE DRIVER

The policy is eligible for the Defensive Driver Discount if:

- The driver is age 55 or over and is rated on a listed vehicle.
- The driver has successfully completed an approved Motor Vehicle Accident Prevention Course within the last 36 months.

## **DISCOUNTS (CONT'D)**

### **5% DEFENSIVE DRIVER (CONT'D)**

- The course was approved by the Arkansas Department of Motor Vehicles.
- The course instructor was approved by the Arkansas Department of Motor Vehicles.
- The course included the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles.
- The course was not self-instructed.
- The certificate must accompany the application for the discount to be applied.

This is a driver level discount and applies to BI, PD, PIP and Collision coverages for the vehicle on which the certificate holder is the rated driver. The discount will not be applied more than once to the same auto regardless of the number of courses completed within the same household. The discount will apply for a period of three years from the date the course was completed. The driver must complete another approved course to remain eligible for an additional three years.

### **5% COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT**

The policy is eligible for the College Graduate Scholastic Achievement Discount if:

1. The insured is under twenty-five (25) years old and has graduated from a college or university, and
2. The insured's cumulative scholastic record shows that he or she attained one of the following:
  - a grade average of "B" or higher, if letter grades are used, or
  - at least a 3 point average on a 4 point scale (or equivalent).

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### **PRIOR INSURANCE DISCOUNT**

- A. A new Hallmark National policy is eligible for a 15% prior insurance discount if the named insured can show proof of prior private passenger auto liability insurance which covered the named insured or spouse for six (6) continuous months with no more than a thirty (30) day lapse. Proof of prior insurance is documentation that demonstrates the prior policy did not lapse for more than 30 days. Acceptable proof documentation includes:

- Policy declaration
- Renewal billing showing policy number and term
- Cancellation or non-renewal notice

A prior Hallmark National policy will not be considered acceptable proof of prior insurance for a new or rewritten Hallmark National policy except under the following circumstances:

- The named insured has moved from one state to another.
  - A child purchasing his/her own policy coming from a parent's Hallmark National policy that was receiving the prior insurance discount.
  - A parent purchasing his/her own policy coming from a child's Hallmark National policy that was receiving the prior insurance discount.
  - A spouse recently separated or divorced from a Hallmark National named insured whose policy was receiving the prior insurance discount.
  - The named insured policy was canceled or lapsed due to an overseas military deployment and the policy was receiving the prior insurance discount at the time of cancellation.
- B. For new policies, the discount will be applied to eligible policies with the understanding and presumption the agency has obtained proof of prior insurance and will retain it in the agency file.
- C. Policies that qualify for the prior insurance discount will retain the discount at subsequent renewals.
- D. The policy discount applies to BI, PD, PIP, Other Than Collision and Collision coverage.

## DISCOUNTS (CONT'D)

### BLUE CHIP RATING

The policy will receive a premium discount based on the applicants credit score.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.



### 5% MOBILE HOMES

The policy is eligible for the Mobile Home Discount if:

1. The named insured or spouse owns a mobile home.
2. Acceptable proof will be a copy of the declarations page of insurance policy, mortgage payment coupon, copy of the deed or copy of recent property tax bill.
3. The mobile home must be 15 years or newer.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### RENEWAL DISCOUNT

A Hallmark National policy may be eligible for our Renewal Discount. A 4% discount will be applied after twelve (12) continuous months and an 8% discount after twenty-four (24) continuous months.

### ...Claims Free Discount

The discount is eligible to any policy with zero (0) not-at-fault accidents and/or Other Than Collision (OTC) claims.

This is a policy level discount and applies to BI, PD, PIP, OTC, and Collision coverages.

### BI/PD LIMIT OPTIONS

Limits
25/50/25
50/100/25
50/100/50

**Note:** Liability limits must be the same on all cars of a multi-car policy.

### UNINSURED MOTORISTS – Bodily Injury

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UMBI Coverage may be rejected in writing.
2. UMBI limits may not exceed the Liability limits selected.
3. UMBI limits may be any limits option up to the policy Liability limits selected.
4. UMBI limits must be the same on all cars of a multi-car risk.
5. UMBI Coverage is available only on policies with Liability Coverage.

**Note: UMBI limits will be issued equal to the Liability limits if lower UMBI limits are not requested in writing.**

### UNINSURED MOTORISTS – Property Damage

Limits
25,000
50,000

***This is an optional coverage.***

1. UMPD Coverage is available only on policies selecting UMBI Coverage.
2. A \$200 deductible applies unless we insure the vehicle for both UMPD and Collision.
3. UMPD Coverage may be rejected in writing.

### UNDERINSURED MOTORISTS – Bodily Injury

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UIM Coverage is offered at the same limits as the Uninsured Motorists limits selected.
2. UIM limits must be the same on all cars of a multi-car risk.
3. UIM Coverage must be rejected in writing if UIM Coverage is not requested.
4. UIM Coverage must be rejected in writing if UM Coverage is not purchased.

**Note: UIM limits will be issued equal to the UMBI limits if not rejected in writing.**

**PERSONAL INJURY PROTECTION – No Fault**

Coverage	Limit
PIP/MED	5,000
PIP/ WL	As defined in endorsement
PIP/AD	5,000

***These are mandatory coverages, but any or all can be rejected in writing.***

**Medical and Hospital Expenses**

1. Applies to any motor vehicle which is registered or principally garaged in Arkansas and is owned by the named insured and covered under PART A (Liability) of the policy.
2. Limit of liability is \$5,000 **per person**.

**Work Loss**

1. Applies to any private passenger motor vehicle which is registered or principally garaged in Arkansas and is owned by the named insured and covered under PART A (Liability) of the policy.
2. Limit of liability is 70% of loss of gross income up to a maximum of \$140 per week for an income earner or up to \$70 per week for a non-income earner.

**Accidental Death**

1. Applies to any private passenger motor vehicle which is registered or principally garaged in Arkansas and is owned by the named insured and covered under PART A (Liability) of the policy.
2. Limit of liability is \$5,000 **per person**.

**Note:** *All coverages will be added to the policy if not specifically rejected in writing. A rejection will apply to all renewals unless the insured requests us to add the specific coverage(s) in writing.*

**OTHER THAN COLLISION AND COLLISION DEDUCTIBLE OPTIONS**

Deductibles	
Other Than Collision	Collision
100	100
250	250
500	500
1,000	1,000

**Note:** *Other Than Collision and Collision deductibles are available in any combination as long as Collision is equal to or greater than Other Than Collision.*

*The Other Than Collision deductible will be reimbursed if a vehicle is stolen and subsequently recovered as the result of an activated electronic vehicle recovery system (i.e., OnStar, LoJack, etc.).*

**NAMED NON-OWNER**

1. BI, PD Liability, UM/UIM BI and UMPD coverages are available for an insured for his/her personal operation of a non-owned auto.
2. Permissive use coverage is not included and coverage does not extend to the ownership, maintenance or use of any auto by any other individual or organization.
3. Vehicles can be added to a non-owner policy by completing the appropriate change request. The non-owner policy endorsement will then be deleted. There is a limited extension of coverage for owned or replacement vehicles under the non-owner policy. Regular binding authority applies.

### ...FAMILY ACCOUNT COVERAGE EXTENSION

The primary intent of this endorsement is to extend coverage\* to a driver insured on a National policy for their operation of a vehicle insured under a Hallmark standard policy.

This endorsement may also be used to extend liability coverage to non-owned autos furnished or available for the National insured's regular use.\*

*\*Please refer to the endorsement for specific coverage definitions and limitations.*

Note: Effective 08/10/2010, the Family Account Coverage Extension (FACE) endorsement is no longer available to be added to new or existing policies. Any existing policy containing this endorsement will continue receiving the coverage.

**Six Month Premium = \$100 per driver**

### AUTO LOAN/ LEASE AUTO

1. Coverage for the difference between the lease or loan pay-off of a covered auto and ACV will be available only at policy inception and at each subsequent renewal of the policy, subject to the limitations contained in the endorsement.
2. Auto Loan/Lease Auto is only available on new vehicles with Liability, Other Than Collision and Collision coverages. A new auto as used in this rule is an auto that has not previously been titled and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.
3. The premium for Auto Loan/Lease Auto will be equal to 3% of the total of the Other Than Collision and Collision premiums.
4. Auto Loan/Lease Auto is a vehicle endorsement and applies only when the vehicle for which this Coverage is indicated on the Declarations page is destroyed in a covered loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, or carry-over loans, etc. Refer to coverage form for a complete listing of limitations.

**Six-Month Premium = 3% of Other Than Collision and Collision Premiums**

### TOWING AND LABOR

1. Towing and Labor Coverage is only available on vehicles with Other Than Collision and Collision coverages.
2. Towing and Labor is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations is disabled.

**\$50 per Disablement  
Six-Month Premium = \$8 per car**

### OPTIONAL LIMITS TRANSPORTATION EXPENSES

1. Transportation Expenses limit of \$20 per day/\$600 maximum is automatically included when Other Than Collision coverage is afforded for "your covered auto".
2. Optional Limits Transportation Expenses Coverage must be written at policy inception or renewal.
3. The \$20/\$600 limit for Transportation Expense Coverage may be increased to the following limit.

Optional Limit	Semi-annual Premium Per Vehicle
\$25 per day/\$750 maximum	\$8

### FINANCIAL RESPONSIBILITY

1. Financial Responsibility filings are only available for the state in which the policy is issued.
2. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured. This fee is in addition to the down payment due on the policy.

**Note: SR-22 filings may be issued from your office. Contact your Hallmark National Sales and Underwriting Representative for details and a pre-assigned policy number.**

**...CUSTOM EQUIPMENT**

Vehicles with custom equipment exceeding \$12,000 are unacceptable.

For model year 2010 and prior, all custom pickup trucks, vans or conversion vans will be up rated five (5) symbols from the listed ISO/POLK symbol.

For model year 2011 and subsequent, all custom pickup trucks, vans or conversion vans will be up rated eleven (11) symbols from the listed ISO/POLK symbol.

**TRAILERS – (Recreational and Utility) and CAMPER BODIES**

**A. Liability**

A personal auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van and camper bodies designed for use with a pickup, without additional premium charge and without a specific description of the trailer or camper body.

**Exceptions**

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than private passenger auto or owned pickup or van; or
2. When no auto is owned by the insured.

**B. Medical Payments**

A personal auto policy affording Medical Payments coverage provides coverage for trailers designed for use with a private passenger auto, pickup or van and camper bodies designed for use with a pickup, without additional premium charge and without a specific description of the trailer or camper body.

**Exceptions**

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than private passenger auto or owned pickup or van; or
2. When no auto is owned by the insured; or
3. Located for use as a residence or premises.

**C. Physical Damage**

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Bodies Coverage (Maximum Limit of Liability) Endorsement.

**1. Recreational Trailers and Camper Bodies (Class Code 958200) -**

- a. A recreational trailer is a non-self propelled recreational unit, equipped as living quarters (including cooking, dining, sleeping, plumbing or refrigeration facilities).
- b. A camper body is a non-self propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

**Other Than Collision and Collision** - Determine the stated amount value, including the value of any custom built additions. Assign a symbol based on the stated amount using the tables on pages "1" and "2" of the ISO Symbol and Identification Section corresponding to the model year of the trailer. Refer to Other Than Collision and Collision Deductible Options.

**2. All Other Trailers (Class Code 941000)**

Deductible	Semi-annual Rate per \$100	
	Other Than Collision	Collision
100	0.51	0.44
250	0.41	0.38
500	0.35	0.35
1,000	0.31	0.30

**Note:** *No discounts apply to trailers (recreational and utility) or camper bodies.*

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

716..	717..(cont'd)	719..(cont'd)	720..(cont'd)
71601 ..... 51	71731.....55	71903 .....8	72020 ..... 50
71602 ..... 96	71740.....58	71909 .....8	72021 ..... 11
71603 ..... 51	71742.....12	71910 .....8	72022 ..... 7
71611 ..... 96	71743.....57	71913 .....8	72023 ..... 6
71612 ..... 96	71744.....56	71914 .....8	72024 ..... 6
71613 ..... 96	71745.....56	71920-21 ..... 57	72025 .....60
71630 ..... 11	71747.....55	71922 ..... 60	72026 ..... 11
71631 ..... 53	71748.....12	71923 ..... 57	72027-28 ..... 67
71635 ..... 54	71749-50 .....55	71929 ..... 57	72029 ..... 11
71638 ..... 52	71751.....56	71932 ..... 61	72030 ..... 67
71639 ..... 51	71752.....58	71933 ..... 60	72031 ..... 64
71640 ..... 54	71753.....55	71935 ..... 60	72032 ..... 13
71642 ..... 54	71754.....58	71937 ..... 61	72034 ..... 13
71643 ..... 51	71758-59 .....55	71940 ..... 60	72035 ..... 13
71644 ..... 51	71762-64 .....56	71941 ..... 15	72036 ..... 11
71646 ..... 54	71765.....55	71942 ..... 15	72037 ..... 6
71647 ..... 53	71766.....56	71943 ..... 57	72038 ..... 11
71649 ..... 11	71767.....11	71944-45 .....61	72039 .....67
71651 ..... 53	71768.....55	71946 ..... 15	72040 ..... 11
71652 ..... 12	71769.....56	71949-50 .....60	72041 ..... 11
71653 ..... 54	71770.....58	71951 ..... 8	72042 ..... 11
71654 ..... 11	71772.....57	71952 ..... 60	72043 ..... 11
71655-57 ..... 52	<b>718..</b>	71953 ..... 61	72044 ..... 64
71658 ..... 54	71801-02 ..... 58	71956 ..... 8	72045 ..... 50
71659 ..... 96	71820.....60	71957-59 ..... 60	72046 ..... 6
71660 ..... 53	71822.....72	71960-61 ..... 60	72047 ..... 13
71661 ..... 54	71823.....61	71962 ..... 57	72048 ..... 11
71662 ..... 51	71824.....60	71964 ..... 8	72051 ..... 64
71663 ..... 54	71825-28 .....58	71965 ..... 60	72052 ..... 50
71665 ..... 12	71831.....58	71966 ..... 15	72053 ..... 1
71666 ..... 11	71832-33 .....61	71968 ..... 8	72055 ..... 11
71667 ..... 51	71834.....59	71969-70 .....60	72057 ..... 96
71670 ..... 52	71835.....58	71971 ..... 60	72058 ..... 13
71671 ..... 53	71836.....72	71972-73 .....61	72059 ..... 11
71674 ..... 11	71837-40 .....59	71998-99 .....57	72060 ..... 50
71675 ..... 53	71841-42 .....61	<b>720..</b>	72061 ..... 11
71676 ..... 54	71844.....58	72001 ..... 13	72063 ..... 63
71677 ..... 52	71845.....58	72002 ..... 91	72064 ..... 11
71678 ..... 51	71846.....61	72003 ..... 11	72065 ..... 1
<b>717..</b>	71847.....58	72004 ..... 96	72066 ..... 11
71701 ..... 56	71851-52 .....60	72005 ..... 11	72067 ..... 67
71711 ..... 56	71853.....72	72006 ..... 11	72068 ..... 50
71720 ..... 56	71854.....59	72007 ..... 6	72069 ..... 11
71721 ..... 57	71855.....58	72010 ..... 50	72070 ..... 13
71722 ..... 58	71857-58 .....58	72011 ..... 7	72071 ..... 11
71724 ..... 55	71859.....60	72012 ..... 50	72072 ..... 6
71725 ..... 12	71860-62 .....58	72013 ..... 67	72073 ..... 11
71726 ..... 56	71864.....58	72014 ..... 11	72074 ..... 11
71728 ..... 57	71865-66 .....72	72015 ..... 7	72075 ..... 11
71730 ..... 55	<b>719..</b>	72016 ..... 13	72076 ..... 1
	71901..... 8	72017 ..... 11	72078 ..... 1
	71902..... 8	72018 ..... 6	72079 ..... 96

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

720..(cont'd)	721..(cont'd)	723..	723..(cont'd)
72080 ..... 63	72149..... 50	72301 .....5	72381 ..... 5
72081 ..... 50	72150..... 96	72303 .....5	72383 ..... 11
72082 ..... 50	72152..... 96	72310 .....5	72384 ..... 5
72083 ..... 6	72153..... 67	72311 ..... 11	72385 ..... 11
72084 ..... 96	72156..... 13	72312 ..... 11	72386 ..... 11
72086 ..... 6	72157..... 13	72313 .....5	72387 ..... 11
72087 ..... 8	72158..... 6	72314 ..... 11	72389 ..... 11
72088 ..... 67	72159..... 11	72315 .....5	72390 ..... 11
72089 ..... 6	72160..... 69	72316 .....5	72391 ..... 11
72099 ..... 1	72164..... 1	72319 .....5	72392 ..... 11
<b>721..</b>	72165..... 71	72320 ..... 11	72394 ..... 11
72101 ..... 11	72166..... 11	72321 .....5	72395 ..... 5
72102 ..... 50	72167..... 7	72322 ..... 11	72396 ..... 11
72103 ..... 1	72168..... 96	72324 ..... 11	72397 ..... 11
72104 ..... 15	72169..... 11	72325 .....5	<b>724..</b>
72105 ..... 15	72170..... 11	72326 ..... 11	72401 ..... 9
72106 ..... 13	72173..... 50	72327 .....5	72402 ..... 9
72107 ..... 11	72175..... 96	72328 ..... 11	72403 ..... 9
72108 ..... 11	72176..... 6	72329 .....5	72404 ..... 9
72110 ..... 13	72178..... 50	72330 .....5	72410 ..... 70
72111 ..... 50	72179..... 67	72331 .....5	72411 ..... 9
72112 ..... 71	72180..... 1	72332 .....5	72412 ..... 70
72113 ..... 1	72181..... 11	72333 ..... 11	72413 ..... 70
72114 ..... 1	72182..... 96	72335 ..... 11	72414 ..... 9
72115 ..... 1	72183..... 1	72336 ..... 11	72415 ..... 70
72116 ..... 1	72189..... 11	72338 .....5	72416 ..... 9
72117 ..... 1	72190..... 1	72339 .....5	72417 ..... 9
72118 ..... 1	72199..... 1	72340 ..... 11	72419 ..... 9
72119 ..... 1	<b>722..</b>	72341 ..... 11	72421 ..... 9
72120 ..... 1	72201..... 91	72342 ..... 11	72422 ..... 70
72121 ..... 50	72202..... 91	72346 ..... 11	72424 ..... 70
72122 ..... 7	72203..... 91	72347 ..... 11	72425 ..... 70
72123 ..... 11	72204..... 91	72348 ..... 11	72426 ..... 9
72124 ..... 1	72205..... 1	72350 .....5	72427 ..... 11
72125 ..... 13	72206..... 91	72351 .....5	72428 ..... 5
72126 ..... 13	72207..... 1	72352 ..... 11	72429 ..... 11
72127 ..... 13	72208..... 1	72353 ..... 11	72430 ..... 70
72128 ..... 96	72209..... 91	72354 ..... 11	72431 ..... 5
72129 ..... 96	72210..... 1	72355 ..... 11	72432 ..... 11
72130 ..... 67	72211..... 1	72358 .....5	72433 ..... 70
72131 ..... 50	72212..... 1	72359 ..... 11	72434 ..... 70
72132 ..... 96	72214..... 1	72360 ..... 11	72435 ..... 70
72133 ..... 96	72215..... 1	72364 .....5	72436 ..... 70
72134 ..... 11	72216..... 1	72365 ..... 11	72437 ..... 9
72135 ..... 1	72217..... 1	72366 ..... 11	72438 ..... 9
72136 ..... 50	72219..... 1	72367 ..... 11	72439 ..... 9
72137 ..... 50	72221..... 1	72368 ..... 11	72440 ..... 70
72139 ..... 68	72222..... 1	72369 ..... 11	72441 ..... 70
72140 ..... 11	72223..... 1	72370 .....5	72442 ..... 9
72141 ..... 67	72225..... 1	72372 ..... 11	72443 ..... 70
72142 ..... 1	72227..... 1	72373 ..... 11	72444 ..... 70
72143 ..... 50	72231..... 1	72374 ..... 11	72445 ..... 70
72145 ..... 50	72295..... 1	72376 .....5	72447 ..... 9
		72377 .....5	72449 ..... 9
		72379 ..... 11	72450 ..... 9

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

724..(cont'd)	725..(cont'd)	726..(cont'd)	727..(cont'd)
72451 ..... 9	72555.....66	72666 ..... 64	72766 ..... 3
72453 ..... 70	72556.....66	72668 ..... 65	72768 ..... 3
72454 ..... 70	72557.....11	72669-70..... 64	72769 ..... 3
72455 ..... 70	72560-61 ..... 66	72672 ..... 65	72770 ..... 3
72456 ..... 70	72562.....71	72675 ..... 65	72773 ..... 64
72457 ..... 70	72564.....71	72677 ..... 65	72774 ..... 3
72458 ..... 70	72565-66 ..... 66	72679-80..... 64	72776 ..... 64
72459 ..... 66	72567.....66	72682 ..... 65	<b>728..</b>
72460 ..... 70	72568.....50	72683 ..... 64	72801-02 ..... 63
72461 ..... 70	72569.....66	72685-86..... 64	72811-12 ..... 63
72462 ..... 11	72571-72 ..... 71	72687 ..... 65	72820 ..... 63
72464 ..... 70	72573.....66	<b>727..</b>	72821 ..... 63
72465 ..... 9	72575.....67	72701 ..... 3	72823 ..... 63
72466 ..... 66	72576.....66	72702 ..... 3	72824 ..... 62
72467 ..... 9	72577-79 ..... 66	72703 ..... 3	72826 ..... 63
72469 ..... 66	72581.....67	72704 ..... 3	72827 ..... 62
72470 ..... 70	72583-85 ..... 66	72711 ..... 3	72828-29 ..... 60
72471 ..... 9	72587.....66	72712 ..... 3	72830 ..... 63
72472 ..... 9	<b>726..</b>	72714 ..... 3	72832 ..... 63
72473 ..... 9	72601-02 ..... 65	72715 ..... 3	72833 ..... 62
72474 ..... 9	72610.....64	72716 ..... 3	72834-35 ..... 63
72475 ..... 9	72611.....65	72717 ..... 3	72837 ..... 63
72476 ..... 9	72612.....11	72718 ..... 3	72838 ..... 62
72478 ..... 70	72613.....11	72719 ..... 3	72839-40 ..... 63
72479 ..... 11	72615.....65	72721 ..... 64	72841 ..... 62
72482 ..... 66	72616.....64	72722 ..... 3	72842-43 ..... 63
<b>725..</b>	72617.....65	72727 ..... 3	72845-47 ..... 63
72501 ..... 66	72619.....65	72728 ..... 3	72851 ..... 63
72503 ..... 67	72623.....65	72729 ..... 3	72852 ..... 63
72512-13 ..... 66	72624.....64	72730 ..... 3	72853 ..... 60
72515 ..... 66	72626.....65	72732 ..... 3	72854 ..... 64
72516 ..... 11	72628-29 ..... 64	72733 ..... 3	72855-56 ..... 63
72517 ..... 66	72630.....65	72734 ..... 3	72857 ..... 60
72519 ..... 65	72631.....64	72735 ..... 3	72858 ..... 63
72520-21 ..... 66	72632.....64	72736 ..... 3	72860 ..... 60
72522 ..... 71	72633.....65	72737 ..... 3	72863 ..... 63
72523 ..... 67	72634-35 ..... 65	72738 ..... 64	72865 ..... 63
72524 ..... 71	72636.....64	72739 ..... 3	<b>729..</b>
72525 ..... 66	72638.....64	72740 ..... 64	72901 ..... 90
72526-27 ..... 66	72639.....65	72741 ..... 3	72902 ..... 10
72528-29 ..... 66	72640-41 ..... 64	72742 ..... 64	72903 ..... 10
72530 ..... 67	72642.....65	72744 ..... 3	72904 ..... 10
72531 ..... 65	72644.....65	72745 ..... 3	72905 ..... 10
72532 ..... 66	72645.....64	72747 ..... 3	72906 ..... 10
72533 ..... 64	72648.....64	72749 ..... 3	72908 ..... 10
72534 ..... 67	72650.....64	72751 ..... 3	72913 ..... 10
72536 ..... 66	72651.....65	72752 ..... 64	72914 ..... 10
72537-38 ..... 65	72653-54 ..... 65	72753 ..... 3	72916 ..... 10
72539-40 ..... 66	72655.....64	72756 ..... 3	72917 ..... 10
72542 ..... 66	72657.....11	72757 ..... 3	72918 ..... 10
72543 ..... 67	72658.....65	72758 ..... 3	72919 ..... 10
72544 ..... 65	72659.....11	72760 ..... 64	72921 ..... 10
72545-46 ..... 67	72660.....64	72761 ..... 3	72923 ..... 10
72550 ..... 66	72661-62 ..... 65	72762 ..... 3	72924 ..... 62
72553 ..... 71	72663.....64	72764 ..... 3	72926-27 ..... 62
72554 ..... 66		72765 ..... 3	

**TERRITORY DEFINITIONS**

- All territories are defined by zip code.

**729..(cont'd)**

72928 .....	63
72930 .....	63
72932 .....	10
72933 .....	63
72934 .....	10
72935 .....	10
72936 .....	10
72937 .....	10
72938 .....	10
72940 .....	10
72941 .....	10
72943 .....	62
72944 .....	62
72945 .....	10
72946 .....	10
72947 .....	10
72948 .....	10
72949 .....	63
72950 .....	62
72951 .....	63
72952 .....	10
72955 .....	10
72956 .....	10
72957 .....	10
72958 .....	62
72959 .....	3

**OUT OF STATE**

All .....	98
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## FORMS

<b>CONTRACTS AND ENDORSEMENTS</b>		
<b>FORM</b>	<b>EDITION</b>	<b>DESCRIPTIONS</b>
1A-BASIC	10/06	Additional Interest
AU0334	01/05	Joint Ownership Coverage
AU0582	10/07	Personal Injury Protection Coverage - Arkansas
AU650	06/92	Communicable Disease Exclusion
AU651	06/92	Policy Changes (Fraud Condition)
AU706	06/00	Amendment to Supplementary Payments (Appeal Bonds)
AU1017	10/06	Recovered Vehicle Deductible Reimbursement Endorsement
AU2073	02/06	Amendment of Cancellation Provision
...NA0001B	04/08	The Basic Auto Policy (Cover Page)
MK 466	06/08	Declaration Page
NA202	05/03	Driver Exclusion
NA209S	06/04	Family Account Coverage Extension
PP0001	01/05	Personal Auto Policy
PP0001B	01/07	Your Personal Auto Policy Quick Reference (Table of Contents)
PP0177	10/07	Amendment of Policy Provisions - Arkansas
PP0301	08/86	Federal Employees Using Autos in Government Business
PP0302	06/98	Optional Limits Transportation Expenses Coverage
PP0303	04/86	Towing and Labor Costs Coverage
PP0305	08/86	Loss Payable Clause
PP0307	01/05	Trailer/Camper Body Coverage (Maximum Limit of Liability
PP0318	01/05	Customizing Equipment Coverage
PP0319	08/86	Additional Insured – Lessor
PP0322	06/98	Named Non-Owner Coverage
PP0326	06/94	Liability Coverage Exclusion Endorsement
PP0335	09/93	Auto Loan/Lease Auto
PP0434	10/07	Underinsured Motorists Coverage – Arkansas
PP0495	10/07	Uninsured Motorists Coverage - Arkansas
PP1301	12/99	Coverage for Damage to Your Auto Exclusion Endorsement (Exclusion for Diminution in Value
<b>NOTICES AND MISCELLANEOUS FORMS</b>		
AU97	04/04	Important Notice – Fire Losses
IL0909	03/98	Arkansas Notice
NA122AR	01/07	Important Information For Policyholder-Supplement to Application – Arkansas
...AU303	06/09	Notice of Policies and Practices of the Disclosure of Nonpublic Personal Information
AU370	11/05	Special Information Please Attach To Your Policy
<b>*ACORD FORMS</b>		
ACORD 35	01/97	Cancellation Request/Policy Release
ACORD 37	01/08	Statement of No Loss
ACORD 50AR	2007/10	Arkansas Proof of Insurance Card
ACORD 61AR	2002/03	Arkansas Auto Supplement Uninsured/Underinsured Motorists Coverage Selection; Personal Injury Protection Selection
...ACORD 71	2009/06	Personal Auto Policy Change Request
...ACORD 88	2009/10	Personal Insurance Application – Applicant Information Section
..ACORD 90AR	2008/04	Arkansas Personal Auto Application
..ACORD 92	2009/10	Medical Statement

**THIS PAGE IS NOT PART OF THE MANUAL AND IS FOR INFORMATIONAL PURPOSES ONLY.**

\*Order directly from ACORD

**FORMS**

**THIS PAGE IS NOT PART OF THE MANUAL AND IS FOR INFORMATIONAL PURPOSES ONLY.**

SERFF Tracking Number: PHXN-127849030

State: Arkansas

Filing Company: Hallmark National Insurance Company

State Tracking Number:

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Hallmark National Insurance Company

Project Name/Number: AR 12/19/2011/

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** A-1 Private Passenger Auto  
Abstract

**Comments:**

**Attachment:**

AR A-1.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** APCS-Auto Premium Comparison  
Survey

**Comments:**

Added Excel version of APCS in xls format without additional sheets and named properly.

**Attachments:**

AR PPA Survey.pdf

PPA Survey FORM APCS.xls

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** NAIC loss cost data entry document

**Comments:**

Updated version of RF-1.

**Attachments:**

AR NAIC Loss Cost.pdf

AR NAIC Loss Cost- corrected.pdf

**Item Status:**

**Status**

**Date:**

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

**Comments:**

**Attachment:**

SERFF Tracking Number: PHXN-127849030

State: Arkansas

Filing Company: Hallmark National Insurance Company

State Tracking Number:

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Hallmark National Insurance Company

Project Name/Number: AR 12/19/2011/

Loss\_Cost\_CoverLC.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Indications - 2011m12 Arkansas  
HNIC

**Comments:**

Indication document

**Attachment:**

Indications - 2011m12 Arkansas HNIC version 5.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 Hallmark National Insurance Company

NAIC # (including group #) 3478-19530

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

If yes, list the areas:

Not Applicable

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

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

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

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

- a. Driver over 55 5.000 %
b. Good Student Discount 0.000 %
c. Multi-car Discount 15.000 %
d. Accident Free Discount\* 10.000 %

Please Specify Qualification for Discount:

Applies when operator has no Not At Fault Accident and Other Than Collision claims in last 36 months

- e. Anti-Theft Discount 0.000 %
f. Other (specify) None 0.000 %

Blank lines for additional discount entries with percentage indicators.

6. Do you have an installment payment plan for automobile insurance? [x] Yes [ ] No
If so, what is the fee for installment payments?

\$8

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

Table with 3 columns: Program, Percentage Difference, Volume. Includes a 'None' entry in the first row.

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

Kerry Gebert	<small>Signature</small>
Kerry Gebert	Printed Name
Assistant Product Manager	Title
800-86-5616 x.5838	Telephone Number
kgeberty@hallmarkinsco.com	Email address

AID PC A-1 (1/06)

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

NAIC Number: 3478-19530  
 Company Name: Hallmark National Insurance Company  
 Contact Person: Kerry Gebert  
 Telephone No.: 800-486-5616 x.5838  
 Email Address: kgeb@hallmarkinsco.com  
 Effective Date: 12/19/2011

**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](mailto: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	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	7	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,358	\$1,595	\$559	\$639	\$2,065	\$2,431	\$809	\$932	\$3,692	\$4,404	\$1,397	\$1,631	\$1,930	\$2,277	\$761	\$874	\$1,930	\$2,277	\$761	\$874
	Minimum Liability with Comprehensive and Collision			\$1,505	\$1,753	\$656	\$668	\$2,362	\$2,753	\$999	\$1,012	\$3,634	\$4,277	\$1,470	\$1,552	\$2,360	\$2,752	\$1,019	\$1,016	\$2,262	\$2,634	\$981	\$981
	100/300/50 Liability with Comprehensive and Collision			\$1,864	\$2,191	\$809	\$846	\$2,928	\$3,449	\$1,223	\$1,277	\$4,671	\$5,560	\$1,866	\$2,024	\$2,904	\$3,422	\$1,236	\$1,270	\$2,806	\$3,304	\$1,198	\$1,235
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,358	\$1,595	\$559	\$639	\$2,065	\$2,431	\$809	\$932	\$3,692	\$4,404	\$1,397	\$1,631	\$1,930	\$2,277	\$761	\$874	\$1,930	\$2,277	\$761	\$874
	Minimum Liability with Comprehensive and Collision			\$1,686	\$1,965	\$746	\$741	\$2,760	\$3,115	\$1,148	\$1,137	\$3,984	\$4,688	\$1,638	\$1,692	\$2,708	\$3,161	\$1,191	\$1,158	\$2,576	\$3,001	\$1,140	\$1,111
	100/300/50 Liability with Comprehensive and Collision			\$2,045	\$2,403	\$899	\$919	\$3,236	\$3,811	\$1,372	\$1,402	\$5,021	\$5,971	\$2,034	\$2,164	\$3,252	\$3,831	\$1,408	\$1,412	\$3,120	\$3,671	\$1,357	\$1,365
2003 Honda Odyssey "EX"	Minimum Liability			\$1,358	\$1,595	\$559	\$639	\$2,065	\$2,431	\$809	\$932	\$3,692	\$4,404	\$1,397	\$1,631	\$1,930	\$2,277	\$761	\$874	\$1,930	\$2,277	\$761	\$874
	Minimum Liability with Comprehensive and Collision			\$1,653	\$1,926	\$729	\$727	\$2,613	\$3,050	\$1,119	\$1,114	\$3,919	\$4,612	\$1,605	\$1,666	\$2,644	\$3,086	\$1,157	\$1,130	\$2,517	\$2,932	\$1,108	\$1,085
	100/300/50 Liability with Comprehensive and Collision			\$2,012	\$2,364	\$882	\$905	\$3,179	\$3,746	\$1,343	\$1,379	\$4,956	\$5,895	\$2,001	\$2,138	\$3,188	\$3,756	\$1,374	\$1,384	\$3,061	\$3,602	\$1,325	\$1,339
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,358	\$1,595	\$559	\$639	\$2,065	\$2,431	\$809	\$932	\$3,692	\$4,404	\$1,397	\$1,631	\$1,930	\$2,277	\$761	\$874	\$1,930	\$2,277	\$761	\$874
	Minimum Liability with Comprehensive and Collision			\$1,906	\$2,221	\$857	\$831	\$3,041	\$3,552	\$1,330	\$1,287	\$4,405	\$5,183	\$1,846	\$1,864	\$3,128	\$3,653	\$1,401	\$1,330	\$2,956	\$3,443	\$1,344	\$1,269
	100/300/50 Liability with Comprehensive and Collision			\$2,265	\$2,659	\$1,010	\$1,009	\$3,607	\$4,248	\$1,554	\$1,552	\$5,442	\$6,466	\$2,242	\$2,336	\$3,672	\$4,323	\$1,618	\$1,584	\$3,500	\$4,113	\$1,551	\$1,523
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,358	\$1,595	\$559	\$639	\$2,065	\$2,431	\$809	\$932	\$3,692	\$4,404	\$1,397	\$1,631	\$1,930	\$2,277	\$761	\$874	\$1,930	\$2,277	\$761	\$874
	Minimum Liability with Comprehensive and Collision			\$2,102	\$2,447	\$965	\$918	\$3,371	\$3,934	\$1,505	\$1,429	\$4,780	\$5,618	\$2,041	\$2,022	\$3,505	\$4,087	\$1,603	\$1,492	\$3,299	\$3,838	\$1,524	\$1,419
	100/300/50 Liability with Comprehensive and Collision			\$2,302	\$2,696	\$1,042	\$1,032	\$3,663	\$4,305	\$1,602	\$1,587	\$5,505	\$6,531	\$2,295	\$2,372	\$3,741	\$4,392	\$1,678	\$1,626	\$3,567	\$4,182	\$1,611	\$1,563
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,358	\$1,595	\$559	\$639	\$2,065	\$2,431	\$809	\$932	\$3,692	\$4,404	\$1,397	\$1,631	\$1,930	\$2,277	\$761	\$874	\$1,930	\$2,277	\$761	\$874
	Minimum Liability with Comprehensive and Collision			\$1,601	\$1,861	\$709	\$709	\$2,520	\$2,936	\$1,084	\$1,081	\$3,813	\$4,482	\$1,567	\$1,628	\$2,540	\$2,960	\$1,120	\$1,096	\$2,428	\$2,823	\$1,076	\$1,056
	100/300/50 Liability with Comprehensive and Collision			\$1,960	\$2,299	\$862	\$887	\$3,086	\$3,632	\$1,308	\$1,346	\$4,850	\$5,765	\$1,963	\$2,100	\$3,084	\$3,630	\$1,337	\$1,350	\$2,972	\$3,493	\$1,293	\$1,310

*SERFF Tracking Number:* PHXN-127849030 *State:* Arkansas  
*Filing Company:* Hallmark National Insurance Company *State Tracking Number:*  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Hallmark National Insurance Company  
*Project Name/Number:* AR 12/19/2011/

Attachment "PPA Survey FORM APCS.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 # \_\_\_\_\_

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number \_\_\_\_\_

		Company Name		Company NAIC Number
3.	A.	<b>Hallmark National Insurance Company</b>	B.	<b>3478-19530</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.	A.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>BI</b>	<b>6.6</b>	<b>5.5</b>					
<b>PD</b>	<b>7.3</b>	<b>5.5</b>					
<b>UMBI</b>	<b>15.3</b>	<b>3.5</b>					
<b>COMP</b>	<b>9.7</b>	<b>4.5</b>					
<b>COLL</b>	<b>1.1</b>	<b>1.0</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>6.1</b>	<b>4.3</b>					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2006</b>	<b>2322</b>	<b>-6.7</b>	<b>4/17/06</b>	<b>2289</b>	<b>1241</b>	<b>54.2</b>	<b>50.6</b>
<b>2007</b>	<b>1926</b>	<b>3.4</b>	<b>05/17/07</b>	<b>2305</b>	<b>821</b>	<b>35.6</b>	<b>52.2</b>
<b>2008</b>	<b>1750</b>	<b>0.0</b>	<b>05/17/08</b>	<b>1954</b>	<b>1050</b>	<b>53.7</b>	<b>65.8</b>
<b>2009</b>	<b>1656</b>	<b>0.0</b>	<b>05/17/09</b>	<b>1491</b>	<b>1075</b>	<b>72.1</b>	<b>67.3</b>
<b>2010</b>	<b>987</b>	<b>0.0</b>	<b>05/17/10</b>	<b>1223</b>	<b>775</b>	<b>63.4</b>	<b>59.4</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>N/A</b>
B. General Expense	<b>N/A</b>
C. Taxes, License & Fees	<b>N/A</b>
D. Underwriting Profit & Contingencies	<b>N/A</b>
E. Other (explain)	<b>N/A</b>
F. TOTAL	<b>N/A</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 5.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. 2.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # \_\_\_\_\_

2. If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number \_\_\_\_\_

Company Name	Company NAIC Number
3. A. Hallmark National Insurance Company	B. 3478-19530

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	6.6	5.5					
PD	7.3	5.5					
UMBI	15.3	3.5					
COMP	9.7	4.5					
COLL	1.1	1.0					
<b>TOTAL OVERALL EFFECT</b>	<b>6.1</b>	<b>4.3</b>					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	2322	-6.7%	04/17/2006	2289	1241	54.2	50.6
2007	1926	3.4%	05/17/2007	2305	821	35.6	52.2
2008	1750	0.0	05/17/2008	1954	1050	53.7	65.8
2009	1656	0.0	05/17/2009	1491	1075	72.1	67.3
2010	987	4.0	08/10/2010	1240	775	63.4	59.4

7.

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

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 5.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

Date: 11/29/2011

Space Reserved for Insurance Department Use

**OTHER THAN WORKERS' COMPENSATION  
LOSS COST FILING DOCUMENT COVER FORM**

INSURER RATE FILING  
ADOPTION OF ADVISORY ORGANIZATION  
PROSPECTIVE LOSS COSTS

1. INSURER NAME Hallmark National Insurance Company  
ADDRESS P.O Box 250209, Plano TX 75025  
\_\_\_\_\_
2. PERSON RESPONSIBLE FOR FILING Kerry Gebert  
TITLE Assistant Prod Mgr TELEPHONE # 800-486-5616 x.5838
3. INSURER NAIC # 3478-19530
4. LINE OF INSURANCE Personal Auto
5. ADVISORY ORGANIZATION \_\_\_\_\_
6. PROPOSED RATE LEVEL CHANGE 4.3 % EFFECTIVE DATE 12/19/2011
7. PRIOR RATE LEVEL CHANGE 0.0 % EFFECTIVE DATE 05/17/2009
8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

# Hallmark National Insurance Company

## STATE OF Arkansas SUMMARY

	BI	PD	MED	UMBI	UMPD	COMP	COLL	TOTAL
Base Rate	5.50%	5.50%	0.00%	3.50%	0.00%	4.50%	1.00%	4.31%
Term	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Territory	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
International DL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Multi-Car	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Model Year	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Symbol	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Limits & Deductibles	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

EARNED PREMIUM	\$343,860	\$294,509	\$10,442	\$29,799	\$25,387	\$75,594	\$173,992	\$958,715
INDICATED CHANGE	6.60%	7.30%	3.10%	15.30%	2.20%	9.70%	1.10%	6.13%
TOTAL PROPOSED CHANGE	5.50%	5.50%	0.00%	3.50%	0.00%	4.50%	1.00%	4.31%

	Indicated	Proposed	Late Fee	Filing Fee	Policy Fee	Total Impact
TOTAL LIABILITY	7.01%	5.11%				
TOTAL PHYSICAL DAMAGE	3.64%	2.05%				
OVERALL CHANGE	6.13%	4.31%	0.16%	0.00%	1.65%	6.12%



# Hallmark National Insurance Company

## DEVELOPMENT OF EXPECTED LOSS AND LOSS ADJUSTMENT RATIO

	Liability	Physical Damage
Commission and Brokerage	13.01%	12.74%
Other Acquisition Expense	9.70%	9.20%
General Expense	3.00%	3.00%
Taxes, Licenses, and Fees	4.88%	4.76%
Profit and Contingencies	5.13%	5.13%
Subtotal	35.73%	34.83%
Total	35.73%	34.83%
Less Investment Income Offset	<u>-2.03%</u>	<u>-1.25%</u>
	<u>33.70%</u>	<u>33.58%</u>
Permissible Loss and LAE Ratio	<u>66.30%</u>	<u>66.42%</u>

**Hallmark National Insurance Company**  
**Any State Private Passenger Non-standard Auto**

**Incurred Losses (including expense) Through 12/31/2010**  
**Bodily Injury**

Through 12/31/2010			
Accident Year	Incurred Losses	Incurred LDF	Incurred Est Ultimate
2006	3,316,241	1.013	3,359,485
2007	6,806,292	1.029	7,005,367
2008	9,545,472	1.050	10,021,158
2009	8,774,987	1.144	10,041,382
2010	7,147,318	1.492	10,665,167
<b>Total</b>	<b>35,590,311</b>		<b>41,092,558</b>

  

AY Mos. Dev.	INCURRED LOSSES - BI						
	12	24	36	48	60	72	84
2004	2,851,400	3,770,776	3,871,062	3,961,789	4,014,417	4,003,592	4,021,840
2005	2,882,403	3,521,047	3,477,145	3,510,545	3,533,017	3,600,064	
2006	2,530,063	3,020,318	3,187,346	3,223,061	3,316,241		
2007	4,406,938	6,102,887	6,567,669	6,806,292			
2008	6,540,266	8,572,298	9,545,472				
2009	6,449,328	8,774,987					
2010	7,147,318						
Link Ratios	12:24	24:36	36:48	48:60	60:72	72:84	84-ultimate
2004	1.322	1.027	1.023	1.013	0.997	1.005	
2005	1.222	0.988	1.010	1.006	1.019		
2006	1.194	1.055	1.011	1.029			
2007	1.385	1.076	1.036				
2008	1.311	1.114					
2009	1.361						
2010							
Average	1.299	1.052	1.020	1.016	1.008	1.005	--
3 Yr Avg	1.336	1.095	1.024	1.016	1.008	1.005	
X-min/max	1.304	1.053	1.017	1.013			
CV	6%	5%	1%	1%	2%	--	
Selected	1.304	1.090	1.020	1.016	1.008	1.005	1.000
Cumulative	1.492	1.144	1.050	1.029	1.013	1.005	1.000

**Property Damage**

Through 12/31/2010			
Accident Year	Incurred Losses	Incurred LDF	Incurred Est Ultimate
2006	3,880,810	1.000	3,881,020
2007	8,171,271	0.998	8,157,562
2008	9,894,914	1.002	9,917,826
2009	10,032,108	1.022	10,256,444
2010	10,713,148	1.170	12,529,904
<b>Total</b>	<b>42,692,251</b>		<b>44,742,756</b>

  

AY Mos. Dev.	INCURRED LOSSES - PD						
	12	24	36	48	60	72	84
2004	2,793,282	3,223,799	3,226,044	3,223,013	3,208,115	3,207,468	3,207,468
2005	2,710,118	3,075,754	3,149,421	3,164,626	3,163,147	3,164,127	
2006	3,199,808	3,780,867	3,865,988	3,881,220	3,880,810		
2007	6,859,282	8,005,518	8,124,558	8,171,271			
2008	8,604,641	9,585,951	9,894,914				
2009	8,954,979	10,032,108					
2010	10,713,148						
Link Ratios	12:24	24:36	36:48	48:60	60:72	72:84	84-ultimate
2004	1.154	1.001	0.999	0.995	1.000	1.000	
2005	1.135	1.024	1.005	1.000	1.000		
2006	1.182	1.023	1.004	1.000			
2007	1.167	1.015	1.006				
2008	1.114	1.032					
2009	1.120						
2010							
Average	1.145	1.019	1.003	0.998	1.000	1.000	--
3 Yr Avg	1.117	1.024	1.005	0.998	1.000	1.000	
X-min/max	1.144	1.020	1.004	1.000			
CV	1%	1%	0%	0%	0%	--	
Selected	1.144	1.020	1.004	0.998	1.000	1.000	1.000
Cumulative	1.170	1.022	1.002	0.998	1.000	1.000	1.000

**Hallmark National Insurance Company**  
**Any State Private Passenger Non-standard Auto**

**Incurred Losses (including expense) Through 12/31/2010**

**MED/PIP**

Through 12/31/2010				
Accident Year	Incurred Losses	Incurred LDF	Incurred Est Ultimate	
2006	122,587	1.000	122,587	
2007	255,901	1.000	255,901	
2008	501,183	1.000	501,183	
2009	731,560	1.020	746,191	
2010	1,565,810	1.224	1,916,551	
<b>Total</b>	<b>3,177,041</b>		<b>3,542,414</b>	

  

AY Mos. Dev.	INCURRED LOSSES - MED						
	12	24	36	48	60	72	84
2004	155,510	134,530	130,725	130,225	127,225	127,225	127,225
2005	157,592	131,793	122,158	120,782	117,765	116,185	
2006	187,994	145,997	125,762	122,587	122,587		
2007	235,951	244,646	255,901	255,901			
2008	334,073	487,925	501,183				
2009	566,387	731,560					
2010	1,565,810						
Link Ratios	12:24	24:36	36:48	48:60	60:72	72:84	84-ultimate
2004	0.865	0.972	0.996	0.977	1.000	1.000	
2005	0.836	0.927	0.989	0.975	0.987		
2006	0.777	0.861	0.975	1.000			
2007	1.037	1.046	1.000				
2008	1.461	1.027					
2009	1.292						
2010							
Average	1.045	0.967	0.990	0.984	0.993	1.000	--
3 Yr Avg	1.376	1.037	0.987	0.984	0.993	1.000	
X-min/max	1.007	0.975	0.992	0.977			
CV	26%	8%	1%	1%	1%	--	
Selected	1.200	1.020	1.000	1.000	1.000	1.000	1.000
Cumulative	1.224	1.020	1.000	1.000	1.000	1.000	1.000

**Uninsured Motorist**

Through 12/31/2010				
Accident Year	Incurred Losses	Incurred LDF	Incurred Est Ultimate	
2006	514,191	1.021	524,798	
2007	658,238	0.987	649,646	
2008	1,314,455	1.037	1,363,460	
2009	1,024,860	1.421	1,456,403	
2010	916,784	2.058	1,886,483	
<b>Total</b>	<b>4,428,527</b>		<b>5,880,789</b>	

  

AY Mos. Dev.	INCURRED LOSSES - UM						
	12	24	36	48	60	72	84
2004	178,629	264,819	354,232	399,216	383,279	387,897	392,721
2005	300,777	433,466	407,373	414,795	409,796	411,491	
2006	299,701	441,605	469,950	540,393	514,191		
2007	523,156	681,942	704,611	658,238			
2008	522,083	753,851	1,314,455				
2009	705,980	1,024,860					
2010	916,784						
Link Ratios	12:24	24:36	36:48	48:60	60:72	72:84	84-ultimate
2004	1.483	1.338	1.127	0.960	1.012	1.012	
2005	1.441	0.940	1.018	0.988	1.004		
2006	1.473	1.064	1.150	0.952			
2007	1.304	1.033	0.934				
2008	1.444	1.744					
2009	1.452						
2010							
Average	1.433	1.224	1.057	0.967	1.008	1.012	--
3 Yr Avg	1.448	1.388	1.042	0.967	1.008	1.012	
X-min/max	1.453	1.145	1.073	0.960			
CV	5%	27%	9%	2%	1%	--	

Hallmark National Insurance Company  
Any State Private Passenger Non-standard Auto

Incurred Losses (including expense) Through 12/31/2010

Selected	1.448	1.370	1.051	0.967	1.008	1.012	1.000
Cumulative	2.058	1.421	1.037	0.987	1.021	1.012	1.000

**Hallmark National Insurance Company**  
**Any State Private Passenger Non-standard Auto**

**Incurred Losses (including expense) Through 12/31/2010**

**Underinsured Motorist**

Through 12/31/2010			
Accident Year	Incurred Losses	Incurred LDF	Incurred Est Ultimate
2006	49,336	0.999	49,299
2007	186,100	1.008	187,524
2008	364,062	1.344	489,375
2009	259,181	1.524	395,079
2010	164,886	4.344	716,323
<b>Total</b>	<b>1,023,565</b>		<b>1,837,599</b>

  

AY Mos. Dev.	INCURRED LOSSES - UIM						
	12	24	36	48	60	72	84
2004	201,350	263,522	353,350	373,508	368,656	367,976	367,697
2005	96,234	224,126	226,638	220,565	225,431	222,492	
2006	61,963	52,148	30,148	48,550	49,336		
2007	30,904	81,904	105,131	186,100			
2008	102,263	369,710	364,062				
2009	112,158	259,181					
2010	164,886						
Link Ratios	12:24	24:36	36:48	48:60	60:72	72:84	84-ultimate
2004	1.309	1.341	1.057	0.987	0.998	0.999	
2005	2.329	1.011	0.973	1.022	0.987		
2006	0.842	0.578	1.610	1.016			
2007	2.650	1.284	1.770				
2008	3.615	0.985					
2009	2.311						
2010							
Average	2.176	1.040	1.353	1.008	0.993	0.999	--
3 Yr Avg	2.963	1.134	1.690	1.008	0.993	0.999	
X-min/max	2.150	1.093	1.334	1.016			
CV	45%	29%	29%	2%	1%	--	
Selected	2.850	1.134	1.334	1.008	1.000	0.999	1.000
Cumulative	4.344	1.524	1.344	1.008	0.999	0.999	1.000

**Physical Damage**

Through 12/31/2010			
Accident Year	Incurred Losses	Incurred LDF	Incurred Est Ultimate
2006	2,407,557	1.000	2,407,557
2007	5,945,722	0.998	5,933,830
2008	6,999,261	0.996	6,971,292
2009	4,635,057	0.994	4,606,039
2010	3,252,721	1.024	3,329,327
<b>Total</b>	<b>23,240,319</b>		<b>23,248,046</b>

  

AY Mos. Dev.	INCURRED LOSSES - PHYSICAL DAMAGE						
	12	24	36	48	60	72	84
2004	1,591,134	1,592,795	1,587,131	1,587,846	1,589,211	1,587,175	1,587,175
2005	1,092,801	1,164,725	1,168,338	1,164,794	1,155,490	1,153,510	
2006	2,243,174	2,417,408	2,413,153	2,406,504	2,407,557		
2007	5,870,354	5,960,268	5,956,735	5,945,722			
2008	7,087,033	7,027,052	6,999,261				
2009	4,459,533	4,635,057					
2010	3,252,721						
Link Ratios	12:24	24:36	36:48	48:60	60:72	72:84	84-ultimate
2004	1.001	0.996	1.000	1.001	0.999	1.000	
2005	1.066	1.003	0.997	0.992	0.998		
2006	1.078	0.998	0.997	1.000			
2007	1.015	0.999	0.998				
2008	0.992	0.996					
2009	1.039						
2010							
Average	1.032	0.999	0.998	0.998	0.999	1.000	--
3 Yr Avg	1.015	0.998	0.998	0.998	0.999	1.000	
X-min/max	1.030	0.998	0.998	1.000			
CV	3%	0%	0%	1%	0%	--	

Hallmark National Insurance Company  
Any State Private Passenger Non-standard Auto

Incurred Losses (including expense) Through 12/31/2010

Selected	1.030	0.998	0.998	0.998	1.000	1.000	1.000
Cumulative	1.024	0.994	0.996	0.998	1.000	1.000	1.000

**Hallmark National Insurance Company**  
**Explanation of Arkansas Indicated Rate Change**  
**Accident Year Experience from**

Column (C) and (D) are written and earned premium on an accident year basis, respectively.

Column (E), the factor to current rate level, is the number which brings the premium earned during each year of the experience period to the current rate level. The parallelogram method was used to calculate these on-level factors. Prior rate changes were used to determine these on-level factors for each type of coverage. Assume all policies have a six-month term and the premium writings are uniformly distributed. These factors are detailed on attached schedules.

**Summary of prior rate revisions:**

Date	BI	PD	MED	UMBI	UMPD	UIMBI	COMP	COLL	Overall
5/17/2008	-0.90%	0.70%	0.00%	1.10%	1.20%	1.10%	5.80%	-2.20%	0.00%
5/17/2009	-0.40%	1.10%	0.00%	1.70%	1.20%	1.70%	0.80%	-1.90%	0.00%
8/10/2010	5.70%	2.30%	0.00%	10.30%	0.00%	10.30%	10.50%	0.10%	4.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Column (F), earned premium at current rate level is found by multiplying Column (D) by (E).

Column (G), incurred losses and ALAE net salvage and subrogation.

Column (H), developed incurred losses and ALAE net of salvage and subrogation.

Column (I), loss and ALAE ratio, is equal to Column (H) divided by Column (D).

Column (J), the trend factors, are detailed on the trend exhibit attached.

Column (K) = Column (H) x Column (J).

Column (L) = Column (K) divided by Column (F).

Column (M) = Permissible Loss Ratio

Column (N) = [Column (M) / Column (L)] - 1

Column (O) = Accident Year Weights

Column (P) = ["Year1" Column (N) \* Column (O)] + ["Year2" Column (N) \* Column (O)] + ["Year3" Column (N) \* Column (O)]

Column (Q) = [Column (M) / 1,084]<sup>1/2</sup>

Column (R) = [Column (P) / Column (Q)]

Column (S) is the selected rate change.

**Hallmark National Insurance Company**  
**RELATIVITY COMPARISON FOR: Arkansas**

**TOTAL SUMMARY**  
**NA**

Peril	Written Premium	Written Car Years	Earned Premium	Earned Car Years	Earned Loss Ratio	Claim Count	Reserves	Paid Expense	Paid Loss	Salvage	Subro	Total Loss	Frequency	Severity	Loss Cost
BI	1,309,364	NA	1,511,171	-	50.56%	90						764,005	-	8,489	NA
PD	1,134,116	NA	1,298,071	-	61.94%	238						803,964	-	3,378	NA
MED	47,059	NA	42,789	-	56.55%	10						24,197	-	2,420	NA
UMBI	101,521	NA	112,223	-	94.73%	12						106,314	-	8,859	NA
UMPD	85,481	NA	95,376	-	62.88%	33						59,972	-	1,817	NA
WRK	13,613	NA	16,030	-	0.00%	-						-	-	0	NA
GAP	614	NA	720	-	235.61%	1						1,697	-	1,697	NA
EXT	1,395	NA	1,507	-	0.00%	-						-	-	0	NA
COMP	274,241	NA	310,481	-	98.40%	137						305,503	-	2,230	NA
COLL	635,942	NA	728,570	-	58.30%	138						424,774	-	3,078	NA
TOW	3,618	NA	3,937	-	4.95%	4						195	-	49	NA
RENT	1,105	NA	1,263	-	0.00%	-						-	-	0	NA
TOTAL	3,608,069	NA	4,122,136	NA	60.42%	663	-	-	-	-	-	2,490,621	NA	3,757	NA

**Hallmark National Insurance Company**  
**Arkansas**  
**Private Passenger - Nonstandard Auto**  
**PREMIUM ON LEVEL FACTORS**

COVERAGE	Rate Level History - Impacts & Effective Dates					
	5/17/2008	5/17/2009	8/10/2010			
<b>Overall</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
BI	-0.90%	-0.40%	5.70%	0.00%	0.00%	0.00%
PD	0.70%	1.10%	2.30%	0.00%	0.00%	0.00%
MP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
UMBI	1.10%	1.70%	10.30%	0.00%	0.00%	0.00%
UMPD	1.20%	1.20%	0.00%	0.00%	0.00%	0.00%
UIMBI	1.10%	1.70%	10.30%	0.00%	0.00%	0.00%
UIMPD	1.10%	1.70%	10.30%	0.00%	0.00%	0.00%
PIP	1.00%	2.20%	2.40%	0.00%	0.00%	0.00%
TOW	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
RENT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Comp	5.80%	0.80%	10.50%	0.00%	0.00%	0.00%
Coll	-2.20%	-1.90%	0.10%	0.00%	0.00%	0.00%

COVERAGE	Cumulative Rate Level Factors ( Prior to =1.00)						
	Prior	5/17/2008	5/17/2009	8/10/2010			
BI	1.000	0.991	0.987	1.043	1.043	1.043	1.043
PD	1.000	1.007	1.018	1.041	1.041	1.041	1.041
Med	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UMBI	1.000	1.011	1.028	1.134	1.134	1.134	1.134
UMPD	1.000	1.012	1.024	1.024	1.024	1.024	1.024
UIMBI	1.000	1.011	1.028	1.134	1.134	1.134	1.134
UIMPD	1.000	1.011	1.028	1.134	1.134	1.134	1.134
TOW	1.000	1.000	1.000	1.000	1.000	1.000	1.000
RENT	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Comp	1.000	1.058	1.066	1.178	1.178	1.178	1.178
Coll	1.000	0.978	0.959	0.960	0.960	0.960	0.960

Calendar Year Ending	Earned Exposures Distribution by Calendar Year					
	Prior	5/17/2008	5/17/2009	8/10/2010		
6/30/2009	14.2%	84.3%	1.5%	0.0%	0.0%	0.0%
6/30/2010	0.0%	14.2%	85.8%	0.0%	0.0%	0.0%
6/30/2011	0.0%	0.0%	36.0%	64.0%	0.0%	0.0%
-						
-						

100.0%  
100.0%  
100.0%  
0.0%  
0.0%

Calendar Year	Average Rate Level by Calendar Year and Coverage											
	BI	PD	MP	UMBI	UMPD	UIMBI	UIMPD	PIP	TOW	RENT	CP	CL
6/30/2009	0.992	1.006	1.000	1.010	1.010	1.010	1.010	1.009	1.000	1.000	1.050	0.981
6/30/2010	0.988	1.017	1.000	1.026	1.022	1.026	1.026	1.029	1.000	1.000	1.065	0.962
6/30/2011	1.023	1.033	1.000	1.096	1.024	1.096	1.096	1.048	1.000	1.000	1.138	0.960
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-

Calendar Year	On Level Factor by Calendar Year and Coverage											
	BI	PD	MP	UMBI	UMPD	UIMBI	UIMPD	PIP	TOW	RENT	CP	CL
6/30/2009	1.051	1.035	1.000	1.123	1.014	1.123	1.123	1.048	1.000	1.000	1.122	0.979
6/30/2010	1.056	1.025	1.000	1.106	1.002	1.106	1.106	1.027	1.000	1.000	1.106	0.998
6/30/2011	1.020	1.008	1.000	1.035	1.000	1.035	1.035	1.009	1.000	1.000	1.035	1.000
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-

Notes: 1. Earned exposure distribution assumes six month policies.

Hallmark National Insurance Company  
Arkansas  
Private Passenger - Nonstandard Auto  
**ANNUAL LOSS TREND FACTORS**

Accident Year Ending	Bodily Injury					
	Claim Freq.	Claim Severity	Claim Cost	% Chg. Prior Yr.		
				Claim Freq.	Claim Average	Claim Cost
Jun-08	0.84	10,533	88.25	-0.2%	4.2%	4.0%
Sep-08	0.83	10,499	87.19	-6.7%	4.5%	-2.6%
Dec-08	0.81	10,370	84.22	-2.0%	-3.3%	-5.2%
Mar-09	0.80	10,314	82.21	-4.3%	-5.4%	-9.4%
Jun-09	0.80	10,280	81.86	-5.0%	-2.4%	-7.2%
Sep-09	0.80	10,241	81.79	-3.8%	-2.5%	-6.2%
Dec-09	0.80	10,260	82.05	-1.5%	-1.1%	-2.6%
Mar-10	0.81	10,150	82.34	1.8%	-1.6%	0.2%
Jun-10	0.82	10,317	84.19	2.5%	0.4%	2.8%
Sep-10	0.80	10,529	83.85	-0.3%	2.8%	2.5%
Dec-10	0.79	12,481	99.07	-0.7%	21.6%	20.8%
Mar-11	0.77	12,721	98.41	-4.6%	25.3%	19.5%
Exponential Fit				-1.7%	5.3%	3.5%
Selected Annual Trend						<b>4.0%</b>

Accident Year Ending	Property Damage					
	Claim Freq.	Claim Severity	Claim Cost	% Chg. Prior Yr.		
				Claim Freq.	Claim Average	Claim Cost
Jun-08	2.99	2,844	85.16	-3.1%	0.1%	-3.1%
Sep-08	2.93	2,848	83.58	-6.0%	0.2%	-5.8%
Dec-08	2.92	2,862	83.50	-3.1%	1.6%	-1.5%
Mar-09	2.94	2,866	84.29	0.0%	0.2%	0.3%
Jun-09	2.96	2,908	86.06	-1.2%	2.3%	1.1%
Sep-09	3.01	2,943	88.71	2.7%	3.3%	6.1%
Dec-09	3.02	2,960	89.38	3.5%	3.4%	7.0%
Mar-10	3.03	2,969	89.84	2.9%	3.6%	6.6%
Jun-10	3.02	2,966	89.55	2.0%	2.0%	4.1%
Sep-10	2.99	2,966	88.58	-0.9%	0.8%	-0.1%
Dec-10	2.94	2,977	87.64	-2.5%	0.6%	-1.9%
Mar-11	2.87	2,989	85.79	-5.2%	0.7%	-4.5%
Exponential Fit				-0.1%	2.0%	1.9%
Selected Annual Trend						<b>2.0%</b>

Accident Year Ending	Comprehensive					
	Claim Freq.	Claim Severity	Claim Cost	% Chg. Prior Yr.		
				Claim Freq.	Claim Average	Claim Cost
Jun-08	9.29	1,596	148.48	31.4%	74.5%	129.3%
Sep-08	9.22	1,646	151.76	32.0%	40.4%	85.4%
Dec-08	9.18	1,649	151.38	22.6%	27.0%	55.8%
Mar-09	7.36	1,310	96.41	-52.0%	-38.6%	-70.5%
Jun-09	7.90	1,409	111.38	-14.9%	-11.8%	-25.0%
Sep-09	8.14	1,403	114.25	-11.7%	-14.8%	-24.7%
Dec-09	8.25	1,381	113.95	-10.1%	-16.3%	-24.7%
Mar-10	8.33	1,312	109.35	13.2%	0.2%	13.4%
Jun-10	7.83	1,149	89.99	-0.9%	-18.5%	-19.2%
Sep-10	7.82	1,135	88.77	-4.0%	-19.1%	-22.3%
Dec-10	7.54	1,092	82.32	-8.6%	-20.9%	-27.8%
Mar-11	8.84	1,474	130.26	6.0%	12.3%	19.1%
Exponential Fit				-4.1%	-10.7%	-14.4%
Selected Annual Trend						<b>-3.0%</b>

Accident Year Ending	Collision					
	Claim Freq.	Claim Severity	Claim Cost	% Chg. Prior Yr.		
				Claim Freq.	Claim Average	Claim Cost
Jun-08	5.53	3,135	173.35	-2.6%	6.3%	3.5%
Sep-08	5.48	3,144	172.43	0.2%	0.1%	0.3%
Dec-08	5.49	3,103	170.40	-2.8%	-7.8%	-10.5%
Mar-09	5.53	3,084	170.49	2.2%	-0.2%	2.0%
Jun-09	5.56	3,081	171.46	0.6%	-1.7%	-1.1%
Sep-09	5.64	3,069	173.03	2.8%	-2.4%	0.3%
Dec-09	5.67	3,084	174.71	3.2%	-0.6%	2.5%
Mar-10	5.67	3,067	173.93	2.6%	-0.6%	2.0%
Jun-10	5.66	3,084	174.56	1.7%	0.1%	1.8%
Sep-10	5.60	3,099	173.40	-0.8%	1.0%	0.2%
Dec-10	5.51	3,166	174.32	-2.8%	2.7%	-0.2%
Mar-11	5.40	3,228	174.17	-4.9%	5.2%	0.1%
Exponential Fit				0.1%	0.5%	0.6%
Selected Annual Trend						<b>0.5%</b>

Notes:

1. Data from NAII Fast Track @ 2nd Quarter 2011.
2. UMBI (UMPD) trend estimated as equal to BI (PD) trend.
3. Exponential trend for latest 12 quarters using model: value=a\*(quarter)^b.

### Premium on Level Factor Calculator

Enter information in steps 1-4. On level factor shown at step 5.

1. Enter data:

Company	HNIC
State	AR
LOB	PPA
Coverage	ANY

2. Enter calendar period earned premiums to be placed on level using date format: mm/dd/yyyy.

From	7/1/2008
To	6/30/2009

3. Enter Policy term in days for all policies (e.g., 365).

Term	183
------	-----

4. Enter rate level history dates and percent changes.

*Note: The history should include all revisions dated 12/31/07 and subsequent.*

Rate Change	Effective Date (e.g.,mm/dd/yy)	Impact Percent	Percent of Cal. Pd. EP from Revision
--	Prior		14.2%
1	5/17/2008	0.0%	84.3%
2	5/17/2009	0.0%	1.5%
3	8/10/2010	4.0%	0.0%
4		0.0%	0.0%
5		0.0%	0.0%
6		0.0%	0.0%
7		0.0%	0.0%
8			0.0%
9			0.0%
10			0.0%
			100.0%

5. Calendar period EP on level factor: **1.040**

### Premium on Level Factor Calculator

Enter information in steps 1-4. On level factor shown at step 5.

1. Enter data:

Company	HNIC
State	AR
LOB	PPA
Coverage	Any

2. Enter calendar period earned premiums to be placed on level using date format: mm/dd/yyyy.

From	7/1/2009
To	6/30/2010

3. Enter Policy term in days for all policies (e.g., 365).

Term	183
------	-----

4. Enter rate level history dates and percent changes.

*Note: The history should include all revisions dated 12/30/08 and subsequent.*

Rate Change	Effective Date (e.g.,mm/dd/yy)	Impact Percent	Percent of Cal. Pd. EP from Revision
--	Prior		0.0%
1	5/17/2008	0.0%	14.2%
2	5/17/2009	0.0%	85.8%
3	8/10/2010	4.0%	0.0%
4		0.0%	0.0%
5		0.0%	0.0%
6		0.0%	0.0%
7		0.0%	0.0%
8			0.0%
9			0.0%
10			0.0%
			100.0%

5. Calendar period EP on level factor: **1.040**

**Premium on Level Factor Calculator**

Enter information in steps 1-4. On level factor shown at step 5.

1. Enter data:

Company	HNIC
State	AR
LOB	PPA
Coverage	Any

2. Enter calendar period earned premiums to be placed on level using date format: mm/dd/yyyy.

From	7/1/2010
To	6/30/2011

3. Enter Policy term in days for all policies (e.g., 365).

Term	183
------	-----

4. Enter rate level history dates and percent changes.  
*Note: The history should include all revisions dated 12/30/09 and subsequent.*

Rate Change	Effective Date (e.g.,mm/dd/yy)	Impact Percent	Percent of Cal. Pd. EP from Revision
--	Prior		0.0%
1	5/17/2008	0.0%	0.0%
2	5/17/2009	0.0%	36.0%
3	8/10/2010	4.0%	64.0%
4		0.0%	0.0%
5		0.0%	0.0%
6		0.0%	0.0%
7		0.0%	0.0%
8		0.0%	0.0%
9		0.0%	0.0%
10			0.0%

5. Calendar period EP on level factor: **1.014** 100.0%

**HNIC  
Investment Income Report**

	<b>PPA Liability</b>	<b>PPA Phy Dam</b>	<b>Total</b>	
<b>Earned Premium - 2010</b>	68,268,240	26,548,760	94,817,000	
	75,491,280	29,357,720	104,849,000	Direct WP
<b>Reserve Balances 12/31/2010</b>				
Unearned Premium Reserve	28,326,240	11,015,760	39,342,000	
Net Loss Reserve	42,778,080	16,635,920	59,414,000	
Net ALE Reserve	9,654,480	3,754,520	13,409,000	
Total Policyholders Funds	80,758,800	31,406,200	112,165,000	
<b>Reserve Balances 12/31/2009</b>				
Unearned Premium Reserve	27,498,960	10,694,040	38,193,000	
Net Loss Reserve	35,461,440	13,790,560	49,252,000	
Net ALE Reserve	7,777,440	3,024,560	10,802,000	
Total Policyholders Funds	70,737,840	27,509,160	98,247,000	
<b>Average Reserve Balances for Year 2010</b>				
Unearned Premium Reserve	27,912,600	10,854,900	38,767,500	
Net Loss Reserve	39,119,760	15,213,240	54,333,000	
Net ALE Reserve	8,715,960	3,389,540	12,105,500	
Total Policyholders Funds	75,748,320	29,457,680	105,206,000	
<b>Total Cash and Invested Assets</b>				
As of 12/31/2009			147,215,000	
As of 12/31/2010			177,601,000	
Average for Years 2009 and 2010			162,408,000	
<b>Investment Income - 2010</b>				
Net Investment Income Earned			5,331,000	
Net Realized Capital Gains			1,953,000	
Total Investment Income			7,284,000	
<b>Allocation to Policyholders Funds</b>				
Average Policyholder Funds			105,206,000	
Average Cash and Invested Funds			162,408,000	
% Inv Income Allocated to Policyholder Funds			64.78%	
Inv Income Allocated to Policyholder Funds			4,718,490	
<b>Allocation Between Liab and Phy Damage</b>				
% of Average Policyholder Reserves	72.00%	28.00%	100.00%	
Allocation of Investment Income	3,397,313	1,321,177	4,718,490	
<b>Investment Income as a % of Earned Premium</b>	<b>4.98%</b>	<b>4.98%</b>	<b>4.98%</b>	

**HNIC  
Investment Income Report**

**Earned Premium - 2009**

<b>PPA Liability</b>	<b>PPA Phy Dam</b>	<b>Total</b>
61,595,280	23,953,720	85,549,000
57,882,960	22,510,040	80,393,000

Direct WP

**Loss Dates**

Beginnig Date 7/1/2008  
Ending Date 6/30/2011

State [Arkansas](#)

Loss Year Recap

	Beginning Date	Ending Dates	Date Range
Year 1	<a href="#">7/1/2008</a>	6/30/2009	7/1/08 - 6/30/09
Year 2	7/1/2009	6/30/2010	7/1/09 - 6/30/10
Year 3	7/1/2010	6/30/2011	7/1/10 - 6/30/11
Year 4	7/1/2011		

SERFF Tracking Number: PHXN-127849030 State: Arkansas  
 Filing Company: Hallmark National Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Hallmark National Insurance Company  
 Project Name/Number: AR 12/19/2011/

## 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)
12/06/2011	Supporting Document	APCS-Auto Premium Comparison Survey	12/13/2011	AR PPA Survey.pdf AR PPA Survey.xlsx (Superseded)
11/28/2011	Supporting Document	APCS-Auto Premium Comparison Survey	12/06/2011	AR PPA Survey.pdf
11/29/2011	Rate and Rule	AR HNIC Rating Specs 2011-12-19	12/06/2011	AR HNIC Rate Specs 2011-12-19 Final.pdf (Superseded)
12/15/2011	Supporting Document	APCS-Auto Premium Comparison Survey	01/05/2012	AR PPA Survey.pdf AR PPA Survey - XLS.xls (Superseded)
12/13/2011	Supporting Document	APCS-Auto Premium Comparison Survey	12/15/2011	AR PPA Survey.pdf AR PPA Survey.xlsx (Superseded)

*SERFF Tracking Number:* PHXN-127849030 *State:* Arkansas  
*Filing Company:* Hallmark National Insurance Company *State Tracking Number:*  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Hallmark National Insurance Company  
*Project Name/Number:* AR 12/19/2011/

Attachment "AR PPA Survey.xlsx" is not a PDF document and cannot be reproduced here.

State Auto National Insurance Company  
Arkansas

New Business Effective: 12/19/2011  
Renewals Effective: 02/17/2012

	Change ?	Notes
<b><u>Rating Specs</u></b>		
<u>RQC</u>	NO	Note 3 PIP coverages; PIP WL & PIP AD merge together in the ROC for rating purposes
<u>Base Rates</u>	YES	Changed base rate on BI, PD, UMBI and OTC
<u>Trailers</u>	NO	
<u>Blue Chip Discount</u>	NO	Blue Chip varies by age group in AR
<u>Territory</u>	NO	
<u>Territory Definitions</u>	NO	defined by ZIP only in AR
<u>DCF</u>	NO	
<u>Driver Class Table</u>	NO	
<u>Points</u>	NO	
<u>Demerits</u>	NO	
<u>Viol MAJ</u>	NO	
<u>Viol MIN</u>	NO	
<u>Model Year</u>	NO	
<u>Symbol</u>	NO	
<u>Limits &amp; Deductibles</u>	NO	AR has 3 different PIP coverages
<u>Discounts &amp; Surcharges</u>	NO	
<u>Rate Capping</u>	NO	
<u>Term</u>	NO	
<u>Fees</u>	YES	Incr late fee, filing fee and policy fee
<u>Pay Plans</u>	NO	

State Auto National Insurance Company  
Arkansas

New Business Effective: 12/19/2011  
Renewals Effective: 02/17/2012

Algorithm

Medical & Hospital Expense    Wage Loss    Accidental Death

	BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL	RR	TOW	REC TRL OTC	REC TRL COL	UTL TRL OTC	UTL TRL COL	ROUND		
	1	1				1	1	1	1	1							Amt / 100	Amt / 100	-
Violation Point Add On	+	+				+	+	+	+	+									-
Violation Aging Factor (MAJ)	x	x				x	x	x	x	x									-
Violation Aging Factor (MIN)	x	x				x	x	x	x	x									-
Excess Accidents/Violations Surcharge Factor	x	x				x	x	x	x	x									round_2
Driver Code 0-Point Factor (DCF)	+	+	=	=	=	+	+	+	+	+									-
Subtraction of Unity	-1	-1				-1	-1	-1	-1	-1									-
Base Rate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	whole \$
Territory Factor	x	x	x	x	x	x	x	x	x	x									whole \$
Symbol Factor	x	x																	whole \$
Model Year Factor	x	x	x	x	x	x	x	x	x	x									whole \$
Limit / Deductible Factor	x	x	x	x	x	x	x	x	x	x									whole \$
Recreational Trailer Percentage Factor															x	x			whole \$
Multiplicative Discount Factor	x	x				x	x	x	x	x									whole \$
Renewal Discount Factor	x	x				x	x	x	x	x									whole \$
Defensive Driver Discount Factor (age 55+)	x	x				x	x	x	x	x									whole \$
College Graduate Scholastic Achievement Discount Factor	x	x				x	x	x	x	x									whole \$
Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	whole \$
Business Use or Away At School Surcharge	x	x	x	x	x	x	x	x	x	x									whole \$
*add PIP WL + PIP AD (if applicable)								PIP WL + PIP AD											whole \$
Blue Chip Discount Factor	x	x						x	x	x									whole \$
Rate Capping Factor	x	x	x	x	x	x		x	x	x				x	x	x	x	x	whole \$
Premium	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	whole \$

\*If either PIP WL or PIP AD is rejected, skip the addition step and continue with algorithm

- Highest Rated Driver:  $\sum$  DCF Point Relativities (BI+PD+UM+UIM+UMPD+PIPM+PIPWL/AD+OTC+COL)
- Highest Rated Vehicle: Rate each vehicle in the ROC above only for coverages that apply to that vehicle - see bold underline in ROC for calc cutoff!  
Rank according to highest total vehicle premium. If #Veh > # Drv, use lowest rated driver with 0 points for add'l vehicles
- Named Non Owner Coverage: Premium is determined by using the applicable coverages and current model year
- GAP Coverage: The premium is determined by the following formula: (Final OTC rate + Final Collision rate) x 0.03 - Apply surcharge after the term factor

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Base Rates**

BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL
211.00	186.00	28.00	23.00	31.00	87.00	17.00	26.00	178.00	445.00

**State Auto National Insurance Company  
Arkansas**

**New Business Effective: 12/19/2011**

**Renewals Effective: 02/17/2012**

**Trailer Rates**

<b>Rec Trailers (RTR)</b>	
rate per \$100	0.60

<b>Other Trailers OTC (OTOTC)</b>	
100	\$0.51
250	\$0.41
500	\$0.35
1,000	\$0.31

<b>Other Trailers COL (OTCOL)</b>	
100	\$0.44
250	\$0.38
500	\$0.35
1,000	\$0.30

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Blue Chip Discount Scores, Ranges & Factors**

Blue Chip Level	Range	start	finish	Ages 16-20	Ages 21-24	Ages 25-49	Ages 50+
1	775 - 997	775	997	0.70	0.70	0.70	0.75
2	750 - 774	750	774	0.71	0.71	0.71	0.76
3	725 - 749	725	749	0.73	0.73	0.73	0.77
4	700 - 724	700	724	0.75	0.75	0.75	0.78
5	675 - 699	675	699	0.77	0.77	0.77	0.79
6	650 - 674	650	674	0.79	0.79	0.79	0.80
7	625 - 649	625	649	0.81	0.81	0.81	0.82
8	600 - 624	600	624	0.83	0.83	0.83	0.84
9	575 - 599	575	599	0.85	0.85	0.85	0.85
10	500 - 574	500	574	0.85	0.85	0.85	0.85
11	50 - 499	50	499	1.00	1.00	1.00	1.00
12	998, 999	N/A	N/A	1.00	0.85	0.79	0.75

Level 001 (pre credit) - apply level 7 factors

998 = No Hit

999 = No Score

**State Auto National Insurance Company  
Arkansas**

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**Territory Factors**

Territory	BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL
1	1.33	1.27	1.20	1.20	1.00	1.20	1.20	1.20	0.91	1.05
3	0.65	0.81	1.00	1.00	0.87	0.66	0.66	0.66	0.60	0.54
5	1.06	1.07	1.00	1.00	1.05	1.05	1.05	1.05	1.10	1.05
6	1.16	1.17	1.00	1.00	1.00	1.10	1.10	1.10	0.95	1.00
7	1.11	1.17	1.00	1.00	0.95	1.10	1.10	1.10	0.95	0.95
8	1.11	1.11	1.10	1.10	0.95	1.10	1.10	1.10	0.95	0.95
9	1.10	1.10	1.10	1.10	0.95	1.10	1.10	1.10	0.89	0.95
10	0.80	0.80	0.95	0.95	0.90	0.75	0.75	0.75	0.61	0.70
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85	0.93
15	1.03	1.03	1.00	1.00	1.05	1.07	1.07	1.07	0.97	1.04
50	1.10	0.90	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.00
51	1.07	0.96	1.00	1.00	1.00	1.00	1.00	1.00	1.10	0.92
52	1.01	1.01	0.95	0.95	0.95	0.95	0.95	0.95	1.11	1.00
53	0.93	0.94	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.05
54	1.07	0.96	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.05
55	0.93	0.94	1.00	1.00	1.00	1.00	1.00	1.00	1.10	0.95
56	0.93	1.09	1.00	1.00	1.00	1.00	1.00	1.00	1.10	0.95
57	0.93	0.94	1.00	1.00	1.05	1.07	1.07	1.07	1.07	1.02
58	1.13	0.94	1.00	1.00	1.05	1.07	1.07	1.07	1.07	0.95
59	1.08	1.08	1.00	1.00	1.05	1.07	1.07	1.07	1.07	1.14
60	0.97	0.89	1.00	1.00	1.05	1.07	1.07	1.07	1.02	0.97
61	0.93	0.85	0.89	0.89	0.97	1.09	1.09	1.09	0.97	0.87
62	0.91	0.85	0.89	0.89	0.99	1.10	1.10	1.10	1.00	0.91
63	0.92	0.96	1.00	1.00	1.05	1.07	1.07	1.07	1.00	1.00
64	1.00	1.12	1.00	1.00	1.00	1.00	1.00	1.00	1.15	1.15
65	0.98	0.91	1.00	1.00	1.00	1.00	1.00	1.00	0.98	1.05
66	1.08	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.05
67	1.05	1.05	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.08
69	1.00	1.12	1.00	1.00	1.00	1.00	1.00	1.00	1.15	1.15
70	0.95	0.95	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95
71	0.84	0.84	1.00	1.00	1.00	0.80	0.80	0.80	0.88	0.86
72	0.97	0.89	1.00	1.00	1.05	1.07	1.07	1.07	1.02	0.97
90	1.19	1.19	1.05	1.05	1.00	1.15	1.15	1.15	0.76	0.87
91	2.07	2.07	1.75	1.75	1.10	1.65	1.65	1.65	1.00	1.08
93	1.01	1.01	1.00	1.00	1.00	1.00	1.00	1.00	1.07	0.97
96	1.46	1.46	1.09	1.09	0.95	1.24	1.24	1.24	1.05	0.95
98	2.59	2.59	2.19	2.19	1.38	2.06	2.06	2.06	1.44	1.44

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011  
Renewals Effective: 02/17/2012

**Territory Assignments**

ZIP	Territory
71601	51
71602	96
71603	51
71611	96
71612	96
71613	96
71630	11
71631	53
71635	54
71638	52
71639	51
71640	54
71642	54
71643	51
71644	51
71646	54
71647	53
71651	53
71652	12
71653	59
71654	11
71655	52
71656	52
71657	52
71658	54
71659	96
71660	53
71661	54
71662	51
71663	54
71665	12
71666	11
71667	51
71670	52
71671	53
71674	11
71675	53
71676	54
71677	52
71678	51
71701	56
71711	56
71720	56
71721	57
71722	58
71724	55
71725	12
71726	56
71728	57
71730	55
71731	55
71740	58
71742	12
71743	57
71744	56
71745	56
71747	55
71748	12
71749	55
71750	55
71751	56
71752	58
71753	55
71754	58
71758	55
71759	55
71762	56
71763	56
71764	56
71765	55
71766	56
71768	55
71769	56
71770	58
71772	57
71801	58
71802	58
71820	60
71822	72
71823	61
71825	58
71826	58
71827	58
71828	55
71831	58
71832	61
71833	61
71834	59
71835	58
71836	72
71837	59
71838	59
71839	59
71840	59
71841	61
71842	61
71844	58
71845	58
71846	61
71847	58
71851	60
71852	60
71853	72
71854	59
71855	58
71857	58
71858	58
71859	60
71860	58
71861	58
71862	58
71864	58
71865	72
71866	72
71901	8
71902	8
71903	8
71909	8
71910	8
71913	8
71914	8
71920	57
71921	57
71922	60
71923	57
71929	57
71932	61
71933	60
71935	60
71937	61
71940	60
71941	15
71942	15
71943	57
71944	61
71945	61
71949	60
71950	60
71951	8
71952	60

71953	61
71956	8
71957	60
71958	60
71959	60
71960	60
71961	60
71962	57
71964	8
71965	60
71966	15
71968	8
71969	60
71970	60
71971	60
71972	61
71973	61
71998	57
71999	57
72001	13
72002	91
72003	11
72004	96
72005	11
72006	11
72007	6
72010	50
72011	7
72012	50
72013	67
72014	11
72015	7
72016	13
72017	11
72018	6
72019	6
72020	50
72021	11
72022	7
72023	6
72024	6
72025	60
72026	11
72027	11
72028	11
72029	11
72030	67
72031	64
72032	13
72033	13
72034	13
72035	13
72036	11
72037	6
72038	11
72039	67
72040	11
72041	11
72042	11
72043	11
72044	64
72045	50
72046	6
72047	13
72048	11
72051	64
72052	50
72053	1
72059	11
72057	96
72058	13
72059	11
72060	50
72061	11
72063	63
72064	11
72065	11
72066	11
72067	67
72068	50
72069	11
72070	13
72072	6
72073	11
72074	11
72075	11
72076	1
72078	1
72079	96
72080	63
72081	50
72082	50
72083	6
72084	96
72085	96
72086	6
72087	8
72088	67
72089	6
72090	1
72101	11
72102	50
72103	1
72104	15
72105	15
72106	13
72107	11
72108	11
72110	13
72111	50
72112	71
72113	1
72114	1
72115	1
72116	1
72117	1
72118	1
72119	1
72120	1
72121	50
72122	7
72123	11
72124	11
72125	13
72126	13
72127	13
72128	96
72129	96
72130	67
72131	50
72132	96
72133	96
72134	11
72135	1
72136	50
72137	50
72139	68
72140	11
72141	67
72142	1
72143	50
72145	50
72149	50
72150	96
72152	96
72153	67
72156	13
72157	13
72158	6
72160	69

72164	1
72165	71
72166	11
72167	7
72168	96
72169	11
72170	11
72173	50
72175	96
72176	6
72178	50
72179	67
72180	1
72181	11
72182	96
72183	1
72189	11
72190	1
72199	1
72201	91
72202	91
72203	91
72204	91
72205	1
72206	91
72207	1
72209	91
72210	1
72211	1
72212	1
72214	1
72215	1
72216	1
72217	1
72219	1
72221	1
72222	1
72223	1
72229	1
72227	1
72231	1
72260	1
72285	1
72301	5
72303	5
72310	5
72311	11
72312	11
72313	5
72315	5
72316	5
72319	5
72320	11
72321	5
72322	11
72324	11
72325	5
72326	11
72327	5
72328	11
72329	5
72330	5
72331	5
72332	5
72333	11
72335	11
72336	11
72338	5
72339	5
72340	11
72341	11
72342	11
72346	11
72347	11
72348	11
72350	5
72351	5
72352	11
72353	11
72354	11
72355	11
72358	5
72359	11
72360	11
72364	5
72365	11
72366	11
72367	11
72368	11
72369	11
72370	5
72372	11
72373	11
72374	11
72376	5
72377	5
72379	11
72383	11
72384	5
72386	11
72387	11
72389	11
72390	11
72391	11
72392	11
72394	11
72395	5
72396	11
72401	9
72402	9
72403	9
72404	9
72410	70
72411	9
72412	70
72413	70
72414	9
72415	70
72416	9
72417	9
72419	9
72421	9
72422	70
72424	70
72425	70
72426	9
72427	11
72428	5
72429	11
72430	70
72431	5
72432	11
72433	70
72434	70
72435	70
72436	70
72437	9
72438	9
72439	9
72440	70
72441	70
72442	9
72443	70
72444	70
72445	70
72447	9
72449	9
72450	9
72451	9
72453	70

72454	70
72455	70
72456	70
72457	70
72458	70
72459	66
72460	70
72461	70
72462	11
72464	70
72465	9
72466	66
72467	9
72469	66
72470	70
72471	9
72472	9
72473	9
72474	9
72475	9
72476	9
72478	70
72479	11
72482	66
72501	66
72503	67
72512	66
72513	66
72519	66
72517	66
72519	65
72520	66
72521	66
72522	71
72523	67
72524	71
72525	66
72526	66
72527	66
72528	66
72529	66
72530	67
72531	65
72532	66
72533	64
72534	67
72536	66
72537	65
72538	65
72539	66
72540	66
72542	66
72543	67
72544	65
72545	67
72546	67
72550	66
72553	71
72554	66
72555	66
72556	66
72560	66
72561	66
72562	71
72564	71
72565	66
72566	66
72567	66
72568	50
72569	66
72571	71
72572	71
72573	66
72575	67
72576	66
72577	66
72578	66
72579	66
72581	67
72583	65
72584	66
72585	66
72587	66
72601	65
72602	65
72610	64
72611	65
72613	11
72615	65
72616	64
72617	65
72619	65
72623	65
72624	64
72626	65
72628	64
72629	64
72630	65
72631	64
72632	64
72633	65
72634	65
72635	65
72636	64
72638	64
72639	65
72640	64
72641	64
72642	65
72644	65
72645	64
72648	64
72650	64
72651	65
72653	65
72654	65
72655	64
72657	11
72658	65
72659	65
72659	11
72660	64
72661	65
72662	65
72663	64
72666	64
72668	65
72669	64
72670	64
72672	65
72675	65
72677	65
72679	64
72680	64
72682	65
72683	64
72685	64
72686	64
72687	65
72701	3
72702	3
72703	3
72704	3
72711	3
72712	3
72714	3
72715	3
72716	3
72717	3
72718	3
72719	3
72721	64
72722	3
72727	3

72728	3
72729	3
72730	3
72732	3
72733	3
72734	3
72735	3
72736	3
72737	3
72738	64
72739	3
72740	64
72741	3
72742	64
72744	3
72745	3
72747	3
72749	3
72751	3
72752	64
72753	3
72756	3
72757	3
72758	3
72760	64
72761	3
72762	3
72764	3
72765	3
72766	3
72768	3
72769	3
72770	3
72773	64
72774	3
72776	64
72801	63
72802	63
72811	63
72812	63
72820	63
72821	63
72823	63
72824	62
72826	63
72827	62
72828	60
72829	60
72830	63
72832	63
72833	62
72834	63
72835	63
72837	63
72838	62
72839	63
72840	63
72841	62
72842	63
72843	63
72845	63
72846	63
72847	63
72851	63
72852	63
72853	60
72854	64
72855	63
72856	63
72857	60
72858	63
72860	60
72863	63
72865	63
72901	90
72902	10
72903	10
72904	10
72905	10
72906	10
72908	10
72913	10
72914	10
72916	10
72917	10
72918	10
72919	10
72921	10
72923	10
72924	62
72926	62
72927	62
72928	63
72930	63
72932	10
72933	63
72934	10
72935	10
72936	10
72937	10
72938	10
72940	10
72941	10
72943	62
72944	62
72945	10
72946	10
72947	10
72948	10
72949	63
72950	62
72951	63
72952	10
72955	10
72956	10
72957	10
72958	62
72959	3
72960	98

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011  
Renewals Effective: 02/17/2012

**Driver Class Factors**

Class Code	BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL
A0	1.27	1.27	1.00	1.00	1.00	1.25	1.25	1.25	1.00	1.27
A1	2.83	2.83	1.00	1.00	1.00	2.38	2.38	2.38	1.00	2.54
A2	2.07	2.07	1.00	1.00	1.00	1.90	1.90	1.90	1.00	2.07
A3	1.40	1.40	1.00	1.00	1.00	1.40	1.40	1.40	1.00	1.50
A4	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.06	1.00	1.20
A5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95	1.00
A7	1.51	1.51	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.00
A8	1.63	1.63	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.08
A9	1.71	1.71	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.13
B0	1.65	1.65	1.00	1.00	1.00	1.04	1.04	1.04	1.00	1.65
B1	4.04	4.04	1.00	1.00	1.00	2.10	2.10	2.10	1.00	3.52
B2	3.11	3.11	1.00	1.00	1.00	1.59	1.59	1.59	1.00	3.11
B3	1.68	1.68	1.00	1.00	1.00	1.28	1.28	1.28	1.00	1.95
B4	1.30	1.30	1.00	1.00	1.00	0.90	0.90	0.90	1.00	1.56
B5	1.15	1.15	1.00	1.00	1.00	0.99	0.99	0.99	1.00	1.25
B6	1.10	1.10	1.00	1.00	1.00	0.99	0.99	0.99	0.95	1.19
B7	1.82	1.82	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.38
B8	1.97	1.97	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.49
B9	2.04	2.04	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.54
C0	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.14	1.00	1.12
C1	2.16	2.16	1.00	1.00	1.00	2.11	2.11	2.11	1.00	2.14
C2	1.67	1.67	1.00	1.00	1.00	1.67	1.67	1.67	1.00	1.67
C3	1.33	1.33	1.00	1.00	1.00	1.33	1.33	1.33	1.00	1.20
C4	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.06	1.00	1.06
C5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
C6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95	1.00
C7	1.21	1.21	1.00	1.00	1.00	0.86	0.86	0.86	0.50	0.90
C8	1.32	1.32	1.00	1.00	1.00	0.86	0.86	0.86	0.50	0.98
C9	1.37	1.37	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.02
D0	1.44	1.44	1.00	1.00	1.00	1.44	1.44	1.44	1.00	1.44
D1	3.21	3.21	1.00	1.00	1.00	2.55	2.55	2.55	1.00	2.89
D2	2.37	2.37	1.00	1.00	1.00	1.79	1.79	1.79	1.00	2.37
D3	1.60	1.60	1.00	1.00	1.00	1.55	1.55	1.55	1.00	1.56
D4	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.19	1.00	1.33
D5	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.15	1.00	1.25
D6	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.10	0.95	1.19
D7	1.20	1.20	1.00	1.00	1.00	0.86	0.86	0.86	0.50	0.98
D8	1.25	1.25	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.02
D9	1.30	1.30	1.00	1.00	1.00	0.86	0.86	0.86	0.50	1.06
V0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90	1.00
V1	0.95	0.95	1.00	1.00	1.00	0.95	0.95	0.95	0.80	0.95
V2	0.87	0.87	1.00	1.00	1.00	0.87	0.87	0.87	0.75	0.87
V3	0.82	0.82	1.00	1.00	1.00	0.82	0.82	0.82	0.65	0.77
V4	0.90	0.90	1.00	1.00	1.00	0.90	0.90	0.90	0.60	0.77
V5	1.00	1.00	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.81
V6	1.05	1.05	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.86
X0	1.05	1.05	1.00	1.00	1.00	0.99	0.99	0.99	0.90	1.13
X1	0.98	0.98	1.00	1.00	1.00	0.98	0.98	0.98	0.90	1.06
X2	0.89	0.89	1.00	1.00	1.00	0.89	0.89	0.89	0.75	1.00
X3	0.97	0.97	1.00	1.00	1.00	0.97	0.97	0.97	0.65	0.94
X4	0.99	0.99	1.00	1.00	1.00	0.99	0.99	0.99	0.60	0.88
X5	1.29	1.29	1.00	1.00	1.00	0.99	0.99	0.99	0.60	1.02
X6	1.30	1.30	1.00	1.00	1.00	0.99	0.99	0.99	0.60	1.06
Y0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90	1.00
Y1	0.95	0.95	1.00	1.00	1.00	0.95	0.95	0.95	0.80	0.95
Y2	0.83	0.83	1.00	1.00	1.00	0.83	0.83	0.83	0.75	0.83
Y3	0.75	0.75	1.00	1.00	1.00	0.75	0.75	0.75	0.65	0.75
Y4	0.90	0.90	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.74
Y5	0.92	0.92	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.78
Y6	0.95	0.95	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.83
Z0	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.05	0.90	1.13
Z1	0.98	0.98	1.00	1.00	1.00	0.98	0.98	0.98	0.80	1.06
Z2	0.89	0.89	1.00	1.00	1.00	0.89	0.89	0.89	0.75	1.00
Z3	0.84	0.84	1.00	1.00	1.00	0.84	0.84	0.84	0.65	0.94
Z4	0.99	0.99	1.00	1.00	1.00	0.99	0.99	0.99	0.60	0.88
Z5	1.04	1.04	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.84
Z6	1.06	1.06	1.00	1.00	1.00	0.86	0.86	0.86	0.60	0.90

**State Auto National Insurance Company  
Arkansas**

**New Business Effective: 12/19/2011**

**Renewals Effective: 02/17/2012**

**Driver Class Codes**

<b>Age</b>	<b>MM</b>	<b>SM</b>	<b>MF</b>	<b>SF</b>
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85+	A9	B9	C9	D9

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Points**

POINTS	BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.00	0.00	0.00	0.04	0.04	0.04	0.03	0.24
2	0.31	0.31	0.00	0.00	0.00	0.19	0.19	0.19	0.15	0.31
3	0.58	0.58	0.00	0.00	0.00	0.24	0.24	0.24	0.15	0.52
4	0.71	0.71	0.00	0.00	0.00	0.30	0.30	0.30	0.29	0.66
5	0.87	0.87	0.00	0.00	0.00	0.47	0.47	0.47	0.31	0.81
6	1.06	1.06	0.00	0.00	0.00	0.53	0.53	0.53	0.36	0.99
7	1.19	1.19	0.00	0.00	0.00	0.60	0.60	0.60	0.48	1.22
8	1.52	1.52	0.00	0.00	0.00	0.73	0.73	0.73	0.59	1.43
9	1.79	1.79	0.00	0.00	0.00	0.85	0.85	0.85	0.64	1.80
10	2.07	2.07	0.00	0.00	0.00	0.94	0.94	0.94	0.74	2.08
11	2.35	2.35	0.00	0.00	0.00	1.04	1.04	1.04	0.84	2.36
12	2.63	2.63	0.00	0.00	0.00	1.13	1.13	1.13	0.94	2.64
13	2.91	2.91	0.00	0.00	0.00	1.22	1.22	1.22	1.03	2.92
14	3.19	3.19	0.00	0.00	0.00	1.31	1.31	1.31	1.13	3.20
15	3.46	3.46	0.00	0.00	0.00	1.41	1.41	1.41	1.23	3.48
16	3.74	3.74	0.00	0.00	0.00	1.50	1.50	1.50	1.33	3.76
17	4.02	4.02	0.00	0.00	0.00	1.59	1.59	1.59	1.43	4.04
18	4.30	4.30	0.00	0.00	0.00	1.68	1.68	1.68	1.53	4.32
19	4.58	4.58	0.00	0.00	0.00	1.78	1.78	1.78	1.62	4.60
20	4.86	4.86	0.00	0.00	0.00	1.87	1.87	1.87	1.72	4.88
21	5.14	5.14	0.00	0.00	0.00	1.96	1.96	1.96	1.82	5.16
22	5.42	5.42	0.00	0.00	0.00	2.05	2.05	2.05	1.92	5.44
23	5.70	5.70	0.00	0.00	0.00	2.15	2.15	2.15	2.02	5.72
24	5.98	5.98	0.00	0.00	0.00	2.24	2.24	2.24	2.12	6.00
25	6.25	6.25	0.00	0.00	0.00	2.33	2.33	2.33	2.21	6.28
26	6.53	6.53	0.00	0.00	0.00	2.42	2.42	2.42	2.31	6.56
27	6.81	6.81	0.00	0.00	0.00	2.52	2.52	2.52	2.41	6.84
28	7.09	7.09	0.00	0.00	0.00	2.61	2.61	2.61	2.51	7.12
29	7.37	7.37	0.00	0.00	0.00	2.70	2.70	2.70	2.61	7.40
30	7.65	7.65	0.00	0.00	0.00	2.79	2.79	2.79	2.71	7.68

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Demerits**

Occurrences within the last 35 months (new business) and 36 months (renewals)	1st Occurrence	Additional Occurrences
<b>AT-FAULT ACCIDENTS</b>	3	3
<b>MAJOR VIOLATIONS</b>		
Driving under suspension or revocation	4	4
Felony involving a motor vehicle	4	4
Fleeing or attempting to elude a police officer	4	4
Leaving the scene of an accident (hit-and-run)	4	4
Operating vehicle without owner's consent	4	4
Racing or drag racing	4	4
Reckless, negligent or careless driving	4	4
Vehicular homicide or assault with a motor vehicle	4	4
<b>ALCOHOL, DRUGS &amp; NARCOTICS</b>		
Allowing an intoxicated person to drive vehicle	1	6
Driving under the influence of alcohol or narcotics	1	6
Driving under the influence of drugs/opiates	1	6
Illegal possession of alcohol or narcotics	1	6
Open container	1	6
Refusal to take test under any implied consent law	1	6
Driving under the influence of alcohol or drugs and under the age of 21 (Prior Approval)	6	6
Driving under the influence of alcohol or drugs in conjunction with an accident or major violation	3	6
<b>MINOR VIOLATIONS</b>		
Assured clear distance or following too close	2	2
Crossing yellow line or divided highway	2	2
Driving left of center or on wrong side of road	2	2
Driving too slow	2	2
Failure to obey traffic control devices or personnel	2	2
Improper or illegal passing	2	2
Failure to control	2	2
Failure to yield	2	2
Passing a stopped school bus	2	2
All other traffic violations (excluding parking tickets)		
<b>SPEEDING</b>		
Speeding	2	1





**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Model Year**

Model Year	BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL
2012	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.10
2011	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05
2010	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2009	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95	0.95
2008	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90	0.90
2007	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.87	0.86
2006	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.84	0.82
2005	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.81	0.76
2004	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.77	0.70
2003	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.73	0.64
2002	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.70	0.60
2001	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.66	0.57
2000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.64	0.55
1999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1998	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1997	0.98	0.98	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1996	0.96	0.96	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1995	0.93	0.93	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1994	0.90	0.90	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1993	0.87	0.87	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1992	0.84	0.84	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1991	0.81	0.81	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1990	0.78	0.78	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1989	0.78	0.78	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1988 & prior	0.78	0.78	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52

Physical Damage base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5%, unless shown otherwise.

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Symbol Factors**

Symbol 2011 & newer	OTC	COL
1	0.61	0.63
2	0.75	0.79
3	1.00	1.00
4	1.14	1.10
5	1.29	1.17
6	1.43	1.21
7	1.59	1.26
8	1.71	1.31
10	1.84	1.37
11	1.96	1.43
12	2.08	1.47
13	2.18	1.51
14	2.27	1.54
15	2.39	1.59
16	2.49	1.61
17	2.61	1.66
18	2.73	1.70
19	2.82	1.74
20	2.92	1.77
21	3.02	1.81
22	3.12	1.86
23	3.22	1.90
24	3.31	1.93
25	3.41	1.97
26	3.49	2.00
27	3.59	2.03
28	3.69	2.07
29	3.76	2.10
30	3.86	2.14
31	3.96	2.17
32	4.04	2.20
33	4.12	2.24
34	4.22	2.27
35	4.29	2.30
36	4.41	2.34
37	4.55	2.39
38	4.69	2.43
39	4.80	2.46
40	4.94	2.50
41	5.06	2.53
42	5.20	2.57

43	5.31	2.60
44	5.45	2.63
45	5.57	2.66
46	5.71	2.70
47	5.86	2.74
48	6.02	2.77
49	6.18	2.81
50	6.31	2.86
51	6.47	2.90
52	6.63	2.93
53	6.76	2.97
54	7.00	3.03
55	7.29	3.10
56	7.61	3.19
57	7.92	3.27
58	8.41	3.41
59	9.06	3.59
60	9.73	3.76
61	10.41	3.97
62	11.12	4.23
63	11.84	4.47
64	12.57	4.73
65	13.27	4.97
66	14.35	5.34
67	15.80	5.84
68	17.24	6.34
69	18.67	6.84
70	20.12	7.33
71	21.57	7.83
72	23.02	8.33
73	24.47	8.83
74	25.92	9.33
75	27.37	9.83
98	calc	calc

The results of the computations below must be inserted at and/or after step eight (8) "Result #7 x SA/ISO Symbol" of the rating algorithms on page 2 when applicable.

**Other Than Collision**

Develop the Other Than Collision Base Rates for Symbol 98/2011 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 70 by +1.45 for each \$10,000 or fraction of \$10,000 in excess of \$150,000 Original Cost, and
- b. Applying this factor to the Symbol 3 Base Rate.

**Collision**

Develop the Collision Base Rates for Symbol 98/2011 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 70 by +0.50 for each \$10,000 or fraction of \$10,000 in excess of \$150,000 Original Cost, and
- b. Applying this factor to the Symbol 3 Base Rate.

Symbol 1990-2010	OTC	COL
1	0.86	0.88
2	1.00	1.00
3	1.21	1.09
4	1.34	1.16
5	1.47	1.22
6	1.63	1.28
7	1.78	1.35
8	1.94	1.42
10	2.12	1.49
11	2.27	1.56
12	2.55	1.64
13	2.77	1.72
14	3.03	1.82
15	3.34	1.94
16	3.64	2.05
17	3.92	2.16
18	4.20	2.27
19	4.54	2.39
20	4.93	2.50
21	5.38	2.61
22	5.95	2.75
23	6.55	2.91
24	7.45	3.14
25	8.71	3.50
26	10.05	3.85
27	calc	calc

Symbols pre 1990	OTC	COL
1	0.42	0.60
2	0.42	0.60
3	0.42	0.60
4	0.42	0.60
5	0.52	0.74
6	0.78	0.88
7	1.00	1.00
8	1.30	1.13
10	1.63	1.25
11	1.95	1.38
12	2.32	1.52
13	2.80	1.68
14	3.35	1.88
15	3.98	2.10
16	4.63	2.35
17	5.38	2.55
18	6.25	2.75
19	7.25	3.00
20	8.45	3.30
21	calc	calc

The results of the computations below must be inserted at and/or after step eight (8) "Result #7 x SA/ISO Symbol" of the rating algorithms on page 2 when applicable.

**Other Than Collision**

1980 and Prior Model Years

┆ a. 1976-1980 Symbol 14: apply the factor 3.55 to the Symbol 7 Base Rate.

b. 1975 and Prior above \$10,000: multiply the Symbol 7 Base Rate by  $[1+(0.20 \times X)]$  where X is each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Other Than Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:

Multiply the Symbol 20 Base Rates by  $[1+(0.017 \times X)]$  where X is each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Other Than Collision Base Rates for Symbol 27/1990 to 2010 Model Year vehicles by:

a. Increasing the factor for Symbol 26 by +1.43 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and

b. Applying this factor to the Symbol 2 Base Rate.

**Collision**

1980 and Prior Model Years

┆ a. 1976-1980 Symbol 14: apply the factor 1.95 to the Symbol 7 Base Rate.

b. 1975 and Prior above \$10,000: multiply the Symbol 7 Base Rate by  $[1+(0.05 \times X)]$  where X is each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:

Multiply the Symbol 20 Base Rates by  $[1+(0.014 \times X)]$  where X is each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Collision Base Rates for Symbol 27/1990 to 2010 Model Year vehicles by:

a. Increasing the factor for Symbol 26 by +.50 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and

b. Applying this factor to the Symbol 2 Base Rate.

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011

Renewals Effective: 02/17/2012

**Limits/Deductibles & Factors**

Coverage	Limit / Deductible	Factor
BI	25/50	1.00
BI	50/100	1.32
BI	100/300	1.79
PD	25	1.00
PD	50	1.08
PD	100	1.25
UM	25/50	1.00
UM	50/100	1.50
UM	100/300	2.25
UIM	25/50	1.00
UIM	50/100	1.70
UIM	100/300	2.50
UMPD	25	1.00
UMPD	50	1.68
UMPD	100	2.68
PIP MP	5000	1.00
PIP WL	70/140/70	1.00
PIP AD	5000	1.00
OTC	100	1.24
OTC	250	1.00
OTC	500	0.85
OTC	1000	0.75
COL	100	1.15
COL	250	1.00
COL	500	0.93
COL	1000	0.80
RR	20	\$0
RR	25	\$8
TOW	50	\$8
FACE	Yes	\$100
<b>Valid BI/PD Limit Combos</b>	<b>Valid UM Limit Combos</b>	<b>Valid UIM Limit Combos</b>
25/50/25	25/50	25/50
50/100/25	50/100	50/100
50/100/50	100/300	100/300
100/300/50		
100/300/100		

notes:

UM may be rejected in writing

UIM may be rejected in writing

UMPD may be rejected in writing

If selected, UM limits must be less than or equal to BI limits

If selected, UIM limits must be equal to UM limits

UMPD is only available if UM is selected

UM limits must be the same across all vehicles on a policy

UIM limits must be the same across all vehicles on a policy

If a vehicle has both UMPD and COL, a \$200 deductible applies

**State Auto National Insurance Company  
Arkansas**

New Business Effective: 12/19/2011  
Renewals Effective: 02/17/2012

**Surcharge and Discount Factors**

Multiplicative?	Discounts & Surcharges	BI	PD	UM	UIM	UMPD	PIP MP	PIP WL	PIP AD	OTC	COL
Y	Paid In Full Discount	0.95	0.95	1.00	1.00	1.00	0.95	0.95	0.95	0.95	0.95
Y	Homeowner Discount	0.90	0.90	1.00	1.00	1.00	0.90	0.90	0.90	0.90	0.90
Y	Multi Car Discount	0.75	0.75	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75
Y	Prior Insurance Discount	0.85	0.85	1.00	1.00	1.00	0.85	0.85	0.85	0.85	0.85
Y	Mobilehomeowner / Renter Discount	0.95	0.95	1.00	1.00	1.00	0.95	0.95	0.95	0.95	0.95
Y	**Claims Free Discount	0.90	0.90	1.00	1.00	1.00	0.90	0.90	0.90	0.75	0.90
N	12 Month Renewal Discount	0.96	0.96	1.00	1.00	1.00	0.96	0.96	0.96	0.96	0.96
N	24 Month Renewal Discount	0.92	0.92	1.00	1.00	1.00	0.92	0.92	0.92	0.92	0.92
N	Defensive Driving Discount (age 55+)	0.95	0.95	1.00	1.00	1.00	0.95	0.95	0.95	1.00	0.95
N	College Graduate Scholastic Achievement Discount	0.95	0.95	1.00	1.00	1.00	0.95	0.95	0.95	0.95	0.95
N	Business Use Surcharge	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
N	Away At School Surcharge	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
N	Excess Accidents/Violations Surcharge	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15

\* Applies when operator has 3 or more Accidents, Major Violations and/or Alcohol Violations  
\*\* Applies when operator has no Not At Fault Accident and Other Than Collision claims





**State Auto National Insurance Company  
Arkansas**

**New Business Effective: 12/19/2011**

**Renewals Effective: 02/17/2012**

**Fees**

See Underwriting Manual

**State Auto National Insurance Company  
Arkansas**

**New Business Effective: 12/19/2011**

**Renewals Effective: 02/17/2012**

**Pay Plans**

See Underwriting Manual

*SERFF Tracking Number:* PHXN-127849030      *State:* Arkansas  
*Filing Company:* Hallmark National Insurance Company      *State Tracking Number:*  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Hallmark National Insurance Company  
*Project Name/Number:* AR 12/19/2011/

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*SERFF Tracking Number:* PHXN-127849030      *State:* Arkansas  
*Filing Company:* Hallmark National Insurance Company      *State Tracking Number:*  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Hallmark National Insurance Company  
*Project Name/Number:* AR 12/19/2011/

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