

State: Arkansas **Filing Company:** Amica Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-12-1-RR
Project Name/Number: Rate and Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company
Product Name: AR-A-12-1-RR
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 10/26/2012
SERFF Tr Num: AMMA-128721555
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR-A-12-1-RR

Effective Date: 04/01/2013
Requested (New):
Effective Date: 04/01/2013
Requested (Renewal):
Author(s): Brenda Miller, Carol Pedro, Brenda Walker, Christina Perfetti
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 11/06/2012
Disposition Status: Filed
Effective Date (New): 04/01/2013
Effective Date (Renewal): 04/01/2013

State Filing Description:

State: Arkansas **Filing Company:** Amica Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-12-1-RR
Project Name/Number: Rate and Rule Revision/

General Information

Project Name: Rate and Rule Revision Status of Filing in Domicile: Not Filed
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 11/06/2012
 State Status Changed: Deemer Date:
 Created By: Carol Pedro Submitted By: Brenda Walker
 Corresponding Filing Tracking Number:

Filing Description:
 Rate and Rule Revision

Company and Contact

Filing Contact Information

Brenda Walker, Sr. Regulatory/Compliance bwalker@amica.com
 Anlys
 P.O. Box 6008 800-652-6422 [Phone] 24584 [Ext]
 Providence, RI 02940 401-334-6518 [FAX]

Filing Company Information

Amica Mutual Insurance Company CoCode: 19976 State of Domicile: Rhode
 P.O. Box 6008 Group Code: 28 Island
 Providence, RI 02940 Group Name: Amica Mutual Company Type:
 (800) 652-6422 ext. [Phone] FEIN Number: 05-0348344 State ID Number:

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Amica Mutual Insurance Company	\$100.00	10/26/2012	64325462

SERFF Tracking #:

AMMA-128721555

State Tracking #:

Company Tracking #:

AR-A-12-1-RR

State:

Arkansas

Filing Company:

Amica Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR-A-12-1-RR

Project Name/Number:

Rate and Rule Revision/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/06/2012	11/06/2012

State: Arkansas

Filing Company:

Amica Mutual Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR-A-12-1-RR

Project Name/Number: Rate and Rule Revision/

Disposition

Disposition Date: 11/06/2012

Effective Date (New): 04/01/2013

Effective Date (Renewal): 04/01/2013

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Amica Mutual Insurance Company	%	3.100%	\$21,056	473	\$679,233	17.800%	-7.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Explanatory Memorandum and Supporting Filing Exhibits	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes

SERFF Tracking #:

AMMA-128721555

State Tracking #:

Company Tracking #:

AR-A-12-1-RR

State: Arkansas

Filing Company: Amica Mutual Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR-A-12-1-RR

Project Name/Number: Rate and Rule Revision/

Rate Information

Rate data applies to filing.

Filing Method: File & Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 5.600%

Effective Date of Last Rate Revision: 04/01/2012

Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Amica Mutual Insurance Company	%	3.100%	\$21,056	473	\$679,233	17.800%	-7.000%

SERFF Tracking #:

AMMA-128721555

State Tracking #:**Company Tracking #:**

AR-A-12-1-RR

State:

Arkansas

Filing Company:

Amica Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR-A-12-1-RR

Project Name/Number:

Rate and Rule Revision/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/06/2012	Revised Manual Pages		Replacement		04 13 Revised Manual Pages.pdf

**PERSONAL VEHICLE MANUAL
ARKANSAS
(03)
TERRITORY DEFINITIONS**

Effective APRIL 1, 2013

	Territory Code
ARKANSAS COUNTY – (entire County)	211
ASHLEY COUNTY – (entire County)	411
BAXTER COUNTY – (entire County)	111
BENTON COUNTY – (entire County)	03
BOONE COUNTY – (entire County)	111
BRADLEY COUNTY – (entire County)	311
CALHOUN COUNTY – (entire County)	311
CARROLL COUNTY – (entire County)	111
CHICOT COUNTY – (entire County)	411
CLARK COUNTY – (entire County)	311
CLAY COUNTY – (entire County)	211
CLEBURNE COUNTY – (entire County)	211
CLEVELAND COUNTY – (entire County)	311
COLUMBIA COUNTY – (entire County)	311
CONWAY COUNTY – (entire County)	111
CRAIGHEAD COUNTY – (entire County)	09
CRAWFORD COUNTY – see Fort Smith	
CRITTENDEN COUNTY – (entire County)	05
CROSS COUNTY – (entire County)	211
DALLAS COUNTY – (entire County)	311
DESHA COUNTY – (entire County)	411
DREW COUNTY – (entire County)	411
FAULKNER COUNTY – (entire County)	06
FORT SMITH - territory comprises all of Crawford and Sebastian Counties	10

FRANKLIN COUNTY – (entire County)	111
FULTON COUNTY – (entire County)	211
GARLAND COUNTY – (entire County)	08
GRANT COUNTY – (entire County)	06
GREENE COUNTY – (entire County)	211
HEMPSTEAD COUNTY – (entire County)	311
HOT SPRING COUNTY – (entire County)	311
HOWARD COUNTY – (entire County)	311
INDEPENDENCE COUNTY – (entire County)	211
IZARD COUNTY – (entire County)	211
JACKSON COUNTY – (entire County)	211
JEFFERSON COUNTY – (entire County)	06
JOHNSON COUNTY – (entire County)	111
LAFAYETTE COUNTY – (entire County)	311
LAWRENCE COUNTY – (entire County)	211
LEE COUNTY – (entire County)	511
LINCOLN COUNTY – (entire County)	311
LITTLE RIVER COUNTY – (entire County)	311
LITTLE ROCK – territory comprises all of Pulaski County	01
LOGAN COUNTY – (entire County)	111
LONOKE COUNTY – (entire County)	06
MADISON COUNTY – (entire County)	111
MARION COUNTY – (entire County)	111
MILLER COUNTY – (entire County)	711
MISSISSIPPI COUNTY – (entire County)	05
MONROE COUNTY – (entire County)	211
MONTGOMERY COUNTY – (entire County)	311
NEVADA COUNTY – (entire County)	311

NEWTON COUNTY – (entire County)	111
OUACHITA COUNTY – (entire County)	311
PERRY COUNTY – (entire County)	111
PHILLIPS COUNTY – (entire County)	411
PIKE COUNTY – (entire County)	311
POINSETT COUNTY – (entire County)	211
POLK COUNTY – (entire County)	311
POPE COUNTY – (entire County)	111
PRAIRIE COUNTY – (entire County)	211
PULASKI COUNTY – See Little Rock.	
RANDOLPH COUNTY – (entire County)	211
SALINE COUNTY – (entire County)	06
SCOTT COUNTY – (entire County)	111
SEARCY COUNTY – (entire County)	111
SEBASTIAN COUNTY – see Fort Smith	
SEVIER COUNTY – (entire County)	311
SHARP COUNTY – (entire County)	211
ST. FRANCIS COUNTY – (entire County)	511
STONE COUNTY – (entire County)	211
UNION COUNTY – (entire County)	611
VAN BUREN COUNTY – (entire County)	111
WASHINGTON COUNTY – (entire County)	03
WHITE COUNTY – (entire County)	211
WOODRUFF COUNTY – (entire County)	211
YELL COUNTY – (entire County)	111

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territory Code
A	
Alma, Crawford	10
Altheimer, Jefferson	06
Arkadelphia, Clark	311
Ashdown, Little River	311
Atkins, Pope	111
Augusta, Woodruff	211
B	
Bald Knob, White	211
Barling, Sebastian	10
Batesville, Independence	211
Bay, Craighead	09
Beardon, Ouachita	311
Beebe, White	211
Benton, Saline	06
Bentonville, Benton	03
Berryville, Carroll	111
Blytheville, Mississippi	05
Booneville, Logan	111
Brinkley, Monroe	211
Bryant, Saline	06
Bull Shoals, Marion	111
C	
Cabot, Lonoke	06
Calico Rock, Izard	211
Camden, Ouachita	311
Caraway, Craighead	09
Carlisle, Lonoke	06
Cave City, Sharp	211
Charleston, Franklin	111
Clarendon, Monroe	211
Clarksville, Johnson	111
Clinton, Van Buren	111
Conway, Faulkner	06
Corning, Clay	211
Cotton Plant, Woodruff	211
Crossett, Ashley	411
D	
Danville, Yell	111
Dardanelle, Yell	111
Decatur, Benton	03
DeQueen, Sevier	311
Dermott, Chicot	411
Des Arc, Prairie	211

DeWitt, Arkansas	211
Diaz, Jackson	211
Dierks, Howard	311
Dumas, Desha	411

E

Earle, Crittenden	05
El Dorado, Union	611
England, Lonoke	06
Eudora, Chicot	411
Eureka Springs, Carroll	111

F

Farmington, Washington	03
Fayetteville, Washington	03
Flippin, Marion	111
Fordyce, Dallas	311
Foreman, Little River	311
Forrest City, St. Francis	511
Fort Smith, Sebastian	10

G

Gentry, Benton	03
Glenwood, Pike	311
Gosnell, Mississippi	05
Gould, Lincoln	311
Gravette, Benton	03
Greenbrier, Faulkner	06
Green Forest, Carroll	111
Greenwood, Sebastian	10
Gurdon, Clark	311

H

Hamburg, Ashley	411
Hampton, Calhoun	311
Harrisburg, Poinsett	211
Harrison, Boone	111
Haskell, Saline	06
Hazen, Prairie	211
Heber Springs, Cleburne	111
Helena, Phillips	411
Hope, Hempstead	311
Horseshoe Bend, Izard	211
Hot Springs, Garland	08
Hoxie, Lawrence	211
Hughes, St. Francis	511
Huntsville, Madison	111

J

Jacksonville, Pulaski	01
Jonesboro, Craighead	09
Judsonia, White	211

K

Kensett, White	211
----------------	-----

L

Lake City, Craighead	09
Lake Village, Chicot	411
Lavaca, Sebastian	10
Leachville, Mississippi	05
Lapanto, Poinsett	211
Lewisville, Lafayette	311
Lincoln, Washington	03
Little Rock, Pulaski	01
Lonoke, Lonoke	06
Lowell, Benton	03
Luxora, Mississippi	05

M

McCrary, Woodruff	211
McGehee, Desha	411
Madison, St. Francis	511
Magnolia, Columbia	311
Malvern, Hot Spring	311
Mammoth Spring, Fulton	211
Manila, Mississippi	05
Marianna, Lee	511
Marion, Crittenden	05
Marked Tree, Poinsett	211
Marmaduke, Greene	211
Marshall, Searcy	111
Marvell, Phillips	411
Mayflower, Faulkner	06
Melbourne, Izard	211
Mena, Polk	311
Monette, Craighead	09
Monticello, Drew	411
Morrilton, Conway	111
Mountain Home, Baxter	111
Mountain Pine, Garland	08
Mountain View, Stone	211
Mount Ida, Montgomery	311
Mulberry, Crawford	10
Murfreesboro, Pike	311

N

Nashville, Howard	311
Newark, Independence	211
Newport, Jackson	211
North Little Rock, Pulaski	01

O

Ola, Yell	111
Osceola, Mississippi	05
Ozark, Franklin	111

P

Paragould, Greene	211
Paris, Logan	111
Parkin, Cross	211
Pea Ridge, Benton	03
Perryville, Perry	111
Piggott, Clay	211
Pine Bluff, Jefferson	06
Pocahontas, Randolph	211
Prairie Grove, Washington	03
Prescott, Nevada	311

R

Rector, Clay	211
Rison, Cleveland	311
Rogers, Benton	03
Russellville, Pope	111

S

Salem, Fulton	211
Searcy, White	211
Shannon Hills, Saline	06
Sheridan, Grant	06
Sherwood, Pulaski	01
Siloam Springs, Benton	03
Smackover, Union	611
South Ft. Smith, Sebastian	10
Springdale, Washington	03
Stamps, Lafayette	311
Star City, Lincoln	311
Stephens, Ouachita	311
Stuttgart, Arkansas	211

T

Texarkana, Miller	711
Trumann, Poinsett	211
Tuckerman, Jackson	211
Turrell, Crittenden	05

V

Van Buren, Crawford	10
---------------------	----

W

Waldo, Columbia	311
Waldron, Scott	111
Walnut Ridge, Lawrence	211
Warren, Bradley	311
Westfork, Washington	03
West Helena, Phillips	411
West Memphis, Crittenden	05
White Hall, Jefferson	06
Wilmot, Ashley	411
Wilson, Mississippi	05
Wynne, Cross	211

Y

Yellville, Marion	111
-------------------	-----

NOTE: Refer to an atlas or map for places not listed.

Includes Copyrighted Material Of Insurance Services Office, Inc., With Its Permission
Copyright, Insurance Services Office, Inc., 1991

Physical Damage Effective:

New Business April 1, 2013

Renewals April 1, 2013

**Amica Mutual Insurance Company
Personal Vehicle Manual****Arkansas****Comprehensive Symbol Factors**

Model Year

Sym. (a)	2015 (c)	2014 (c)	2013	2012	2011	Sym. (b)	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1981 1989 (d)	1980 Prior (e)	(f)
1	0.34	0.33	0.31	0.29	0.28	1	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12	0.12	
2	0.42	0.40	0.38	0.36	0.34	2	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12	0.12	
3	0.52	0.49	0.47	0.45	0.42	3	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12	0.12	
4	0.64	0.61	0.58	0.55	0.52	4	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12	0.12	
5	0.73	0.69	0.66	0.63	0.59	5	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14	0.14	
6	0.80	0.77	0.73	0.69	0.66	6	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22	0.22	
7	0.89	0.85	0.81	0.77	0.73	7	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28	0.28	
8	0.96	0.91	0.87	0.83	0.78	8	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36	0.36	
10	1.03	0.99	0.94	0.89	0.85	10	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46	0.46	
11	1.10	1.05	1.00	0.95	0.90	11	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55	0.55	
12	1.17	1.11	1.06	1.01	0.95	12	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65	0.65	
13	1.22	1.17	1.11	1.05	1.00	13	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78	0.78	
14	1.28	1.22	1.16	1.10	1.04	14	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93	0.99	
15	1.34	1.28	1.22	1.16	1.10	15	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11		
16	1.40	1.33	1.27	1.21	1.14	16	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29		
17	1.46	1.40	1.33	1.26	1.20	17	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50		
18	1.53	1.46	1.39	1.32	1.25	18	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74		
19	1.58	1.51	1.44	1.37	1.30	19	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02		
20	1.64	1.56	1.49	1.42	1.34	20	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36		
21	1.69	1.62	1.54	1.46	1.39	21	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95		
22	1.75	1.67	1.59	1.51	1.43	22	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74			
23	1.80	1.72	1.64	1.56	1.48	23	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92			
24	1.86	1.77	1.69	1.61	1.52	24	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18			
25	1.91	1.83	1.74	1.65	1.57	25	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56			
26	1.96	1.87	1.78	1.69	1.60	26	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95			
27	2.01	1.92	1.83	1.74	1.65													
28	2.07	1.97	1.88	1.79	1.69													
29	2.11	2.02	1.92	1.82	1.73													
30	2.17	2.07	1.97	1.87	1.77													
31	2.22	2.12	2.02	1.92	1.82													
32	2.27	2.16	2.06	1.96	1.85													
33	2.31	2.21	2.10	2.00	1.89													
34	2.37	2.26	2.15	2.04	1.94													
35	2.41	2.30	2.19	2.08	1.97													
36	2.48	2.36	2.25	2.14	2.03													
37	2.55	2.44	2.32	2.20	2.09													

(a) 75 Symbol Table applies to 2011 and later model years.
Refer to Personal Vehicle Manual Rule 12 for rating
Symbol 98 vehicles.

(b) 27 Symbol Table applies to 1990 - 2010. Refer to
Personal Vehicle Manual Rule 12 for rating
Symbol 27 vehicles.

(c) 2014 relativities are 1.05 times the rels from the 75 Symbol Table.
2015 relativities are 1.10 times the 2013 relativities, where 1.10 = 1.05 x
1.05 rounded to 2 decimal places.

(d) 21 Symbol Table applies to 1981 - 1989 model years.

(e) 14 Symbol Table applies to 1976 - 1980 model years.

(f) 7 Symbol Table applies to 1975 and earlier model years.
Refer to Personal Vehicle Manual Rule 12 for rating
Symbol 7 vehicles.

Physical Damage Effective:

New Business April 1, 2013

Renewals April 1, 2013

**Amica Mutual Insurance Company
Personal Vehicle Manual****Arkansas****Comprehensive Symbol Factors**

Model Year

Sym. (a)	2015 (c)	2014 (c)	2013	2012	2011	Sym. (b)	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1981 1989 (d)	1980 Prior (e)
38	2.63	2.51	2.39	2.27	2.15												
39	2.70	2.57	2.45	2.33	2.21												
40	2.77	2.65	2.52	2.39	2.27												
41	2.84	2.71	2.58	2.45	2.32												
42	2.92	2.78	2.65	2.52	2.39												
43	2.98	2.85	2.71	2.57	2.44												
44	3.06	2.92	2.78	2.64	2.50												
45	3.12	2.98	2.84	2.70	2.56												
46	3.20	3.06	2.91	2.76	2.62												
47	3.29	3.14	2.99	2.84	2.69												
48	3.38	3.22	3.07	2.92	2.76												
49	3.47	3.31	3.15	2.99	2.84												
50	3.54	3.38	3.22	3.06	2.90												
51	3.63	3.47	3.30	3.14	2.97												
52	3.72	3.55	3.38	3.21	3.04												
53	3.80	3.62	3.45	3.28	3.11												
54	3.93	3.75	3.57	3.39	3.21												
55	4.09	3.91	3.72	3.53	3.35												
56	4.27	4.07	3.88	3.69	3.49												
57	4.44	4.24	4.04	3.84	3.64												
58	4.72	4.50	4.29	4.08	3.86												
59	5.08	4.85	4.62	4.39	4.16												
60	5.46	5.21	4.96	4.71	4.46												
61	5.84	5.58	5.31	5.04	4.78												
62	6.24	5.95	5.67	5.39	5.10												
63	6.64	6.34	6.04	5.74	5.44												
64	7.05	6.73	6.41	6.09	5.77												
65	7.45	7.11	6.77	6.43	6.09												
66	8.05	7.69	7.32	6.95	6.59												
67	8.87	8.46	8.06	7.66	7.25												
68	9.67	9.23	8.79	8.35	7.91												
69	10.47	10.00	9.52	9.04	8.57												
70	11.29	10.77	10.26	9.75	9.23												
71	12.10	11.55	11.00	10.45	9.90												
72	12.91	12.33	11.74	11.15	10.57												
73	13.73	13.10	12.48	11.86	11.23												
74	14.54	13.88	13.22	12.56	11.90												
75	15.36	14.66	13.96	13.26	12.56												

(a) 75 Symbol Table applies to 2011 and later model years.
Refer to Personal Vehicle Manual Rule 12 for rating
Symbol 98 vehicles.

(d) 21 Symbol Table applies to 1981 - 1989 model years.

(e) 14 Symbol Table applies to 1976 - 1980 model years.

(b) 27 Symbol Table applies to 1990 - 2010. Refer to
Personal Vehicle Manual Rule 12 for rating
Symbol 27 vehicles.

(c) 2014 relativities are 1.05 times the rels from the 75 Symbol Table.
2015 relativities are 1.10 times the 2013 relativities, where $1.10 = 1.05 \times$
1.05 rounded to 2 decimal places.

Physical Damage Effective:

New Business April 1, 2013

Renewals April 1, 2013

**Amica Mutual Insurance Company
Personal Vehicle Manual**

Arkansas

Collision Symbol Factors

Model Year

Sym. (a)	2015 (c)	2014 (c)	2013 (c)	2012	2011	Sym. (b)	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1981 1989 (d)	1980 Prior (e)	
1	0.48	0.46	0.44	0.41	0.39	1	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20	0.20	
2	0.61	0.58	0.55	0.52	0.48	2	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20	0.20	
3	0.74	0.70	0.67	0.63	0.59	3	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20	0.20	
4	0.85	0.81	0.77	0.72	0.68	4	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20	0.20	
5	0.90	0.86	0.82	0.77	0.72	5	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25	0.25	
6	0.94	0.89	0.85	0.80	0.75	6	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30	0.30	
7	0.97	0.92	0.88	0.83	0.77	7	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34	0.34	(f)
8	1.01	0.97	0.92	0.86	0.81	8	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38	0.38	
10	1.06	1.01	0.96	0.90	0.84	10	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42	0.42	
11	1.10	1.05	1.00	0.94	0.88	11	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47	0.47	
12	1.13	1.08	1.03	0.97	0.91	12	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51	0.51	
13	1.17	1.11	1.06	1.00	0.93	13	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57	0.57	
14	1.19	1.13	1.08	1.02	0.95	14	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63	0.66	
15	1.22	1.17	1.11	1.04	0.98	15	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71		
16	1.24	1.19	1.13	1.06	0.99	16	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79		
17	1.28	1.22	1.16	1.09	1.02	17	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86		
18	1.31	1.25	1.19	1.12	1.05	18	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93		
19	1.34	1.28	1.22	1.15	1.07	19	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01		
20	1.36	1.30	1.24	1.17	1.09	20	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11		
21	1.40	1.33	1.27	1.19	1.12	21	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30		
22	1.43	1.37	1.30	1.22	1.14	22	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93			
23	1.46	1.40	1.33	1.25	1.17	23	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98			
24	1.49	1.42	1.35	1.27	1.19	24	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06			
25	1.52	1.45	1.38	1.30	1.21	25	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18			
26	1.54	1.47	1.40	1.32	1.23	26	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30			
27	1.56	1.49	1.42	1.33	1.25													
28	1.60	1.52	1.45	1.36	1.28													
29	1.62	1.54	1.47	1.38	1.29													
30	1.65	1.58	1.50	1.41	1.32													
31	1.67	1.60	1.52	1.43	1.34													
32	1.69	1.62	1.54	1.45	1.36													
33	1.73	1.65	1.57	1.48	1.38													
34	1.75	1.67	1.59	1.49	1.40													
35	1.77	1.69	1.61	1.51	1.42													
36	1.80	1.72	1.64	1.54	1.44													
37	1.84	1.75	1.67	1.57	1.47													

(a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12 for rating Symbol 98 vehicles.

(b) 27 Symbol Table applies to 1990 - 2010. Refer to Personal Vehicle Manual Rule 12 for rating Symbol 27 vehicles.

(c) 2014 relativities are 1.05 times the 2013 relativities. 2015 relativities are 1.10 times the 2013 relativities, where 1.10 = 1.05 x 1.05 rounded to 2 decimal places.

(d) 21 Symbol Table applies to 1981 - 1989 model years.

(e) 14 Symbol Table applies to 1976 - 1980 model years.

(f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12 for rating Symbol 7 vehicles.

Physical Damage Effective:

New Business April 1, 2013

Renewals April 1, 2013

**Amica Mutual Insurance Company
Personal Vehicle Manual****Arkansas****Collision Symbol Factors**

Model Year

Sym. (a)	2015 (c)	2014 (c)	2013 (c)	2012	2011	Sym. (b)	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1981 1989 (d)	1980 Prior (e)
38	1.87	1.79	1.70	1.60	1.50												
39	1.89	1.81	1.72	1.62	1.51												
40	1.93	1.84	1.75	1.65	1.54												
41	1.95	1.86	1.77	1.66	1.56												
42	1.98	1.89	1.80	1.69	1.58												
43	2.00	1.91	1.82	1.71	1.60												
44	2.02	1.93	1.84	1.73	1.62												
45	2.05	1.95	1.86	1.75	1.64												
46	2.08	1.98	1.89	1.78	1.66												
47	2.11	2.02	1.92	1.80	1.69												
48	2.13	2.04	1.94	1.82	1.71												
49	2.17	2.07	1.97	1.85	1.73												
50	2.20	2.10	2.00	1.88	1.76												
51	2.23	2.13	2.03	1.91	1.79												
52	2.26	2.15	2.05	1.93	1.80												
53	2.29	2.18	2.08	1.96	1.83												
54	2.33	2.23	2.12	1.99	1.87												
55	2.39	2.28	2.17	2.04	1.91												
56	2.45	2.34	2.23	2.10	1.96												
57	2.52	2.40	2.29	2.15	2.02												
58	2.63	2.51	2.39	2.25	2.10												
59	2.76	2.64	2.51	2.36	2.21												
60	2.89	2.76	2.63	2.47	2.31												
61	3.06	2.92	2.78	2.61	2.45												
62	3.26	3.11	2.96	2.78	2.60												
63	3.44	3.29	3.13	2.94	2.75												
64	3.64	3.48	3.31	3.11	2.91												
65	3.83	3.65	3.48	3.27	3.06												
66	4.11	3.93	3.74	3.52	3.29												
67	4.50	4.29	4.09	3.84	3.60												
68	4.88	4.66	4.44	4.17	3.91												
69	5.27	5.03	4.79	4.50	4.22												
70	5.64	5.39	5.13	4.82	4.51												
71	6.03	5.75	5.48	5.15	4.82												
72	6.41	6.12	5.83	5.48	5.13												
73	6.80	6.49	6.18	5.81	5.44												
74	7.18	6.86	6.53	6.14	5.75												
75	7.57	7.22	6.88	6.47	6.05												

(a) 75 Symbol Table applies to 2011 and later model years.
Refer to Personal Vehicle Manual Rule 12 for rating
Symbol 98 vehicles.

(d) 21 Symbol Table applies to 1981 - 1989 model years.

(e) 14 Symbol Table applies to 1976 - 1980 model years.

(b) 27 Symbol Table applies to 1990 - 2010. Refer to
Personal Vehicle Manual Rule 12 for rating
Symbol 27 vehicles.

(c) 2014 relativities are 1.05 times the 2013 relativities.
2015 relativities are 1.10 times the 2013 relativities, where 1.10 = 1.05
x 1.05 rounded to 2 decimal places.

PERSONAL VEHICLE MANUAL
ARKANSAS
UNINSURED MOTORISTS RATES

Effective April 1, 2013

A. Uninsured Motorists Coverage

a. Basic Limits rates per registered auto apply as follows:

Charge the rates per registered auto displayed below depending on whether the risk is a Single Car or Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

Coverage	Single Car	Multi-Car Per Car
Single Limit Coverage:		
\$50,000 Bodily Injury Only	\$38.86	\$31.51
\$75,000 Bodily Injury and Property Damage*	55.67	45.17
Split Limit Coverage:		
\$25,000/50,000 Bodily Injury Only	29.41	24.16
\$25,000/50,000/25,000 Bodily Injury and Property Damage*	36.76	31.51

*The minimum financial responsibility limits are \$25,000/\$50,000/\$25,000 Bodily Injury and Property Damage Split Limits and \$75,000 Single Limit.

b. Increased Limits

- For higher limits of Single Limit Liability Uninsured Motorists Coverage, add the following additional charge to the \$50,000 BI Only or \$75,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY ONLY

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 75,000	\$5.25	\$4.20
100,000	10.50	7.35
150,000	16.81	11.55
200,000	19.96	15.76
250,000	21.01	16.81
300,000	22.06	17.86
400,000	25.21	21.01
500,000	27.31	22.06
1,000,000	31.51	25.21
2,000,000	35.71	29.41

BODILY INJURY AND PROPERTY DAMAGE

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 100,000	\$4.20	\$3.15
150,000	10.50	7.35
200,000	12.60	10.50
250,000	16.81	11.55
300,000	17.86	12.60
400,000	21.01	16.81
500,000	22.06	17.86
1,000,000	27.31	21.01
2,000,000	31.51	24.16

2. For higher limits of Split Limit Uninsured Motorists Coverage, add the following additional charge to the \$25,000/50,000 BI Only or \$25,000/50,000/25,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY UNINSURED MOTORISTS

Total Limits*	Additional Charge	
	Single Car	Multi-Car-Per Car
\$50/100	\$10.50	\$8.40
100/300	21.01	16.81
250/500	31.51	25.21
500/500	35.71	29.41
500/1,000	36.76	30.50
1,000/1,000	39.92	31.51

PROPERTY DAMAGE

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$50,000	\$3.15	\$1.05
100,000	4.20	3.15
200,000	5.25	4.20
300,000	7.35	5.25
500,000	10.50	7.35
1,000,000	11.55	8.40

* For limits not shown, use the charge for the next higher limit.

B. Underinsured Motorists Coverage

3. For basic and increased limit of Underinsured Motorists Coverage, add the following charge depending on whether the risk is a Single-Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

a. Single Limit Underinsured Motorists Coverage

Single Limit*	Additional Charge	
	Single Car	Multi-Car Per Car
\$50,000	\$75.63	\$58.82
65,000	88.23	70.38
75,000	94.54	76.68
100,000	111.34	89.28
150,000	135.50	109.24
200,000	151.26	120.80
250,000	164.91	132.35
300,000	173.32	139.70
400,000	193.27	153.36
500,000	200.63	160.71
1,000,000	232.14	184.87
2,000,000	261.55	209.03

b. Split Limit Underinsured Motorists Coverage

Split Limits	Additional Charge	
	Single Car	Multi-Car Per Car
\$25/50	\$45.17	\$35.71
50/100	75.63	59.87
100/300	112.39	91.38
250/500	164.91	133.40
500/500	200.63	160.71
500/1,000	201.68	162.81
1,000/1,000	232.14	184.87

* For limits not shown, use the charge for the next higher limit.

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **APRIL 1, 2013**

2. PERSONAL AUTO POLICY- ELIGIBILITY

Rule 2. is replaced by the following:

- A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
1. They are written on a specified auto basis, and
 2. They are owned by an individual or by spouses who are residents in the same household. Both spouses who are residents in the same household may be listed as named insureds on the declaration page.
- B. A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., that are owned jointly by two or more:
1. Resident relative other than spouses;
 2. Resident individuals; or
 3. Non-resident relatives, including a non-resident spouse;

If:

- They are written on a specified auto basis;
- The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
- The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note:

The insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.

- C. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An Individual;
 - b. Spouses;
 - c. Two or more relatives other than spouses; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.
- D. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached.

Exception

Exposures in A., B., or C. above may be written under a commercial auto policy when combined with a commercial risk.

E. A Personal Auto Policy shall be used to afford coverage to:

- Private passenger autos and motor vehicles considered as private passenger autos in Rule 1., and
- Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;

if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements

a. The grantor of the trust must be:

- (1) An individual or spouses; and
- (2) The only named insured(s) shown in the Declarations.

b. All vehicles insured under the policy must be owned by the trust.

c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

2. Endorsement

Attach the trust endorsement to the policy.

Section F. is added to this rule

F. A Personal Auto Policy shall be used to afford coverage to individual or family-owned corporations owning 4 or fewer private passenger autos as defined provided the following conditions apply:

1. The autos must be assigned to specific family members.
2. Family-owned corporations must be owned by members of the same family living in the same household.
3. The name of an individual family owner must be used in the title of the policy along with the name of the corporation.

Exception

Exposures in A., B., C., E. or F. above may be written under a commercial auto policy when combined with a commercial risk.

The following Section is added:

INSURANCE BUREAU SCORE

New Business

The Insurance Bureau Score is determined at the time of application.

Renewals on the 0-2 Scorecard

The Insurance Bureau Score from the expiring policy shall be used at renewal.

Renewals on the 3+ Scorecard

The Insurance Bureau Score is determined at the time of renewal preparation.

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **APRIL 1, 2013**

3. PREMIUM DETERMINATION

Section 3.B.1. Paragraph 2. is replaced by the following:

When model year is used in rating and the year/symbol relativities for a model year are not displayed in the Rate Pages, multiply the appropriate symbol factor for the base model year by the appropriate factor displayed in the table below:

Model Year to be Rated	Model Year/Symbol Factors
Latest Model Year Displayed + 1 year	1.16
Latest Model Year Displayed + 2 years	1.22
Latest Model Year Displayed + 3 years	1.28

Section E. is replaced by the following:

E. The premium for each coverage is determined by:

1. Applying the Household Assessment Level (HAL) factor from the following table to the Single Limit, Bodily Injury, Property Damage, Medical Payments, Work Loss Coverage, Accidental Death Benefits, Comprehensive and Collision base rate before the application of any appropriate rating factors. For Uninsured and Underinsured Motorists the Household Assessment Level factor should be applied to the sum of the base rate and any applicable increased limit charges.

Household Assessment Levels

HAL	*HAL Factor	WORK LOSS, ACCIDENTAL DEATH BENEFIT, MP HAL Factor	OLTEC HAL Factor	HAL	*HAL Factor	WORK LOSS, ACCIDENTAL DEATH BENEFIT, MP HAL Factor	OLTEC HAL Factor
23	0.540	0.540	0.540	62	1.535	2.182	1.361
24	0.550	0.565	0.550	63	1.573	2.244	1.381
25	0.560	0.590	0.560	64	1.617	2.311	1.404
26	0.573	0.616	0.573	65	1.656	2.374	1.423
27	0.591	0.646	0.591	66	1.694	2.437	1.443
28	0.609	0.677	0.609	67	1.738	2.505	1.466
29	0.627	0.708	0.627	68	1.782	2.574	1.488
30	0.646	0.740	0.646	69	1.826	2.644	1.511
31	0.664	0.771	0.664	70	1.876	2.718	1.537
32	0.683	0.803	0.683	71	1.920	2.788	1.559
33	0.707	0.841	0.707	72	1.969	2.864	1.584
34	0.726	0.873	0.726	73	2.019	2.940	1.609
35	0.751	0.911	0.751	74	2.068	3.017	1.634
36	0.770	0.944	0.770	75	2.123	3.099	1.661
37	0.795	0.982	0.792	76	2.178	3.181	1.689
38	0.820	1.020	0.813	77	2.233	3.264	1.716
39	0.845	1.059	0.835	78	2.288	3.348	1.744
40	0.871	1.098	0.857	79	2.343	3.432	1.771
41	0.896	1.137	0.878	80	2.404	3.521	1.810
42	0.922	1.177	0.901	81	2.464	3.612	1.852
43	0.948	1.217	0.922	82	2.525	3.702	1.896
44	0.975	1.257	0.944	83	2.591	3.798	1.943
45	1.007	1.303	0.970	84	2.657	3.895	1.990
46	1.034	1.348	0.992	85	2.723	3.992	2.037
47	1.056	1.390	1.010	86	2.789	4.090	2.079
48	1.084	1.436	1.032	87	2.860	4.193	2.119
49	1.111	1.483	1.055	88	2.932	4.297	2.158
50	1.139	1.530	1.078	89	3.009	4.407	2.202
51	1.166	1.577	1.102	90	3.086	4.517	2.245
52	1.199	1.630	1.131	91	3.163	4.627	2.288
53	1.227	1.678	1.155	92	3.240	4.739	2.331
54	1.260	1.732	1.184	93	3.322	4.855	2.379
55	1.293	1.785	1.206	94	3.405	4.973	2.432
56	1.326	1.839	1.227	95	3.493	5.096	2.488
57	1.359	1.894	1.247	96	3.581	5.220	2.544
58	1.392	1.949	1.269	97	3.669	5.344	2.600
59	1.425	2.004	1.290	98	3.762	5.475	2.661
60	1.463	2.065	1.315	99	3.850	5.600	2.717
61	1.496	2.121	1.335				

*Applies to all other coverages listed in Paragraph E.1.

New Business

The Assessment Level shall be determined at the inception of the policy and shall remain unchanged for the policy period.

Renewals on the 0-2 Scorecard

The Assessment Level from the expiring policy shall be used at renewal and remain unchanged for the policy period.

Renewals on the 3+ Scorecard

The Assessment Level shall be determined at the renewal effective date of the policy. Movement of up to two Assessment Levels will be permitted each renewal.

2. Continue to determine the premium by applying the following rules of application to the result determined in E.1.:
 - a. Increased Limits Factors as contained in Rule 18.
 - b. Vehicle Weight Rating Factor in accordance with Rule 4.C.10.
 - c. Passive Restraint Discounts in accordance with Rule 4.C.7.
 - d. Model Year and Symbol factors as displayed on the symbol pages or in accordance with Rule 12.
 - e. Deductible Relativities in accordance with Rule 14.C.
 - f. Anti-Theft Discounts in accordance with Rule 4.C.6.
 - g. Electronic Stability Control Discount in accordance with Rule 4.C.7.

The assignment premium is the sum of the vehicle premiums for Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Work Loss Coverage, Accidental Death Benefits, Comprehensive and Collision. If the vehicle has Auto Loan/Lease Coverage (14.J.) this should be accounted for by increasing the total assignment premium by an amount equal to 7% of the assignment Comprehensive and Collision premiums.

3. For Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Work Loss Coverage, Accidental Death Benefits, Comprehensive and Collision, multiply the results of E.2 by the final classification factor developed in Rule 4.C.3.f. For all other coverages, continue with the results from E.2.
4. Determine the final premium for each coverage by applying any other applicable rating factors to the premium determined in E.3.

Paragraph G. is added to this rule:

G. College Graduate Scholastic Achievement Discount

1. A 5% discount on Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Work Loss Coverage, Accidental Death Benefits, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.

The discount shall be afforded to the to the number of vehicles equal to the number of eligible operators and applied beginning with the highest rated automobile.

2. Eligibility: An insured is eligible for this discount if:
 - a. he or she is under twenty-five years old and has graduated from a college or university, and

b. his or her cumulative scholastic record shows that he or she attained one of the following:

- (i) a grade average of "B" or higher, if letter grades are used, or
- (ii) at least a 3 point average on a 4 point scale (or equivalent).

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.

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

Includes Copyrighted Material Of Insurance Services Office, Inc., With Its Permission
Copyright, Insurance Services Office, Inc., 1992

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **APRIL 1, 2013**

4. CLASSIFICATIONS

Section B. of this rule is replaced by the following:

B. Private Passenger Autos owned by corporations, co-partnerships, or unincorporated associations and covered by a Personal Auto Policy.

1. Corporations, co-partnerships or unincorporated associations owning fewer than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual in accordance with Rule 4.A., provided that auto is not used for business purposes. This rule does not apply to autos which are eligible for rating as van pools in the Commercial Lines Manual -Division 1 - Automobile.

2. Farm family co-partnerships or farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

- a. Not experience rated, and
- b. Not used in an occupation other than farming or ranching

Section C.1. of this rule is replaced by the following:

1. Use Classifications:

- a. **BUSINESS USE** means that use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or in driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. **LESS THAN 30 MILES** means that the auto is used an average of less than 30 miles per day for all uses except **BUSINESS USE** or **FARM USE**.
- d. **30 OR MORE MILES** means that the auto is used an average of 30 or more miles per day for all uses except **BUSINESS USE** or **FARM USE**.

LIABILITY COVERAGES ONLY

- e. An auto used in the business of U.S. Government by one of its employees may be classified and rated as **LESS THAN 30 MILES** or **30 OR MORE MILES** when the applicable endorsement is used to limit coverage.

Section C.2.e.2. is replaced by the following:

- e. 2. If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, classify as Student Away and refer to the Primary Class Plan pages for rating factors.

If the only driver on the policy is youthful, the Student Away Classification does not apply.

Section C.3. of this rule is replaced by the following:

3. Classification Factor Rule

- a. Determine each operator's class code(s).
 - (1) For the following operators, only an occasional operator class code will be used:
 - (a) Operators Age 30 and older
 - (b) Married Operators
 - (c) Operators classified as student away
 - (2) For all other operators that do not meet the criteria in (1). above, both an occasional operator and a principal operator class code will be used.
- b. Determine the operator class factors for the codes determined in (a).
 - (1) Multiply factors by the student away factor, if applicable. Then,
 - (2) Add the Inexperienced Operator Surcharge, if applicable.
- c. Determine the number of youthful principal operators by subtracting the number of operators Age 30 and older from the number of vehicles with liability coverage.
- d. Select one operator factor for each operator to be used in vehicle assignment as follows:
 - (1) For operators with only an occasional operator class factor, select that factor.
 - (2) For operators with different occasional and principal operator class factors, select principal operator class factors (starting with the highest) until the number of principal operator factors selected is equal to the number of youthful principal operators from (c), or until principal operator factors have been selected for all of these operators.
 - (3) For any remaining operators with different occasional and principal operator class factors, select the occasional operator factor.
- e. Assign operators to each vehicle.
 - (1) Assign operators to vehicles with liability coverage first and vehicles without liability coverage last, as follows:
 - (a) Assign the operator with the highest selected class factor from (d) to the vehicle with the lowest assignment premium (with liability coverage) as calculated in Rule 3.E.2.
 - (b) Continue with the next highest class factor and next lowest assignment premium until each vehicle has a class factor and operator assigned. If the number of vehicles exceeds the number of operators, excess vehicles are assigned a class factor of 0.85.

- (i) If all operators on the policy are age 40-74, the Excess Autos 2 (All operators age 40-74) classification shall apply to the autos in excess of the number of operators.
- (ii) If not all operators on the policy are age 40-74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.

f. Final Classification Factor

(1) For each vehicle, modify the class factor of the assigned operator as follows:

- (a) Add the applicable vehicle use factor.
- (b) Add the applicable Safe Driver Point component.
- (c) Subtract the applicable Motor Vehicle Accident Prevention Course Discount.
- (d) Subtract the applicable College Graduate Scholastic Achievement Discount.
- (e) Subtract the applicable multi-car discount factor. The multi-car discount applies to coverage if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured for that coverage in the same company. The coverages to be considered independently for the multi-car discount are:

Coverage	Multi-Car Discount
Liability*	0.25
Comprehensive	0.05
Collision	0.25

* If two or more vehicles have liability coverage, the multi-car discount is used in rating Single Limit Liability, Bodily Injury Liability, Property Damage Liability Medical Payments, Work Loss and Accidental Death Benefit coverages.

- (f) Add the applicable Financial Responsibility Rating Factor when rating Single Limit Liability, Bodily Injury Liability, and Property Damage Liability. The highest rated premium is determined using the sum of the premiums for these specific coverages only determined in 3.E.2.

The following is added to Paragraph 5.b. (3) of Section C.:

- (a) In addition to the prior semester records, allow the Annual GPA as an additional qualifier of good student status; this may be obtained by averaging GPAs of the (2) preceding semesters.

Section C.6. is replaced by the following:

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a. A hood lock which can be released only from inside the vehicle, and

- b. A device meeting the criteria of either Paragraph 1., 2., 3. or 4. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

- 1. Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

- 2. Passive Disabling Devices (Cov. Code 3)

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices, which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

- 3. Automobile Recovery System

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with an automobile recovery device. For the purpose of this rule, an automobile recovery device is an operational device consisting of an electronic homing device, which uses a radio frequency network allocated by the Federal Communications Commission, as approved by the Board of Directors of the Automobile Theft Prevention Authority. (Example: LoJack)

- 4. Vehicle Tracking System

A 25% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a global positioning system (GPS) tracking device, which will locate a car automatically upon notification of theft. If subscription to a tracking vendor is necessary, annual verification of continued service is required. (Example: Onstar)

Section C.7. is replaced by the following:

- a. Passive Restraint Discount

The following discounts apply to Medical Payments and/or any No-Fault Coverage only. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph (1), (2), (3) or (4) below:

- (1) 20% discount shall be afforded when the frontal restraint is installed in the driver-side only position.
- (2) 30% discount shall be afforded when the frontal restraints are installed in both front outboard seat positions.
- (3) 35% discount shall be afforded when torso-protecting side restraints are installed in both front outboard seat positions.
- (4) 40% discount shall be afforded when head-protecting side restraints are installed in both front outboard seat positions.

b. Anti-Lock Braking System Discount

This rule does not apply.

c. Electronic Stability Control Discount

A 5% discount for collision coverage shall be afforded for those private passenger autos equipped with a factory installed four-wheel Electronic Stability Control System (ESC).

Section C.9 is added to this rule:

MULTI-LINE DISCOUNT

A discount shall apply, in accordance with the table below, if a policyholder also has an Amica homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.
- c. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles. The discount shall not apply to Miscellaneous Type Vehicles except Motor Homes and Antique Autos.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & HO-1, 2, 3, 5, 9	7%	9%	10%
Auto & HO-6	6%	8%	10%
Auto & HO-4	6%	8%	10%

Section C.10 is added to this rule:

10. Vehicle Weight Rating Factor

- a. The rating factor shall apply to Bodily Injury, Property Damage, Work Loss, Accidental Death Benefit and Medical Payments Coverage.
- b. This rating factor applies to Model Year 2009 and higher.

c. This rating factor does not apply to miscellaneous types.

Vehicle Weight in LBS	BI/PD or CSL	Work Loss, Accidental Death Benefit, Medical Payments
<2500	0.85	1.00
2500-4499	1.00	1.00
4500-5500	1.10	0.90
>5500	1.20	0.90

Section C.11 is added to this rule:

11. Loyalty Discount

Insureds are eligible for a discount of 3% to 5% on Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, Underinsured Motorists, Work Loss Coverage, Accidental Death Benefit, Other Than Collision and Collision coverages for policies with private passenger vehicles if:

- (a) the insured is not presently insured with Amica but has been consecutively insured with the same insurer or insurer group for a period of not less than two years and has not been cancelled or non-renewed; or
- (b) the insured has been insured with Amica for a period of two years or more.

The following table illustrates the discount percent based on years insured with prior carrier and years insured with Amica:

Years with Prior Carrier	Years Insured with Amica						
	0	1	2	3	4	5	6+
0 - 1	0%	0%	3%	3%	3%	3%	5%
2 - 5	3	3	3	3	3	3	5
6+	5	5	5	5	5	5	5

Section C.12 is added to this rule:

12. Payment Plan Discount

a. Paid in Full Discount

A discount of 2% will apply if the policyholder pays the entire premium in full.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Underinsured Motorists, Work Loss Coverage, Accidental Death Benefit, Comprehensive and Collision coverages.

D. Motor Vehicle Accident Prevention Course Discount

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability or Bodily Injury and Property Damage liability; Medical Payments; Work Loss Coverage; Accidental Death Benefits; Comprehensive and Collision coverages.

Exception:

This discount does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult operator of the auto:
 - a. is age 55 or over, and
 - b. has a completion certificate, dated within the last 36 months, certifying that the operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. to the number of vehicles equal to the number of operators with course completion certificates and applied beginning with the highest rated automobile.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. be approved by the Arkansas Department of Motor Vehicle, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. shall not be self-instructed.

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **APRIL 1, 2013**

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

This rule applies except as follows:

1. Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement.

Exceptions:

- (1) The named insured has the right to reject such coverage in writing.
- (2) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

- a. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

Exceptions

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for the following risks:

- (1) Single Car risk.
- (2) Multi-Car risk.

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 5. Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section E. of Rule 3. Premium Determination APPLY to this coverage.

The provisions of Sections C.9. Multi-Line Discount, C.11. Tenure Discount, C.12. Loyalty Discount and C.13. Payment Plan Discount of Rule 4. Classifications APPLY to this coverage.

The remaining provisions of Rule 4. Classification DO NOT APPLY to the rates for this coverage.

B. Underinsured Motorists Coverage

Section 1. is replaced by the following:

1. Owners

- a. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993.

Exceptions

- (a) If the named insured does not elect Underinsured Motorists Coverage the coverage must be rejected in writing.

(b) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.

(c) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

b. If Underinsured Motorists Coverage is provided:

(1) The coverage shall apply to all vehicles insured under the policy.

(2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.

(3) Attach the applicable endorsement at basic or increased limits.

c. Rates

(1) Rates are displayed on the Rate Pages. Underinsured Motorists coverage rates are provided for the following risks:

(a) Single Car risk.

(b) Multi-Car risk. Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(2) The provisions of Rule 5. Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section E. of Rule 3 Premium Determination APPLY to this coverage.

The provisions of Sections C.9. Multi-Line Discount, C.11. Tenure Discount, C.12. Loyalty Discount and C.13. Payment Plan Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4. Classification DO NOT APPLY to the rates for this coverage.

C. Deductible Insurance

2. Comprehensive Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	=	273%
\$ 50 Deductible	=	239%
\$ 100 Deductible	=	190%
\$ 200 Deductible	=	149%
\$ 250 Deductible	=	139%
\$ 300 Deductible	=	124%
\$ 400 Deductible	=	112%
\$ 750 Deductible	=	89%
\$1,000 Deductible	=	76%
\$1,500 Deductible	=	67%
\$2,000 Deductible	=	62%
\$2,500 Deductible	=	57%
\$3,000 Deductible	=	53%
\$4,000 Deductible	=	49%
\$5,000 Deductible	=	45%

3. Collision Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Collision premium:

\$ 50 Deductible	=	240%
\$ 100 Deductible	=	200%
\$ 200 Deductible	=	165%
\$ 250 Deductible	=	145%
\$ 300 Deductible	=	128%
\$ 400 Deductible	=	118%
\$ 750 Deductible	=	88%
\$ 1,000 Deductible	=	73%
\$ 1,500 Deductible	=	68%
\$ 2,000 Deductible	=	60%
\$ 2,500 Deductible	=	56%
\$ 3,000 Deductible	=	52%
\$ 4,000 Deductible	=	47%
\$ 5,000 Deductible	=	42%

Paragraph 4. is added to this rule.

4. Full Safety Glass Coverage

- a. Deductible comprehensive insurance which provides full coverage for the repair or replacement of damaged safety equipment, without regard to the applicable comprehensive deductible, shall be provided at the option of the insured.
- b. The term "safety equipment" as used in this rule means the:
 - (1) Glass used in the windshield, doors and windows of a motor vehicle; and
 - (2) Glass, plastic or other material used in the lights of a motor vehicle.
- c. Charge the Comprehensive premium for the selected deductible plus the following percentages of the \$500 Deductible Comprehensive Premium:

Deductible	Additional Percentage
\$ 50	24%
100	31
200	36
250	40
300	49
400	49
500 or higher	55

- d. Attach the full safety glass coverage endorsement.

Paragraph D. is replaced by the following:

D. Optional Limits Transportation Expenses Coverage

1. Optional Limits Coverage

The \$20/600 limit for Transportation Expenses Coverage may be increased to \$30/\$900, \$40/\$1200, \$50/\$1500, \$75/\$2250 or \$100/\$3000.

2. Prestige Rental Coverage

Total limit of \$5,000 of Transportation Expenses Coverage with no per day limit may be selected.

3. Rating

Multiply the OLTEC Household Assessment Level factor from Rule 3.E. to the Optional Limits Transportation Expense Coverage premium.

If two or more vehicles on the policy have liability coverage, the multi-car discount of 25% shall apply.

All other provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage. Refer to rate pages for the annual rate per auto for the optional higher limits.

4. Endorsement

Attach the Optional Increased Limits Transportation Expenses Coverage endorsement to the policy.

The following is added to Paragraph E.1.:

E. Towing and Labor Costs Coverage

The Experience Premium is displayed in the rate pages. Divide the Experience Premium by the number of vehicles with towing coverage and allocate in equal amounts to each vehicle with towing coverage.

The Experience Premium is based on the number of claims involving Towing and Labor only. A loss occurrence will qualify for consideration if it satisfies the following criteria:

- The loss occurrence date must be within the time frame starting two months before the policy effective month and ending thirty-eight months before the policy effective month.
- At least one claim resulting from the loss occurrence is closed and paid losses (less subrogation/contribution/return money received) from this specific claim are greater than \$0.
- The loss occurrence must originate from either Amica historical loss records or an applicable CLUE report.

The following section is added to this rule:

L. Named Driver Exclusion

1. Applicability

An automobile insurance policy may be endorsed to exclude all or specific coverage(s) when a motor vehicle is operated by a specifically excluded individual.

2. Requirements

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
 - (1) For the term of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy:
 - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
 - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.
- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

**PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES
EFFECTIVE APRIL 1, 2013
PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

NO YOUTHFUL OPERATOR		
	<u>Code</u>	<u>Factor</u>
Age 90 or Over	4001	1.40
Age 89	4002	1.38
Age 88	4003	1.36
Age 87	4004	1.34
Age 86	4005	1.32
Age 85	4006	1.30
Age 84	4007	1.28
Age 83	4008	1.26
Age 82	4009	1.24
Age 81	4010	1.22
Age 80	4011	1.20
Age 79	4012	1.18
Age 78	4013	1.16
Age 77	4014	1.14
Age 76	4015	1.12
Age 75	4016	1.10
Age 74	4017	1.08
Age 73	4018	1.06
Age 72	4019	1.04
Age 71	4020	1.02
Age 70	4021	1.00
Age 69	4022	0.99
Age 68	4023	0.98
Age 67	4024	0.97
Age 66	4025	0.96
Age 65	4026	0.95
Age 64	4027	0.94
Age 63	4028	0.93
Age 62	4029	0.92
Age 61	4030	0.91
Age 60	4031	0.90
Age 59	4032	0.89
Age 58	4033	0.88
Age 57	4034	0.87
Age 56	4035	0.86
Age 55	4036	0.85
Age 54	4037	0.86
Age 53	4038	0.87
Age 52	4039	0.88
Age 51	4040	0.89
Age 50	4041	0.90
Age 49	4042	0.91
Age 48	4043	0.92
Age 47	4044	0.93
Age 46	4045	0.93
Age 45	4046	0.94
Age 44	4047	0.95
Age 43	4048	0.95
Age 42	4049	0.96
Age 41	4050	0.96
Age 40	4051	0.97
Age 39	4052	0.97
Age 38	4053	0.98
Age 37	4054	0.98
Age 36	4055	0.99
Age 35	4056	0.99
Age 34	4057	1.00
Age 33	4058	1.00
Age 32	4059	1.00
Age 31	4060	1.00
Age 30	4061	1.00

All Other Operators Age 25-29:		
In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.		
	<u>Code</u>	<u>Factor</u>
Age 29 *	4245	1.00
Age 28 *	4246	1.00
Age 27 *	4247	1.00
Age 26 *	4248	1.00
Age 25 *	4249	1.00

Excess Autos:		
Refer to Rule 4.C.3. for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)		
	<u>Code</u>	<u>Factor</u>
Excess Autos 1	4265	See Rule 4.C.3
Excess Autos 2**	4266	See Rule 4.C.3

Vehicle Use:	
Refer to Rule 4.C.3.f. for the rules of application for these classifications.	
Less than 30 Miles	0.00
30 or More Miles	0.15
Business Use	0.30
Farm Use	-0.15

*These classifications apply to operators who are NOT eligible for any youthful classification.

**All Operators Age 40-74

EFFECTIVE APRIL 1, 2013
 YOUTHFUL OPERATOR
 UNMARRIED FEMALE

		GSD Not Applicable				Receiving Good Student Discount			
		Non P.O.		P.O.		Non P.O.		P.O.	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4267	2.00	4291	2.45	4383	1.80	4407	2.15
	Age 18	4268	2.00	4292	2.45	4384	1.80	4408	2.15
	Age 19	4269	2.00	4293	2.45	4385	1.80	4409	2.15
	Age 20	4270	1.80	4294	2.21	4386	1.62	4410	1.94
WITH DRIVER TRAINING	Age 17 or Less	4271	1.90	4295	2.35	4387	1.70	4411	2.05
	Age 18	4272	1.90	4296	2.35	4388	1.70	4412	2.05
	Age 19	4273	1.90	4297	2.35	4389	1.70	4413	2.05
	Age 20	4274	1.70	4298	2.11	4390	1.52	4414	1.84
WITH OR WITHOUT DRIVER TRAINING	Age 21	4275	1.53	4299	1.71	4391	1.44	4415	1.62
	Age 22	4276	1.44	4300	1.62	4392	1.35	4416	1.53
	Age 23	4277	1.35	4301	1.53	4393	1.26	4417	1.44
	Age 24	4278	1.26	4302	1.44	4394	1.17	4418	1.35
WITH OR WITHOUT DRIVER TRAINING	Age 25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		4303	1.10	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29	
	Age 26			4304	1.10				
	Age 27			4305	1.05				
	Age 28			4306	1.05				
	Age 29			4307	1.05				

YOUTHFUL OPERATOR
 UNMARRIED MALE

		GSD Not Applicable				Receiving Good Student Discount			
		Non P.O.		P.O.		Non P.O.		P.O.	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4325	2.65	4349	3.65	4431	2.25	4455	3.05
	Age 18	4326	2.65	4350	3.65	4432	2.25	4456	3.05
	Age 19	4327	2.65	4351	3.65	4433	2.25	4457	3.05
	Age 20	4328	2.39	4352	3.29	4434	2.03	4458	2.75
WITH DRIVER TRAINING	Age 17 or Less	4329	2.45	4353	3.35	4435	2.05	4459	2.75
	Age 18	4330	2.45	4354	3.35	4436	2.05	4460	2.75
	Age 19	4331	2.45	4355	3.35	4437	2.05	4461	2.75
	Age 20	4332	2.19	4356	2.99	4438	1.83	4462	2.44
WITH OR WITHOUT DRIVER TRAINING	Age 21	4333	1.62	4357	2.19	4439	1.52	4463	1.90
	Age 22	4334	1.52	4358	2.09	4440	1.43	4464	1.81
	Age 23	4335	1.43	4359	2.00	4441	1.33	4465	1.71
	Age 24	4336	1.33	4360	1.90	4442	1.24	4466	1.62
WITH OR WITHOUT DRIVER TRAINING	Age 25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		4361	1.25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29	
	Age 26			4362	1.20				
	Age 27			4363	1.15				
	Age 28			4364	1.10				
	Age 29			4365	1.00				

For Female Operators classified as Student Away, multiply the Primary Class Factor by .65
 For Male Operators classified as Student Away, multiply the Primary Class Factor by .75

SERFF Tracking #:

AMMA-128721555

State Tracking #:

Company Tracking #:

AR-A-12-1-RR

State: Arkansas

Filing Company:

Amica Mutual Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR-A-12-1-RR

Project Name/Number: Rate and Rule Revision/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	11/06/2012
Comments:			
Attachment(s):			
Form A-1 PPA Abstract.pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	11/06/2012
Comments:			
Attachment(s):			
PPA Survey FORM APCS.pdf			
PPA Survey FORM APCS.xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	11/06/2012
Comments:			
Attachment(s):			
NAIC DATA ENTRY.pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	11/06/2012
Bypass Reason:	Not Applicable		

		Item Status:	Status Date:
Satisfied - Item:	Explanatory Memorandum and Supporting Filing Exhibits	Filed	11/06/2012
Comments:			
Attachment(s):			

SERFF Tracking #:

AMMA-128721555

State Tracking #:

Company Tracking #:

AR-A-12-1-RR

State:

Arkansas

Filing Company:

Amica Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR-A-12-1-RR

Project Name/Number:

Rate and Rule Revision/

Explanatory Memorandum.pdf

Supporting Filing Exhibits.pdf

SERFF Tracking #:

AMMA-128721555

State Tracking #:

Company Tracking #:

AR-A-12-1-RR

State:

Arkansas

Filing Company:

Amica Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR-A-12-1-RR

Project Name/Number:

Rate and Rule Revision/

Attachment PPA Survey FORM APCS.xls is not a PDF document and cannot be reproduced here.

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 Amica Mutual Insurance Company
 NAIC # (including group #) NAIC 19976 Group 028

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

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

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

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

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

- | | |
|---|----------|
| a. Driver over 55 | 10% |
| b. Good Student Discount | Varies |
| c. Multi-car Discount | 5% - 25% |
| d. Accident Free Discount* | Varies % |
| Please Specify Qualification for Discount: | |
| <u>Incorporated within the Household Assessment Level (HAL)</u> | |
| e. Anti-Theft Discount | 5-25% |
| f. Other (specify) | |
| <u>Multi-Line Discount</u> | 4-10% |
| <u>College Graduate Scholastic Discount</u> | 5% |
| <u>Motor Vehicle Accident Prevention Discount</u> | 10% |
| <u>Loyalty Discount</u> | 3-5% |
| <u>Paid In Full Discount</u> | 2% |

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$3.00

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

Program	Percentage Difference	Volume
---------	-----------------------	--------

See Attachment

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

Brenda M. Walker

Signature

Brenda M. Walker

Printed Name

Sr. Regulatory Compliance Analyst

Title

1-800-652-6422 ext. 24584

Telephone Number

bwalker@amica.com

Email address

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified May 2012

NAIC Number: 028-19976
 Company Name: Amica Mutual Insurance Company
 Contact Person: Brenda M. Walker
 Telephone No.: 1-800-652-6422 ext. 24584
 Email Address: bwalker@amica.com
 Effective Date: 4/1/2013

Assumptions to Use:

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	7	%
GOOD STUDENT	Varies	%
ANTI-THEFT DEVICE	5-25	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	1.39/1.00	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$2,042	\$2,871	\$597	\$731	\$2,112	\$2,971	\$618	\$757	\$2,770	\$3,909	\$793	\$974	\$2,236	\$3,148	\$653	\$799
	Minimum Liability with Comprehensive and Collision			\$5,665	\$8,048	\$1,595	\$1,942	\$6,420	\$9,127	\$1,804	\$2,195	\$6,398	\$9,093	\$1,794	\$2,188	\$6,941	\$9,868	\$1,949	\$2,371	\$6,459	\$9,180	\$1,810	\$2,206
	100/300/50 Liability with Comprehensive and Collision			\$6,193	\$8,756	\$1,784	\$2,173	\$7,006	\$9,918	\$2,009	\$2,445	\$7,110	\$10,065	\$2,034	\$2,478	\$7,564	\$10,713	\$2,163	\$2,634	\$7,120	\$10,078	\$2,036	\$2,480
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$1,707	\$2,399	\$498	\$625	\$1,773	\$2,492	\$517	\$648	\$2,316	\$3,271	\$660	\$830	\$1,877	\$2,643	\$546	\$683	\$2,123	\$2,993	\$610	\$765
	Minimum Liability with Comprehensive and Collision			\$5,006	\$7,112	\$1,409	\$1,749	\$5,694	\$8,094	\$1,597	\$1,985	\$5,620	\$7,990	\$1,572	\$1,955	\$6,151	\$8,748	\$1,724	\$2,141	\$5,693	\$8,094	\$1,596	\$1,980
	100/300/50 Liability with Comprehensive and Collision			\$5,448	\$7,706	\$1,566	\$1,948	\$6,186	\$8,758	\$1,769	\$2,199	\$6,217	\$8,805	\$1,774	\$2,204	\$6,677	\$9,460	\$1,905	\$2,367	\$6,248	\$8,848	\$1,785	\$2,217
2010 Honda Odyssey "EX"	Minimum Liability			\$1,707	\$2,399	\$498	\$625	\$1,773	\$2,492	\$517	\$648	\$2,316	\$3,271	\$660	\$830	\$1,877	\$2,643	\$546	\$683	\$2,123	\$2,993	\$610	\$765
	Minimum Liability with Comprehensive and Collision			\$5,494	\$7,810	\$1,542	\$1,916	\$6,268	\$8,915	\$1,757	\$2,182	\$6,106	\$8,685	\$1,706	\$2,123	\$6,784	\$9,653	\$1,900	\$2,356	\$6,217	\$8,842	\$1,739	\$2,160
	100/300/50 Liability with Comprehensive and Collision			\$5,937	\$8,404	\$1,700	\$2,115	\$6,760	\$9,580	\$1,929	\$2,396	\$6,703	\$9,500	\$1,907	\$2,372	\$7,310	\$10,365	\$2,080	\$2,582	\$6,772	\$9,597	\$1,929	\$2,397
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$1,944	\$2,732	\$584	\$691	\$2,014	\$2,832	\$606	\$718	\$2,636	\$3,721	\$774	\$920	\$2,133	\$3,003	\$639	\$757	\$2,413	\$3,403	\$715	\$848
	Minimum Liability with Comprehensive and Collision			\$7,612	\$10,828	\$2,189	\$2,578	\$8,747	\$12,452	\$2,510	\$2,958	\$8,308	\$11,824	\$2,377	\$2,806	\$9,496	\$13,520	\$2,722	\$3,206	\$8,539	\$12,154	\$2,446	\$2,883
	100/300/50 Liability with Comprehensive and Collision			\$8,112	\$11,500	\$2,372	\$2,796	\$9,302	\$13,201	\$2,711	\$3,194	\$8,985	\$12,746	\$2,612	\$3,082	\$10,088	\$14,323	\$2,933	\$3,454	\$9,168	\$13,010	\$2,667	\$3,145
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$1,382	\$1,944	\$433	\$494	\$1,434	\$2,017	\$452	\$514	\$1,874	\$2,645	\$575	\$655	\$1,521	\$2,141	\$477	\$542	\$1,717	\$2,422	\$534	\$605
	Minimum Liability with Comprehensive and Collision			\$6,670	\$9,499	\$2,008	\$2,263	\$7,711	\$10,985	\$2,321	\$2,614	\$7,158	\$10,194	\$2,150	\$2,423	\$8,383	\$11,944	\$2,520	\$2,838	\$7,431	\$10,584	\$2,234	\$2,517
	100/300/50 Liability with Comprehensive and Collision			\$7,034	\$9,987	\$2,148	\$2,420	\$8,115	\$11,530	\$2,475	\$2,786	\$7,647	\$10,862	\$2,330	\$2,624	\$8,808	\$12,522	\$2,681	\$3,019	\$7,885	\$11,202	\$2,403	\$2,705
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$1,707	\$2,399	\$498	\$625	\$1,773	\$2,492	\$517	\$648	\$2,316	\$3,271	\$660	\$830	\$1,877	\$2,643	\$546	\$683	\$2,123	\$2,993	\$610	\$765
	Minimum Liability with Comprehensive and Collision			\$6,170	\$8,775	\$1,729	\$2,147	\$7,066	\$10,054	\$1,978	\$2,452	\$6,770	\$9,633	\$1,888	\$2,348	\$7,678	\$10,929	\$2,147	\$2,662	\$6,932	\$9,864	\$1,938	\$2,404
	100/300/50 Liability with Comprehensive and Collision			\$6,612	\$9,370	\$1,887	\$2,346	\$7,558	\$10,719	\$2,150	\$2,667	\$7,367	\$10,448	\$2,089	\$2,598	\$8,204	\$11,641	\$2,327	\$2,888	\$7,487	\$10,619	\$2,128	\$2,641

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # AR-A-12-1-RR

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

		Company Name			Company NAIC Number
3.	A.	Amica Mutual Insurance Company	B.		028-19976

		Product Coding Matrix Line of Business (i.e., Type of Insurance)			Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.1/21.4	B.		19.1001/21.1000

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	82.7%	8.0%					
Medical Payments	-14.8%	0.0%					
Uninsured Motorist	-29.1%	0.0%					
Property Damage	85.8%	8.0%					
Misc. Comp. (Rental)	N/A	-8.2%					
Comprehensive Base	-11.3%	0.0%					
Collision	-18.2%	0.0%					
TOTAL OVERALL EFFECT	22.8%	3.1%					

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
2007	426	-4.8%	05/01/07	586	(54)	(0.092)	0.548
2007	426	-0.3%	07/01/07	586	(54)	(0.092)	0.548
2008	451	0.2%	06/01/08	588	215	0.366	0.557
2009	482	0.0%	06/01/09	629	548	0.871	0.581
2010	461	4.4%	08/01/10	644	181	0.281	0.681
2011	473	5.6%	04/01/12	658	509	0.774	0.716
9/2012	475			510	824	1.616	0.664

7. Liab. / Phys. Dam

Expense Constants	Selected Provisions	
A. Total Production Expense	.204	.209
B. General Expense	.036	.037
C. Taxes, License & Fees	.036	.037
D. Underwriting Profit & Cont. (inc. Inv. Inc)	.028	.044
E. Other (Antic. Dividend)	.084	.076
F. TOTAL	.388	.403

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 17.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -7.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Explanatory Memorandum

Effective April 1, 2013 new business and renewals, Amica will implement the following rate level changes by coverage:

<u>Coverage</u>	<u>Rate Level Change</u>
Bodily Injury	8.0%
Medical Payments	0.0
Uninsured Motorists	0.0
Property Damage	8.0
Comprehensive Total	-0.7
Collision	0.0%

In addition, Amica will implement the following revisions to our automobile rating plan:

1. Amica will revise the base model year for Comprehensive and Collision from 2012 to 2013. Base rates have been offset by factors of 0.993 Comprehensive and 1.011 for Collision so that Amica does not realize a change in premium as a result of the revised base model year.
2. Rule 2. Personal Auto Policy – Eligibility
We will revise the Insurance Bureau Score rule to reflect that credit will not be reordered on the New to 2 Scorecard. We will continue to order credit at the time of application for new business and at the time of renewal preparation for renewal business on the 3+ Scorecard.
3. Rule 3. Premium Determination
We will revise the Household Assessment Factors for all coverages. Support for this revision is displayed on Exhibit 1. In addition, we will also revise Paragraph E.1 to specify when the Household Assessment Level will be allowed to change. In particular, for new business, the HAL will be assigned at inception and will remain unchanged for the policy period. On the New to 2 Scorecard, we wish to use the HAL from the expiring policy and it will remain unchanged during the policy period. On the 3+ Scorecard, the HAL will be determined at the renewal effective date of the policy. Up to 2 HAL movements will be allowed at each renewal.
4. Rule 4. Classifications
We increased the multi-line discounts. In particular, we will increase the discount applicable for dwelling forms by an additional 2% for both 0 and 1 Amica Life policies. We also increased the discount applicable for content forms by an additional 3% for both 0 and 1 Amica Life policy and by an additional 2% for 2+ Amica Life policies.

In addition, we will replace our Loyalty and Tenure discounts with a combined Loyalty Discount. Supporting data is summarized on Exhibit 2.

5. Rule 14. Miscellaneous Coverages

We will allow the Multi-Car discount on the Optional Limits Transportation Expenses coverage if two or more vehicles on the policy have liability coverage. Exhibit 3 displays support for this revision.

6. Classification Plan

We revised the rating factors associated with several classifications for Operators Age 25-29. These factors were revised in order to grow our book of business for these classifications. Exhibit 4, Sheets 1-2 displays a comparison of Amica's current and proposed Primary Classification factors with those used by Geico Insurance Company.

7. Auto Rating Plan

On the New to 2 Scorecard, we will revise the weights associated with prior coverage, days since last cancellation, other lines of business and minimum driver age. On the 3+ scorecard, we revised the weights associated with days since last cancellation, days since last late pay and minimum driver age.

We will also introduce a HAL stabilization rule to our rating plan to further increase the stability of an insured's policy premium from year to year and to minimize policyholder dislocation. Specifically, when a policy is written, the HAL is unchanged until the 3rd renewal. Upon the 3rd renewal and each renewal thereafter, the HAL will be allowed to change by up to (2) HALs in either direction in order to capture any relevant changes in the account profile. Without significant changes in the policyholder profile from one year to the next, we anticipate minimal HAL changes at each renewal. These revisions are reflected in Rule 3 and in the revised Household Assessment Level Specifications displayed on Exhibit 5.

8. Territory Pages

The only change from the current pages is that we eliminated the Remainder of State and expanded Territory A to list all the territories alphabetically.

The total statewide rate level impact associated with this revision is 3.1% as detailed on Exhibit 6. The dislocations by Policyholder and by Household Assessment Level are summarized on Exhibit 7, Sheets 1 & 2, respectively. Calendar year loss ratios are calculated on Exhibit 8, while expense data is detailed on Exhibit 9. Exhibits 10 & 11 displays expected loss ratio and investment income exhibits.

**Amica
2009-2011 Countrywide Accident Year Loss Ratios**

Loss Ratio								
HAL Range	% Prem	BI	PD	MP	UM	COMP	COLL	BI,PD,UM,CP,CL Total
23-26	0.230	0.706	0.663	0.649	0.499	0.678	0.564	0.626
27-30	0.241	0.722	0.734	0.856	0.613	0.680	0.616	0.676
31-34	0.176	0.772	0.750	0.807	0.801	0.690	0.631	0.722
35-38	0.140	0.780	0.800	1.064	0.824	0.737	0.685	0.757
39-42	0.072	0.770	0.828	1.067	0.911	0.793	0.707	0.780
43-47	0.059	0.660	0.784	1.116	0.887	0.756	0.724	0.737
48-99	0.080	0.748	0.706	1.275	0.979	0.763	0.710	0.754
Total	1.000	0.738	0.739	0.877	0.705	0.706	0.636	0.702

Index To Total								
HAL Range	% Prem	BI	PD	MP	UM	COMP	COLL	BI,PD,UM,CP,CL Total
23-26	0.230	0.956	0.898	0.740	0.708	0.960	0.887	0.892
27-30	0.241	0.979	0.994	0.976	0.869	0.963	0.969	0.964
31-34	0.176	1.047	1.016	0.921	1.136	0.978	0.992	1.030
35-38	0.140	1.057	1.084	1.213	1.168	1.045	1.078	1.079
39-42	0.072	1.043	1.122	1.216	1.292	1.123	1.112	1.112
43-47	0.059	0.895	1.061	1.272	1.258	1.072	1.139	1.050
48-99	0.080	1.014	0.956	1.454	1.388	1.080	1.116	1.075

Amica Mutual Insurance Company
Countrywide Auto*
Experience Based on Years with Amica and Years with Prior Carrier
Policies Effective 01/01/2009 - 12/31/2010

Years with Prior Carrier	Premium	Loss & ALAE	Loss Ratio	Loss Ratio Index
0 - 1	9,670,961	9,388,143	0.971	1.000
2 - 5	22,060,061	17,259,471	0.782	0.806
6+	19,873,837	12,965,920	0.652	0.672

Years with Amica	Premium	Loss & ALAE	Loss Ratio	Loss Ratio Index
0 - 1	340,089,105	281,662,105	0.828	1.000
2 - 5	291,818,618	190,144,184	0.652	0.787
6+	1,087,706,974	567,408,308	0.522	0.630

**Experience by years with prior carrier excludes CA, FL, MA, NY and NC*

**Amica Mutual Insurance Company
Private Passenger Auto
OLTEC Pure Premium**

Countrywide

Policy Year	Single/ Multi	Exposures	OLTEC Losses	Pure Premium
2009	M	835,600	2,965,686	3.55
2009	S	245,829	1,899,495	7.73
2010	M	878,337	3,669,404	4.18
2010	S	254,872	2,301,146	9.03
2011	M	892,729	3,815,701	4.27
2011	S	259,201	2,363,756	9.12
All Years Combined	Multi-Car	2,606,666	10,450,791	4.01
	Single	759,902	6,564,397	8.64

Arkansas

Policy Year	Single/ Multi	Exposures	OLTEC Losses	Pure Premium
2009	M	692	1,905	2.75
2009	S	135	900	6.67
2010	M	706	2,502	3.54
2010	S	122	1,095	8.98
2011	M	697	2,935	4.21
2011	S	130	90	0.69
All Years Combined	Multi-Car	2,095	7,342	3.50
	Single	387	2,085	5.39

**Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile**

Comparison of Primary Classification Factors

<u>Description</u>	<u>Amica Current Less Than 30 Miles</u>	<u>Geico DTW < 20 Miles</u>	<u>Amica Proposed Less Than 30 Miles</u>
Age 25, All Operators	1.10	1.10-1.15	1.00
Age 26, All Operators	1.10	1.10-1.15	1.00
Age 27, All Operators	1.05	1.10-1.15	1.00
Age 28, All Operators	1.05	1.10-1.15	1.00
Age 29, All Operators	1.00	1.10-1.15	1.00
Age 25, PO, UM Female, No GSD	1.10	1.10-1.15	1.10
Age 26, PO, UM Female, No GSD	1.10	1.10-1.15	1.10
Age 27, PO, UM Female, No GSD	1.07	1.10-1.15	1.05
Age 28, PO, UM Female, No GSD	1.07	1.10-1.15	1.05
Age 25, PO, UM Male, No GSD	1.31	1.30	1.25
Age 26, PO, UM Male, No GSD	1.22	1.30	1.20
Age 27, PO, UM Male, No GSD	1.19	1.25	1.15
Age 28, PO, UM Male, No GSD	1.15	1.20	1.10
Age 29, PO, UM Male, No GSD	1.05	1.15-1.20	1.00

**Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile**

Comparison of Primary Classification Factors

<u>Description</u>	<u>Amica Current 30 or more Miles</u>	<u>Geico DTW > 20 Miles</u>	<u>Amica Proposed 30 or more Miles</u>
Age 25, All Operators	1.25	1.25	1.15
Age 26, All Operators	1.25	1.25	1.15
Age 27, All Operators	1.20	1.25	1.15
Age 28, All Operators	1.20	1.25	1.15
Age 29, All Operators	1.15	1.25	1.15
Age 25, PO, UM Female, No GSD	1.25	1.25	1.25
Age 26, PO, UM Female, No GSD	1.25	1.25	1.25
Age 27, PO, UM Female, No GSD	1.22	1.25	1.20
Age 28, PO, UM Female, No GSD	1.22	1.25	1.20
Age 25, PO, UM Male, No GSD	1.46	1.30	1.40
Age 26, PO, UM Male, No GSD	1.37	1.30	1.35
Age 27, PO, UM Male, No GSD	1.34	1.25	1.30
Age 28, PO, UM Male, No GSD	1.30	1.25	1.25
Age 29, PO, UM Male, No GSD	1.20	1.25	1.15

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

Household Assessment Level
Specifications

April 1, 2013
1

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto
Household Assessment Level Specifications
Definitions

Household Assessment Characteristic (HAC) – An element of the Household Assessment Table, for example: New/Used/Vehicle Cost, # Vehicles/# Drivers, etc. Each characteristic is further broken down into attributes that will have a weight (see Household Assessment Weight). There are thirteen different characteristics on the New to Two Table and twelve on the Three Plus Table.

Household Assessment Weight (HAW) – The numeric value assigned to one element of a characteristic.

Household Assessment Table (HAT) – Table of Household Assessment Characteristics (HAC) and the associated weights (HAW). New Business, First Renewal and Second Renewals use the New to Two Table. Business insured with us three or more years uses the Three Plus table.

Household Assessment Profile (HAP) – The numeric representation of household risk. The HAP is equal to the sum of the individual Household Assessment Weights. This profile is only modified on changes to the policy as of the policy effective date on the 3+ scorecard.

Household Assessment Movement (HAM) – The term used to describe the limitation on changes in Household Assessment Level from the prior policy term. Movement of up to two Household Assessment Levels will be allowed on the 3+ scorecard.

April 1, 2013

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

1. New/Used Vehicle and Vehicle Cost (Both Tables)

- New/Used Vehicle refers to the applicable status of the vehicle at the time the insured obtained ownership.
- Vehicle Cost refers to the vehicle's purchase price not including sales tax.
- In the absence of the vehicle's purchase price, Manufacturers Suggested Retail Price will be employed for vehicles purchased new and the NADA suggested retail price will be employed for vehicles purchased used.
- Applicable weight reflects average of weights for all vehicles on the policy.

2. Credit Based Insurance Score (Both Tables)

- Score refers to the score generated from Amica Credit Evaluation Systems (ACES) model.
- Use score of first named insured (if lengthy code, use name in Item #2).

3. Prior BI Limit and Coverage (New to Two Table Only)

- Prior BI Limit refers to BI accident limit on the policy immediately preceding the first policy insured by Amica for New Business, and the prior Amica limit for existing business as of the implementation date of the plan. Inadvertent lapses of 30 days or less based on legitimate reasons are acceptable.
 - BI Limit/Coverage remains fixed after the effective date for New Business, First and Second renewals.
 - Full coverage refers to the presence of Collision or Other Than Collision coverage on at least one vehicle on the policy. For new business, this is the policy immediately preceding the first policy insured by Amica. For existing business, this is the prior policy coverages as of the implementation date of the plan.
 - Proof of BI Limit/Coverage is a Declarations Page or a similar printout from an agency management system displaying the BI limit and coverages. Either must include the Named Insured and most recent term. ID cards will be considered minimum limits liability only coverage.
- For servicemen with a gap in coverage due to active military duty, the prior limit and coverage refer to that which was in force prior to that duty.

April 1, 2013

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

4. Number of Married and Number of Single Operators (Both Tables)

- Points are assigned based on the combination of separate tallies of the number of married operators and the number of single operators.

5. Number of Vehicles minus Number of Operators (New to Two Table Only)

- Points are assigned based on the difference between the number of vehicles and the number of operators.

6. Number of Days Since Most Recent Cancellation Notice (Both Tables)

- Cancellation refers to a Cancellation Notice issued by Amica.
- The time period considered for this characteristic is two months prior to the policy effective month to twenty-six months prior to the policy effective month.

7. Minimum Driver Age (Both Tables)

- The youngest listed operator on the policy

8. Maximum Driver Age (New to Two Table Only)

- The oldest listed operator on the policy.

9. Number of Loss Occurrences in Three Years (Both Tables)

(Not At Fault Accidents Excluded)

- A loss occurrence will qualify for consideration if it satisfies the following criteria:
 - The loss occurrence date must be within the time frame starting two months before the policy effective month and ending thirty-eight months before the policy effective month.
 - At least one claim resulting from the loss occurrence is closed and paid losses (less subrogation/contribution/return money received) from this specific claim are equal to or greater than \$500. Salvage is also considered if there is subrogation money received.
 - The loss occurrence must originate from either Amica historical loss records or an applicable CLUE report.
 - Includes only claims that are not chargeable under the SDIP Plan. This includes At-fault claims which would not otherwise be chargeable under the SDIP plan, and have paid losses greater than or equal to the qualified claims threshold of \$500.
 - Towing/Roadside Assistance losses are not included.

April 1, 2013

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

10. Number of Days Since The Most Recent Moving Violation (Both Tables)

(This Characteristic is neutralized in the HAL system)

- The time period considered for this characteristic is two months prior to the policy effective month to thirty-eight months prior to the policy effective month.
- The date of the most recent incident is considered. The incident date is the violation date if no conviction date is supplied, or if the violation type is a suspension or revocation. Otherwise, the incident date is the conviction date.

11. Number of Months Since The Most Recent Loss Occurrence (Three Plus Table)

(This Characteristic is neutralized in the HAL system)

- The number of months refers to time period extending backward from two months prior to the policy effective month until sixty-two months prior to the effective month of the policy.
- Refer to the Number of Loss Occurrences in Three Years Characteristic for the definition of a qualified loss occurrence.

12. Number of Other Lines of Business (New to Two Table Only)

- Other lines of business refers to the distinct number of non-automobile insurance policies the policyholder has in-force with Amica at the time of application or at the time of renewal processing.

13. Number of Non-Moving Violations in Three Years* (Both Tables)

- The number of non-moving violations refers to the accumulation of all such designated violations/citations as determined from the Motor Vehicle Report.
- Qualifying incidents must have an incident date in the time period two months prior to the policy effective month to thirty-eight months prior to the policy effective month.

* Note: These are **not** surcharge violations in our SDIP plan

14. Number of Years In Force (Three Plus Table Only)

(This Characteristic is neutralized in the HAL system)

- Number of consecutive years the policyholder has held an automobile insurance policy with Amica without an interruption in coverage of more than one year.

April 1, 2013

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

15. Loss Payee and Vehicle Age (Three Table Only)

- Payee refers to the existence of a loss payee for a particular vehicle.
- Vehicle age refers to age of the vehicle at the renewal processing date, and is calculated as effective year of policy – model year.
- Applicable weight for this characteristic reflect average of weights for all vehicles on the policy.

16. Number of Years Since Vehicle Purchased (Both Tables)

- The number of years = policy effective year- purchase year of vehicle.
- Applicable weight for this characteristic reflects average of weights for all vehicles on the policy.

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

Household Assessment Profile Levels

HAL	New to Two Table		3 + Table	
23	789	+	795	+
24	781	788	787	794
25	773	780	779	786
26	765	772	771	778
27	757	764	763	770
28	749	756	755	762
29	744	748	749	754
30	740	743	744	748
31	736	739	739	743
32	732	735	734	738
33	728	731	729	733
34	723	727	722	728
35	718	722	715	721
36	713	717	709	714
37	709	712	703	708
38	705	708	697	702
39	702	704	693	696
40	699	701	689	692
41	696	698	685	688
42	694	695	681	684
43	692	693	677	680
44	690	691	673	676
45	688	689	670	672
46	685	687	665	669
47	682	684	660	664
48	679	681	656	659
49	676	678	652	655
50	674	675	648	651
51	672	673	644	647
52	669	671	635	643
53	666	668	626	634
54	663	665	617	625
55	661	662	609	616
56	659	660	601	608
57	657	658	593	600
58	655	656	585	592
59	652	654	581	584
60	649	651	577	580
61	646	648	573	576

April 1, 2013

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

62	643	645	569	572
63	640	642	565	568
64	638	639	561	564
65	636	637	557	560
66	634	635	554	556
67	629	633	550	553
68	624	628	546	549
69	619	623	542	545
70	614	618	538	541
71	610	613	535	537
72	606	609	532	534
73	602	605	529	531
74	598	601	526	528
75	594	597	523	525
76	589	593	518	522
77	584	588	513	517
78	579	583	508	512
79	575	578	504	507
80	571	574	500	503
81	567	570	496	499
82	563	566	492	495
83	558	562	487	491
84	553	557	482	486
85	548	552	477	481
86	544	547	473	476
87	540	543	469	472
88	536	539	465	468
89	532	535	461	464
90	526	531	455	460
91	521	525	450	454
92	516	520	445	449
93	511	515	440	444
94	506	510	435	439
95	501	505	430	434
96	496	500	425	429
97	491	495	420	424
98	486	490	415	419
99	Low	485	Low	414

April 1, 2013

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

- For New Business, the Household Assessment Profile is obtained at application.
- For policies renewing on the New to 2 scorecard, the Household Assessment Profile from the expiring policy shall be used at renewal.
- For policies renewing on the 3+ scorecard, a new Household Assessment Profile will be calculated and a new Household Assessment Level may be assigned. Prior credit weight will be averaged with renewal credit weight. Movement of up to two Household Assessment levels will be allowed.

Household Assessment Characteristic Ranges

<u>Household Assessment Characteristic(HAC)</u>	<u>HAW Range</u>	
	<u>New to 2 Table</u>	<u>3+ Table</u>
1. New Used and Vehicle Cost	28-89	50-110
2. Credit Based Insurance Score	7-135	5-117
3. Prior BI Limit and Coverage	-35-80	
4. Number of Married and Single Operators	37-63	31-68
5. Number of Vehicles and Number of Operators	68-95	
6. Days since Most Recent Cancellation Notice	8-51	6-54
7. Minimum Driver Age	18-70	67-115
8. Maximum Driver Age	7-45	
9. Number of Loss Occurrences in 3 Years	7-134	6-122
10. Number of Days since last Moving Violation*	35	31
11. Number of Months since most recent Loss Occurrence*		70
12. Number of Other Lines of Business	0-27	
13. Number of Non-Moving Violations in 3 Years	0-25	0-31
14. Number of Years Policy in Force*		19
15. Loss Payee/Vehicle Age		6-68
16. Years since Vehicle Purchased	7-23	30-69
Household Assessment Profile (HAP) Range	187-872	321-874

***These characteristics are neutralized in the HAL system.**

April 1, 2013

**Arkansas
Overall Proposed Changes by Coverage**

Coverage	2011 EPPR	Base Rate change	ARP Effect or Other Effects*	Total Change	Rate Level History %
Bodily Injury	187,945	1.085	0.995	1.080	8.0%
Medical Payments	27,411	1.036	0.965	1.000	0.0%
UM/UIM	55,033	1.010	0.990	1.000	0.0%
UMPD	0	1.000	1.000	1.000	0.0%
Total UM	55,033			1.000	0.0%
BI Total (x PIP)	270,389			1.055	5.5%
Property Damage	90,905	1.083	0.997	1.080	8.0%
Liability Total	361,294			1.061	6.1%
Misc Comp	8,316	1.000	0.918	0.918	-8.2%
Comprehensive	93,720	1.010	0.990	1.000	0.0%
Total Comp	102,037			0.993	-0.7%
Collision	236,427	1.009	0.991	1.000	0.0%
Physical Damage	338,463			0.998	-0.2%
Overall	699,758			1.031	3.1%

	New Business	Renewals
Liab Effective Date	April 1, 2013	April 1, 2013
Phys Dam Effective Date	April 1, 2013	April 1, 2013

Arkansas
Private Passenger Automobile
Policy Effective Dates Between 3/1/2012 and 8/31/2012
Dislocation Exhibit

<u>% Changes</u>	<u>Policy Count</u>	<u>Distribution</u>
<-15%	0	0.0%
-15%	0	0.0%
-14%	0	0.0%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	0	0.0%
-9%	0	0.0%
-8%	0	0.0%
-7%	1	0.5%
-6%	0	0.0%
-5%	2	0.9%
-4%	4	1.9%
-3%	13	6.1%
-2%	5	2.3%
-1%	24	11.2%
0%	22	10.3%
1%	19	8.9%
2%	22	10.3%
3%	16	7.5%
4%	14	6.5%
5%	14	6.5%
6%	9	4.2%
7%	13	6.1%
8%	12	5.6%
9%	5	2.3%
10%	6	2.8%
11%	2	0.9%
12%	3	1.4%
13%	2	0.9%
14%	2	0.9%
15%	1	0.5%
16-20%	3	1.4%
21-25%	0	0.0%
<u>>25%</u>	<u>0</u>	<u>0.0%</u>
	214	100.00%

Maximum	17.8%
Minimum	-7.0%

Arkansas
Private Passenger Automobile
Policy Effective Dates Between 3/1/2012 and 8/31/2012
Dislocation by Hal

<u>HAL</u>	<u>Average Change</u>	<u>Policies</u>
23	0.2%	36
24	-0.5%	16
25	-0.2%	19
26	0.5%	16
27	2.5%	12
28	1.5%	12
29	3.9%	15
30	3.1%	12
31	1.0%	9
32	3.6%	8
33	7.5%	9
34	3.9%	8
35	7.1%	9
36	6.1%	9
37	6.5%	3
38	8.8%	3
39	8.2%	1
40	10.4%	1
41	11.7%	4
42	12.2%	1
43	7.4%	2
44	0.0%	0
45	0.0%	0
46	12.9%	1
47	12.5%	2
48	15.1%	1
49	12.4%	2
50	7.2%	1
51	0.0%	0
52	0.0%	0
53	0.0%	0
54	0.0%	0
55	0.0%	0
56	0.0%	0
57	6.1%	1
58 - 62	0.0%	0
63 - 68	0.0%	0
69 - 74	17.8%	1
75 - 80	0.0%	0
81 - 86	0.0%	0
87 - 92	0.0%	0
<u>93 - 99</u>	<u>0.0%</u>	<u>0</u>
Total		214

Arkansas
Amica Mutual Insurance Company
Private Passenger Voluntary - All Policies Combined

Exhibit 8

Calendar Loss Ratio Experience

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>5 Year Total</u>
<u>Bodily Injury (A)</u>						
Earned Premium	\$254,616	\$248,920	\$260,362	\$260,462	\$256,132	\$1,280,492
Earned Premium at Present Rates	260,727	263,606	276,504	276,611	270,219	1,347,667
Incurred Losses Including all Loss Adjustment Expense	-14,016	70,825	383,438	12,977	303,016	756,241
Loss Ratio	-0.055	0.285	1.473	0.050	1.183	0.591
Loss Ratio at Present Rates	-0.054	0.269	1.387	0.047	1.121	0.561
<u>Property Damage</u>						
Earned Premium	\$85,149	\$82,950	\$87,711	\$88,501	\$86,659	\$430,970
Earned Premium at Present Rates	92,983	93,982	99,727	99,741	90,905	477,338
Incurred Losses Including all Loss Adjustment Expense	-25,180	62,604	69,523	55,235	94,296	256,478
Loss Ratio	-0.296	0.755	0.793	0.624	1.088	0.595
Loss Ratio at Present Rates	-0.271	0.666	0.697	0.554	1.037	0.537
<u>Comprehensive (B)</u>						
Earned Premium	\$66,191	\$69,179	\$75,515	\$79,286	\$85,090	\$375,261
Earned Premium at Present Rates	83,665	90,625	97,565	101,407	102,108	475,370
Incurred Losses Including all Loss Adjustment Expense	-7,181	49,112	59,301	44,984	101,276	247,493
Loss Ratio	-0.108	0.710	0.785	0.567	1.190	0.660
Loss Ratio at Present Rates	-0.086	0.542	0.608	0.444	0.992	0.521
<u>Collision (B)</u>						
Earned Premium	\$179,730	\$187,251	\$205,014	\$216,147	\$230,211	\$1,018,354
Earned Premium at Present Rates	182,965	199,610	219,365	230,197	236,427	1,068,564
Incurred Losses Including all Loss Adjustment Expense	-18,270	99,847	190,473	95,967	105,712	473,728
Loss Ratio	-0.102	0.533	0.929	0.444	0.459	0.465
Loss Ratio at Present Rates	-0.100	0.500	0.868	0.417	0.447	0.443
<u>All Coverages Combined</u>						
Earned Premium	\$585,686	\$588,300	\$628,601	\$644,397	\$658,092	\$3,105,076
Earned Premium at Present Rates	620,340	647,823	693,161	707,956	699,659	3,368,939
Incurred Losses Including all Loss Adjustment Expense	-64,646	282,387	702,735	209,164	604,300	1,733,940
Loss Ratio	-0.110	0.480	1.118	0.325	0.918	0.558
Loss Ratio at Present Rates	-0.104	0.436	1.014	0.295	0.864	0.515

(A) BI Including MP and UM

(B) All deductibles combined

**Arkansas
Amica Mutual Insurance Company
Calculation Of Amica Expected Loss Ratios**

<u>EXPENSE PROVISIONS</u>	<u>LIABILITY</u>	<u>PHYS. DAMAGE</u>
1. General	0.036	0.037
2. Other Acquisition	0.204	0.209
3. Taxes, Licenses, And Fees		
a. Amica Total TLF ([3b]+[3C])	0.036	0.037
b. Premium Tax (ISO)	0.025	0.025
c. Miscellaneous (AMICA)	0.011	0.012
4. Dividend	0.084	0.076
5. Profit (include FIT & II if required)	0.028	0.044
6. Residual Market (if applicable)	0.000	0.000
7. Fixed Expense Ratio (a) 0.75*([1]+[2])+[3C]+[6]	0.191	0.197
8. Variable Expense Ratio (a) ([1]+[2]+[3A]+[4]+[5]+[6])-[7]	0.197	0.206
9. Variable Expense Excluding Dividend (a) [8]-[4]	0.113	0.130
10. Expected Loss Ratio 1-[7]-[8]	0.612	0.597
11. Variable Expected Loss Ratio 1-[8]	0.803	0.794

(a) Assumes General And Other Acquisition Expenses Are 75% Fixed

ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
LIABILITY

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

	<u>Liability</u>
A. UNEARNED PREMIUM RESERVE	
1. Arkansas Direct Earned Premium for 2011	\$342,791
2. Mean Unearned Premium Reserve	\$172,854
3. Deduction for Prepaid Expenses for State	
Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	3.6%
50% of Other Acquisition Expense	10.2%
50% of Company Operating Expense	1.8%
Total	15.6%
4. Deduction for Federal Taxes Payable	0.2%
5. [(2) x ((3) + (4))]	\$27,311
6. Net Subject to Investment (2) - (5)	\$145,543
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)	
1. Arkansas Direct Earned Premium (A-1)	\$342,791
2. Average Agents' Balance	0.293
3. Delayed Remission (1) x (2)	\$100,438
C. LOSS RESERVE	
1. Arkansas Direct Earned Premium (A-1)	\$342,791
2. Expected Incurred Losses and Loss Adjustment Expenses	
(1) x 0.612	\$209,788
3. Expected Mean Loss Reserves: (2) x 1.248 for Liability	\$261,815
D. NET SUBJECT TO INVESTMENT (A-6) - (B-3) + (C-3)	\$306,920
E. SELECTED AVERAGE RATE OF RETURN	3.5%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT (D) X (E)	\$10,742
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)	0.031
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X 0.712	0.022

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
PHYSICAL DAMAGE**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

	Physical Damage
A. UNEARNED PREMIUM RESERVE	
1. Arkansas Direct Earned Premium for 2011	\$315,301
2. Mean Unearned Premium Reserve	\$158,747
3. Deduction for Prepaid Expenses for State	
Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	3.7%
50% of Other Acquisition Expense	10.5%
50% of Company Operating Expense	1.9%
Total	16.1%
4. Deduction for Federal Taxes Payable	0.2%
5. [(2) x ((3) + (4))]	\$25,876
6. Net Subject to Investment (2) - (5)	\$132,871
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)	
1. Arkansas Direct Earned Premium (A-1)	\$315,301
2. Average Agents' Balance	0.293
3. Delayed Remission (1) x (2)	\$92,383
C. LOSS RESERVE	
1. Arkansas Direct Earned Premium (A-1)	\$315,301
2. Expected Incurred Losses and Loss Adjustment Expenses	
(1) x 0.597	\$188,235
3. Expected Mean Loss Reserves: (2) x 0.165 for Physical Damage	\$31,059
D. NET SUBJECT TO INVESTMENT (A-6) - (B-3) + (C-3)	\$71,547
E. SELECTED AVERAGE RATE OF RETURN	3.5%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT (D) X (E)	\$2,504
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)	0.008
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X 0.712	0.006