

SERFF Tracking Number: AOIC-128014261 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number:
Company Tracking Number: PPA-AR-01-02/17/2012-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Filing at a Glance

Company: Auto-Owners Insurance Company

Product Name: Private Passenger Auto

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: AOIC-128014261 State: Arkansas

SERFF Status: Closed-Filed

State Tr Num:

Co Tr Num: PPA-AR-01-
02/17/2012-01

State Status:

Reviewer(s): Alexa Grissom

Disposition Date: 05/03/2012

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

Date Submitted: 02/17/2012

Disposition Status: Filed

Effective Date Requested (New): 04/09/2012

Effective Date (New): 04/09/2012

Effective Date Requested (Renewal): 05/15/2012

Effective Date (Renewal):

05/15/2012

State Filing Description:

General Information

Project Name: AR Rate Change

Project Number: PPA-AR-01-02/17/2012-01

Status of Filing in Domicile: Not Filed

Domicile Status Comments: Does not apply to
domicile state.

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/03/2012

State Status Changed:

Deemer Date:

Created By: Torye Santucci

Submitted By: Torye Santucci

Corresponding Filing Tracking Number:

Filing Description:

The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +3.2% for our Private Passenger Automobile program. The changes submitted will

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apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows:

New Business: April 9, 2012

Renewals: May 15, 2012

The overall annual effect of this filing is estimated to be a change of \$299,062 or 3.2%.

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

State Narrative:

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Insurance Company	\$100.00	02/17/2012	56461763

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CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/03/2012	05/03/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/19/2012	04/19/2012	Hilary Ludema	04/19/2012	04/20/2012
Pending Industry Response	Alexa Grissom	04/10/2012	04/10/2012	Hilary Ludema	04/11/2012	04/11/2012
Pending Industry Response	Alexa Grissom	03/29/2012	03/29/2012	Hilary Ludema	03/29/2012	03/29/2012
Pending Industry Response	Alexa Grissom	03/27/2012	03/27/2012	Hilary Ludema	03/28/2012	03/28/2012
Pending Industry Response	Alexa Grissom	03/06/2012	03/06/2012	Torye Santucci	03/09/2012	03/12/2012
Pending Industry Response	Alexa Grissom	02/27/2012	02/27/2012	Hilary Ludema	02/28/2012	02/29/2012

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Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
APCS in a PDF	Note To Filer	Alexa Grissom	05/01/2012	05/01/2012

SERFF Tracking Number: AOIC-128014261 State: Arkansas
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Disposition

Disposition Date: 05/03/2012
 Effective Date (New): 04/09/2012
 Effective Date (Renewal): 05/15/2012
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	7.600%	3.200%	\$299,062	6,802	\$9,292,404	14.600%	-4.600%

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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	Cover Letter	Filed	Yes
Supporting Document	Rate Sim Summary	Filed	Yes
Supporting Document	Expense Exhibits	Filed	Yes
Supporting Document	Indication Summaries	Filed	Yes
Rate	Additional Expense Limit Relativities	Filed	Yes
Rate	Age, Type & Use Relativities	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Cost Symbol Relativities	Filed	Yes
Rate	Deductible Relativities	Filed	Yes
Rate	Higher Limits Relativities - Bodily Injury	Filed	Yes
Rate	Higher Limits Relativities - Underinsured Motorist	Filed	Yes
Rate	Higher Limits Relativities - Uninsured Motorist	Filed	Yes
Rate (revised)	Insurance Score Relativities	Filed	Yes
Rate	Insurance Score Relativities	Filed	Yes
Rate	Medical Payment Limit Relativities	Filed	Yes
Rate	Model Year Relativities	Filed	Yes
Rate	Motorcycle Rates	Filed	Yes
Rate	Premium Calculation	Filed	Yes
Rate	Road Trouble Service Limit Relativities	Filed	Yes
Rate	Road Trouble Service Vehicle Age Factor	Filed	Yes
Rate	Secondary Symbols	Filed	Yes
Rate	Uninsured Motorist Property Damage	Filed	Yes
Rate	ULRV - Liability Coverage	Filed	Yes
Rate	Additional Expense	Filed	Yes
Rate (revised)	Previous Driving History	Filed	Yes
Rate	Previous Driving History	Filed	Yes
Rate	Accident Conviction Surcharge	Filed	Yes
Rate	College Graduate Discount	Filed	Yes

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Rate	Multi-Car Discount	Filed	Yes
Rate	Vehicle Age	Filed	Yes
Rate	Motorcycles	Filed	Yes
Rate	Recreational Vehicles	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/19/2012

Submitted Date 04/19/2012

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please read Regulation 23 and then give me a call if you wish to discuss our filing procedures.

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

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

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/19/2012
Submitted Date 04/20/2012

Dear Alexa Grissom,

Comments:

Response 1

Comments: We have reviewed Regulation 23. It is our intent to follow it by waiting to implement filings until twenty days after all filing information has been provided.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

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

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/10/2012

Submitted Date 04/10/2012

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please set a new effective date, since the proposed date has passed.

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Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/11/2012
Submitted Date	04/11/2012

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your review of our filing. I see you completed your review on the tenth. As I mentioned on the phone and in my response submitted on 3/28, we were still planning to implement the filing effective the ninth. We did follow through and release the changes. Please give me a call if this is not okay with you.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks again for your work on this filing.

Sincerely,

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

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/29/2012

Submitted Date 03/29/2012

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Do not-at-fault accidents have a role in tier placement? If so, is the insured placed in a higher rated tier?

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

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Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/29/2012
Submitted Date 03/29/2012

Dear Alexa Grissom,

Comments:

Thanks for your phone call, Alexa.

Response 1

Comments: Not-at-fault accidents do have a role in tier placement. However, the requirement is identical for all programs (Each policy may have up to a total of 2 additional losses, subject to the maximums: 1 not at-fault accident; 2 comprehensive losses (excluding weather losses)). Therefore, all we base on not-at-fault accidents is the decision of whether to write the policy or not. We never place an insured in a higher rated tier based on not-at-fault accidents.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

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

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Product Name: Private Passenger Auto
Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/27/2012

Submitted Date 03/27/2012

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Including not-at-fault accidentls in the rating plan is not compliant with Ark. Code Ann. 23-79-152.

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

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

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

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/28/2012
Submitted Date 03/28/2012

Dear Alexa Grissom,

Comments:

Thank you for your continued review of our filing.

Response 1

Comments: The referenced eligibility criteria impact new business only. Not-at-fault accidents are considered in the eligibility criteria; however, the presence (or absence) of a not-at-fault accident in no way affects the premium charged to a policyholder. No policy will be canceled, have its premium increased, or have its risk rating negatively impacted as a result of this rule. This is in compliance with 23-79-152.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Because no further page changes are required for compliance, we still plan to implement this filing effective 4/9/12 for new business. If you disagree, please let us know as soon as possible.

Sincerely,

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

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Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/06/2012

Submitted Date 03/06/2012

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. The Department does not allow no-hits or thin files to receive a factor greater than neutral. Please review Ark. Code Ann. 23-79-152 and ARk. Code An. 23-89-403 and 404 and advise how you are in compliance.

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

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

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Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 03/09/2012
 Submitted Date 03/12/2012

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: We have revised the mapping of No Hit/No Score business, as requested, to rate them equal to the Neutral tier. This requires changing our mapping of No Hit/No Score business to tier 31.

An update to our UM/UIM rejection/selection form 79151 was filed on December 29, 2011 (SERFF reference AOIC-127938225). We have revised the form language and updated language was filed on February 28, 2012. Our form now has language indicating that the insured was offered limits up to the liability limits, and the insured has the right to reject coverage by signature. Once the form filing is accepted, we will be in compliance.

In response to the Department's interpretation of Arkansas statute 23-79-152, we are adjusting eligibility requirements. Please see page AOUPZ633.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Insurance Score Relativities	AOAPZ138	Replacement	
Previous Version			
Insurance Score Relativities	AOAPZ138	Replacement	
Previous Driving History	AOUPZ633	Replacement	
Previous Version			

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Product Name: Private Passenger Auto
Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01
Previous Driving History AOUPZ633 *Replacement*

Sincerely,

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

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/27/2012

Submitted Date 02/27/2012

Respond By Date

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. Please review Ark. Code Ann. 23-89-404 (a)(1) and (2). The tiering rules do not appear to be in compliance with Ark. Code Ann. 23-79-152. lastly, no-hits and thin files must be given a neutral factor per Ark. Code Ann. 23-67-405(5)(B).

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/28/2012
Submitted Date 02/29/2012

Dear Alexa Grissom,

Comments:

Thank you for your review of our filing.

Response 1

Comments: According to statute 23-67-405(5), an insurer can consider an absence of credit information or an inability to calculate a credit score in rating personal insurance if the insurer does one of A, B, or C. As required in A, because these no hit/no score tier mappings were already filed and approved on page AOAPZ067 in SERFF filing AOIC-126261207, we are treating the consumer as otherwise approved by the Insurance Commissioner.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We emailed you a question regarding the remainder of your objection yesterday, and will respond accordingly when we hear back from you.

Sincerely,

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

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Note To Filer

Created By:

Alexa Grissom on 05/01/2012 12:51 PM

Last Edited By:

Alexa Grissom

Submitted On:

05/03/2012 02:57 PM

Subject:

APCS in a PDF

Comments:

Please note the Department requires a APCS survey in a PDF as well.

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.200%
Effective Date of Last Rate Revision: 10/10/2011
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	7.600%	3.200%	\$299,062	6,802	\$9,292,404	14.600%	-4.600%

SERFF Tracking Number: AOIC-128014261 State: Arkansas
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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 05/03/2012	Additional Expense Limit Relativities	AOAPZ131	Replacement	AOAPZ131.pdf
Filed 05/03/2012	Age, Type & Use Relativities	AOAPZ132	Replacement	AOAPZ132.pdf
Filed 05/03/2012	Base Rates	AOAPZ133	Replacement	AOAPZ133.pdf
Filed 05/03/2012	Cost Symbol Relativities	AOAPZ134	Replacement	AOAPZ134.pdf
Filed 05/03/2012	Deductible Relativities	AOAPZ135	Replacement	AOAPZ135.pdf
Filed 05/03/2012	Higher Limits Relativities - Bodily Injury	AOAPZ136	Replacement	AOAPZ136.pdf
Filed 05/03/2012	Higher Limits Relativities - Underinsured Motorist	AOAPZ139	Replacement	AOAPZ139.pdf
Filed 05/03/2012	Higher Limits Relativities - Uninsured Motorist	AOAPZ137	Replacement	AOAPZ137.pdf
Filed 05/03/2012	Insurance Score Relativities	AOAPZ138	Replacement	AOAPZ138.pdf

SERFF Tracking Number: AOIC-128014261 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number:
 Company Tracking Number: PPA-AR-01-02/17/2012-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Filed 05/03/2012 Medical Payment Limit Relativities	AOAPZ140	Replacement	AOAPZ140.pdf
Filed 05/03/2012 Model Year Relativities	AOAPZ141	Replacement	AOAPZ141.pdf
Filed 05/03/2012 Motorcycle Rates	AOAPZ142	Replacement	AOAPZ142.pdf
Filed 05/03/2012 Premium Calculation	AOAPZ143	Replacement	AOAPZ143.pdf
Filed 05/03/2012 Road Trouble Service Limit Relativities	AOAPZ144	Replacement	AOAPZ144.pdf
Filed 05/03/2012 Road Trouble Service Vehicle Age Factor	AOAPZ145	New	AOAPZ145.pdf
Filed 05/03/2012 Secondary Symbols	AOAPZ146	Replacement	AOAPZ146.pdf
Filed 05/03/2012 Uninsured Motorist Property Damage	AOAPZ147	Replacement	AOAPZ147.pdf
Filed 05/03/2012 ULRV - Liability Coverage	AOAPZ148	Replacement	AOAPZ148.htm
Filed 05/03/2012 Additional Expense	AOUPZ621	Replacement	AOUPZ621.pdf
Filed 05/03/2012 Previous Driving History	AOUPZ633	Replacement	AOUPZ633.pdf
Filed 05/03/2012 Accident Conviction Surcharge	AOUPZ623	Replacement	AOUPZ623.pdf

SERFF Tracking Number: AOIC-128014261 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number:
Company Tracking Number: PPA-AR-01-02/17/2012-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Filed 05/03/2012 College Graduate Discount	AOUPZ624	Replacement	AOUPZ624.pdf
Filed 05/03/2012 Multi-Car Discount	AOUPZ625	Replacement	AOUPZ625.pdf
Filed 05/03/2012 Vehicle Age	AOUPZ626	New	AOUPZ626.pdf
Filed 05/03/2012 Motorcycles	AOUPZ627	Replacement	AOUPZ627.pdf
Filed 05/03/2012 Recreational Vehicles	AOUPZ628	Replacement	AOUPZ628.pdf

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

ADDITIONAL EXPENSE LIMIT RELATIVITIES

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

\$30/\$900	1.00
\$40/\$1,200	1.54
\$50/\$1,500	1.92
\$75/\$2,250	2.69
\$100/\$3,000	3.38
\$150/\$4,500	4.46

For Base Rates: Refer to {{AR PPA Base Rates}}

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

AGE, TYPE & USE RELATIVITIES

Arkansas

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

BI

Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	0.94	0.92	1.09	1.13	1.28	1.15	0.84
31	0.94	0.92	1.09	1.13	1.28	1.15	0.84
32	0.94	0.92	1.09	1.13	1.28	1.15	0.84
33	0.94	0.92	1.09	1.13	1.28	1.15	0.84
34	0.94	0.92	1.09	1.13	1.28	1.15	0.84
35	0.94	0.93	1.09	1.13	1.28	1.15	0.84
36	0.95	0.93	1.09	1.13	1.28	1.15	0.84
37	0.95	0.94	1.09	1.13	1.28	1.15	0.84
38	0.96	0.94	1.09	1.13	1.28	1.15	0.84
39	0.96	0.95	1.09	1.13	1.28	1.15	0.84
40	0.96	0.95	1.09	1.13	1.28	1.15	0.84
41	0.96	0.95	1.08	1.13	1.27	1.15	0.83
42	0.96	0.95	1.08	1.13	1.27	1.15	0.83
43	0.95	0.94	1.07	1.12	1.26	1.14	0.82
44	0.94	0.93	1.07	1.12	1.26	1.13	0.82
45	0.92	0.91	1.04	1.10	1.23	1.11	0.80
46	0.91	0.90	1.03	1.09	1.22	1.10	0.79
47	0.90	0.89	1.03	1.09	1.22	1.10	0.79
48	0.89	0.87	1.02	1.08	1.21	1.10	0.79
49	0.88	0.87	1.02	1.08	1.21	1.10	0.79
50	0.78	0.77	0.95	1.02	1.16	1.04	0.74
51	0.75	0.75	0.94	1.01	1.15	1.03	0.73
52	0.75	0.74	0.94	1.01	1.15	1.03	0.73
53	0.74	0.72	0.93	1.00	1.14	1.02	0.72
54	0.74	0.72	0.93	1.00	1.14	1.02	0.72
55	0.70	0.70	0.92	0.98	1.13	1.00	0.68
56	0.70	0.70	0.92	0.98	1.13	1.00	0.68
57	0.70	0.70	0.92	0.98	1.13	1.00	0.68
58	0.70	0.70	0.92	0.98	1.13	1.00	0.68
59	0.70	0.70	0.92	0.98	1.13	1.00	0.68
60	0.70	0.70	0.92	0.98	1.13	1.00	0.68
61	0.70	0.70	0.92	0.98	1.13	1.00	0.68
62	0.70	0.70	0.92	0.98	1.13	1.00	0.68
63	0.70	0.70	0.92	0.98	1.13	1.00	0.68
64	0.71	0.71	0.92	0.98	1.13	1.00	0.70
65	0.73	0.72	0.92	0.98	1.13	1.00	0.70
66	0.74	0.74	0.92	0.98	1.13	1.00	0.71
67	0.74	0.74	0.92	0.98	1.13	1.00	0.74
68	0.74	0.74	0.93	0.98	1.13	1.00	0.74
69	0.77	0.77	0.94	0.98	1.13	1.01	0.76

70	0.78	0.78	0.95	0.99	1.13	1.02	0.77
71	0.78	0.78	0.96	0.99	1.13	1.03	0.78
72	0.80	0.80	0.98	1.02	1.14	1.04	0.80
73	0.82	0.82	1.00	1.04	1.16	1.06	0.82
74	0.84	0.84	1.02	1.06	1.18	1.07	0.84
75	0.87	0.87	1.03	1.07	1.20	1.08	0.87
76	0.90	0.90	1.06	1.09	1.22	1.11	0.90
77	0.92	0.92	1.08	1.12	1.24	1.13	0.92
78	0.94	0.94	1.10	1.14	1.26	1.15	0.94
79	0.96	0.96	1.12	1.16	1.28	1.18	0.96
80	0.98	0.98	1.13	1.19	1.28	1.19	0.98
81	1.00	1.00	1.16	1.19	1.29	1.21	1.00
82	1.02	1.02	1.17	1.20	1.30	1.21	1.02
83	1.04	1.04	1.18	1.22	1.32	1.23	1.04
84	1.06	1.06	1.19	1.23	1.32	1.25	1.06
85	1.08	1.08	1.20	1.24	1.34	1.26	1.08
86	1.08	1.08	1.21	1.25	1.35	1.27	1.08
87	1.09	1.09	1.21	1.27	1.36	1.28	1.09
88	1.10	1.10	1.22	1.27	1.37	1.28	1.10
89	1.11	1.11	1.22	1.28	1.38	1.29	1.11
90+	1.12	1.12	1.22	1.28	1.38	1.29	1.12

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.95	0.93	1.06	1.11	1.25	1.13	0.82
41	0.94	0.92	1.05	1.10	1.24	1.13	0.81
42	0.94	0.92	1.05	1.10	1.24	1.13	0.81
43	0.93	0.91	1.04	1.10	1.23	1.12	0.80
44	0.93	0.91	1.04	1.10	1.23	1.11	0.80
45	0.90	0.88	1.01	1.07	1.20	1.09	0.78
46	0.89	0.87	1.00	1.06	1.19	1.08	0.77
47	0.88	0.87	1.00	1.06	1.19	1.08	0.77
48	0.87	0.86	0.99	1.05	1.18	1.07	0.76
49	0.86	0.85	0.99	1.05	1.18	1.07	0.76
50	0.77	0.75	0.92	0.99	1.13	1.01	0.71
51	0.75	0.74	0.92	0.98	1.13	1.00	0.70
52	0.74	0.74	0.92	0.98	1.13	1.00	0.70
53	0.73	0.72	0.92	0.98	1.13	1.00	0.69
54	0.71	0.71	0.92	0.98	1.13	1.00	0.69

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.74	1.74	1.85	1.90	2.11	2.01	1.49
17	1.74	1.74	1.85	1.90	2.11	2.01	1.49
18	1.52	1.52	1.64	1.67	1.87	1.76	1.32
19	1.30	1.30	1.41	1.46	1.61	1.51	1.13
20	1.23	1.23	1.33	1.38	1.52	1.43	1.07
21	1.13	1.13	1.23	1.28	1.39	1.33	0.99
22	1.03	1.03	1.12	1.17	1.30	1.20	0.91
23	1.01	1.01	1.11	1.17	1.30	1.18	0.91

21	2.21	2.21	2.25	2.25	2.32	2.32	1.76
22	2.16	2.16	2.16	2.16	2.16	2.16	1.71
23	2.06	2.06	2.06	2.06	2.06	2.06	1.62
24	2.06	2.06	2.06	2.06	2.06	2.06	1.62
25	1.22	1.22	1.24	1.27	1.38	1.29	1.10
26	1.18	1.18	1.19	1.23	1.36	1.25	1.10
27	1.18	1.18	1.18	1.23	1.36	1.23	1.10
28	1.18	1.18	1.18	1.23	1.36	1.23	1.10
29	1.18	1.18	1.18	1.23	1.36	1.23	1.10

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.35	2.35	2.35	2.35	2.35	2.35	2.06
17	2.35	2.35	2.35	2.35	2.35	2.35	2.06
18	2.33	2.32	2.35	2.35	2.35	2.35	1.97
19	2.09	2.08	2.11	2.11	2.16	2.16	1.79
20	2.05	2.05	2.05	2.05	2.07	2.07	1.79
21	1.30	1.30	1.31	1.31	1.31	1.31	1.08
22	1.21	1.20	1.21	1.21	1.25	1.25	1.01
23	1.19	1.19	1.21	1.21	1.25	1.25	0.99
24	1.18	1.18	1.19	1.19	1.22	1.22	0.99

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.78	2.78	2.78	2.78	2.78	2.78	2.42
17	2.78	2.78	2.78	2.78	2.78	2.78	2.42
18	2.72	2.72	2.77	2.77	2.78	2.78	2.28
19	2.47	2.47	2.49	2.49	2.54	2.54	2.14
20	2.47	2.47	2.47	2.47	2.47	2.47	2.14
21	1.60	1.59	1.61	1.61	1.66	1.66	1.36
22	1.48	1.48	1.50	1.50	1.54	1.54	1.32
23	1.48	1.48	1.48	1.48	1.52	1.52	1.32
24	1.48	1.48	1.48	1.48	1.50	1.50	1.32

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PD

Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	0.94	0.92	1.09	1.13	1.28	1.15	0.84
31	0.94	0.92	1.09	1.13	1.28	1.15	0.84
32	0.94	0.92	1.09	1.13	1.28	1.15	0.84
33	0.94	0.92	1.09	1.13	1.28	1.15	0.84
34	0.94	0.92	1.09	1.13	1.28	1.15	0.84
35	0.94	0.93	1.09	1.13	1.28	1.15	0.84
36	0.95	0.93	1.09	1.13	1.28	1.15	0.84
37	0.95	0.94	1.09	1.13	1.28	1.15	0.84
38	0.96	0.94	1.09	1.13	1.28	1.15	0.84

39	0.96	0.95	1.09	1.13	1.28	1.15	0.84
40	0.96	0.95	1.09	1.13	1.28	1.15	0.84
41	0.96	0.95	1.08	1.13	1.27	1.15	0.83
42	0.96	0.95	1.08	1.13	1.27	1.15	0.83
43	0.95	0.94	1.07	1.12	1.26	1.14	0.82
44	0.94	0.93	1.07	1.12	1.26	1.13	0.82
45	0.92	0.91	1.04	1.10	1.23	1.11	0.80
46	0.91	0.90	1.03	1.09	1.22	1.10	0.79
47	0.90	0.89	1.03	1.09	1.22	1.10	0.79
48	0.89	0.87	1.02	1.08	1.21	1.10	0.79
49	0.88	0.87	1.02	1.08	1.21	1.10	0.79
50	0.78	0.77	0.95	1.02	1.16	1.04	0.74
51	0.75	0.75	0.94	1.01	1.15	1.03	0.73
52	0.75	0.74	0.94	1.01	1.15	1.03	0.73
53	0.74	0.72	0.93	1.00	1.14	1.02	0.72
54	0.74	0.72	0.93	1.00	1.14	1.02	0.72
55	0.70	0.70	0.92	0.98	1.13	1.00	0.68
56	0.70	0.70	0.92	0.98	1.13	1.00	0.68
57	0.70	0.70	0.92	0.98	1.13	1.00	0.68
58	0.70	0.70	0.92	0.98	1.13	1.00	0.68
59	0.70	0.70	0.92	0.98	1.13	1.00	0.68
60	0.70	0.70	0.92	0.98	1.13	1.00	0.68
61	0.70	0.70	0.92	0.98	1.13	1.00	0.68
62	0.70	0.70	0.92	0.98	1.13	1.00	0.68
63	0.70	0.70	0.92	0.98	1.13	1.00	0.68
64	0.71	0.71	0.92	0.98	1.13	1.00	0.70
65	0.73	0.72	0.92	0.98	1.13	1.00	0.70
66	0.74	0.74	0.92	0.98	1.13	1.00	0.71
67	0.74	0.74	0.92	0.98	1.13	1.00	0.74
68	0.74	0.74	0.93	0.98	1.13	1.00	0.74
69	0.77	0.77	0.94	0.98	1.13	1.01	0.76
70	0.78	0.78	0.95	0.99	1.13	1.02	0.77
71	0.78	0.78	0.96	0.99	1.13	1.03	0.78
72	0.80	0.80	0.98	1.02	1.14	1.04	0.80
73	0.82	0.82	1.00	1.04	1.16	1.06	0.82
74	0.84	0.84	1.02	1.06	1.18	1.07	0.84
75	0.87	0.87	1.03	1.07	1.20	1.08	0.87
76	0.90	0.90	1.06	1.09	1.22	1.11	0.90
77	0.92	0.92	1.08	1.12	1.24	1.13	0.92
78	0.94	0.94	1.10	1.14	1.26	1.15	0.94
79	0.96	0.96	1.12	1.16	1.28	1.18	0.96
80	0.98	0.98	1.13	1.19	1.28	1.19	0.98
81	1.00	1.00	1.16	1.19	1.29	1.21	1.00
82	1.02	1.02	1.17	1.20	1.30	1.21	1.02
83	1.04	1.04	1.18	1.22	1.32	1.23	1.04
84	1.06	1.06	1.19	1.23	1.32	1.25	1.06
85	1.08	1.08	1.20	1.24	1.34	1.26	1.08
86	1.08	1.08	1.21	1.25	1.35	1.27	1.08
87	1.09	1.09	1.21	1.27	1.36	1.28	1.09
88	1.10	1.10	1.22	1.27	1.37	1.28	1.10
89	1.11	1.11	1.22	1.28	1.38	1.29	1.11
90+	1.12	1.12	1.22	1.28	1.38	1.29	1.12

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.95	0.93	1.06	1.11	1.25	1.13	0.82
41	0.94	0.92	1.05	1.10	1.24	1.13	0.81
42	0.94	0.92	1.05	1.10	1.24	1.13	0.81
43	0.93	0.91	1.04	1.10	1.23	1.12	0.80
44	0.93	0.91	1.04	1.10	1.23	1.11	0.80
45	0.90	0.88	1.01	1.07	1.20	1.09	0.78
46	0.89	0.87	1.00	1.06	1.19	1.08	0.77
47	0.88	0.87	1.00	1.06	1.19	1.08	0.77
48	0.87	0.86	0.99	1.05	1.18	1.07	0.76
49	0.86	0.85	0.99	1.05	1.18	1.07	0.76
50	0.77	0.75	0.92	0.99	1.13	1.01	0.71
51	0.75	0.74	0.92	0.98	1.13	1.00	0.70
52	0.74	0.74	0.92	0.98	1.13	1.00	0.70
53	0.73	0.72	0.92	0.98	1.13	1.00	0.69
54	0.71	0.71	0.92	0.98	1.13	1.00	0.69

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.74	1.74	1.85	1.90	2.11	2.01	1.49
17	1.74	1.74	1.85	1.90	2.11	2.01	1.49
18	1.52	1.52	1.64	1.67	1.87	1.76	1.32
19	1.30	1.30	1.41	1.46	1.61	1.51	1.13
20	1.23	1.23	1.33	1.38	1.52	1.43	1.07
21	1.13	1.13	1.23	1.28	1.39	1.33	0.99
22	1.03	1.03	1.12	1.17	1.30	1.20	0.91
23	1.01	1.01	1.11	1.17	1.30	1.18	0.91
24	1.01	1.01	1.11	1.17	1.30	1.18	0.91
25	0.97	0.97	1.09	1.15	1.28	1.15	0.87
26	0.97	0.97	1.09	1.15	1.28	1.15	0.87
27	0.97	0.97	1.09	1.15	1.28	1.15	0.87
28	0.97	0.97	1.09	1.15	1.28	1.15	0.87
29	0.97	0.97	1.09	1.15	1.28	1.15	0.87

Married Male

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.37	2.37	2.37	2.37	2.47	2.47	1.83
17	2.37	2.37	2.37	2.37	2.47	2.47	1.83
18	2.31	2.31	2.34	2.34	2.43	2.43	1.78
19	1.91	1.91	1.94	1.94	2.05	2.05	1.49
20	1.86	1.86	1.86	1.86	1.95	1.95	1.42
21	1.70	1.70	1.70	1.70	1.70	1.70	1.30
22	1.21	1.21	1.21	1.21	1.28	1.22	0.93
23	1.21	1.21	1.21	1.21	1.28	1.21	0.93
24	1.21	1.21	1.21	1.21	1.28	1.21	0.93
25	0.97	0.97	1.09	1.15	1.28	1.15	0.87
26	0.97	0.97	1.09	1.15	1.28	1.15	0.87
27	0.97	0.97	1.09	1.15	1.28	1.15	0.87
28	0.97	0.97	1.09	1.15	1.28	1.15	0.87

29	0.97	0.97	1.09	1.15	1.28	1.15	0.87
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Unmarried Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.89	2.89	2.89	2.89	3.02	3.02	2.58
17	2.89	2.89	2.89	2.89	3.02	3.02	2.58
18	2.89	2.89	2.89	2.89	3.02	3.02	2.58
19	2.62	2.61	2.67	2.67	2.82	2.82	2.25
20	2.46	2.45	2.49	2.49	2.64	2.64	2.16
21	1.66	1.66	1.67	1.67	1.67	1.67	1.38
22	1.53	1.52	1.55	1.55	1.59	1.59	1.27
23	1.48	1.48	1.51	1.51	1.55	1.55	1.25
24	1.47	1.47	1.48	1.48	1.52	1.52	1.25
25	1.05	1.05	1.13	1.19	1.31	1.22	0.91
26	1.01	1.01	1.12	1.17	1.28	1.20	0.89
27	0.99	0.99	1.09	1.15	1.28	1.16	0.87
28	0.97	0.97	1.09	1.15	1.28	1.15	0.87
29	0.97	0.97	1.09	1.15	1.28	1.15	0.87

Unmarried Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.65	3.65	3.65	3.65	3.65	3.65	3.61
17	3.65	3.65	3.65	3.65	3.65	3.65	3.30
18	3.65	3.65	3.65	3.65	3.65	3.65	3.04
19	3.30	3.29	3.35	3.35	3.44	3.44	2.70
20	3.27	3.27	3.27	3.27	3.27	3.27	2.70
21	2.21	2.21	2.25	2.25	2.32	2.32	1.76
22	2.16	2.16	2.16	2.16	2.16	2.16	1.71
23	2.06	2.06	2.06	2.06	2.06	2.06	1.62
24	2.06	2.06	2.06	2.06	2.06	2.06	1.62
25	1.22	1.22	1.24	1.27	1.38	1.29	1.10
26	1.18	1.18	1.19	1.23	1.36	1.25	1.10
27	1.18	1.18	1.18	1.23	1.36	1.23	1.10
28	1.18	1.18	1.18	1.23	1.36	1.23	1.10
29	1.18	1.18	1.18	1.23	1.36	1.23	1.10

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.35	2.35	2.35	2.35	2.35	2.35	2.06
17	2.35	2.35	2.35	2.35	2.35	2.35	2.06
18	2.33	2.32	2.35	2.35	2.35	2.35	1.97
19	2.09	2.08	2.11	2.11	2.16	2.16	1.79
20	2.05	2.05	2.05	2.05	2.07	2.07	1.79
21	1.30	1.30	1.31	1.31	1.31	1.31	1.08
22	1.21	1.20	1.21	1.21	1.25	1.25	1.01
23	1.19	1.19	1.21	1.21	1.25	1.25	0.99
24	1.18	1.18	1.19	1.19	1.22	1.22	0.99

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.78	2.78	2.78	2.78	2.78	2.78	2.42
17	2.78	2.78	2.78	2.78	2.78	2.78	2.42
18	2.72	2.72	2.77	2.77	2.78	2.78	2.28
19	2.47	2.47	2.49	2.49	2.54	2.54	2.14
20	2.47	2.47	2.47	2.47	2.47	2.47	2.14
21	1.60	1.59	1.61	1.61	1.66	1.66	1.36
22	1.48	1.48	1.50	1.50	1.54	1.54	1.32
23	1.48	1.48	1.48	1.48	1.52	1.52	1.32
24	1.48	1.48	1.48	1.48	1.50	1.50	1.32

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Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.06	1.04	1.19	1.29	1.35	1.27	0.96
31	1.06	1.04	1.19	1.29	1.35	1.27	0.96
32	1.06	1.04	1.19	1.29	1.35	1.27	0.96
33	1.06	1.04	1.19	1.29	1.35	1.27	0.96
34	1.06	1.04	1.19	1.29	1.35	1.27	0.96
35	1.06	1.04	1.19	1.29	1.35	1.27	0.96
36	1.06	1.04	1.19	1.29	1.35	1.27	0.96
37	1.06	1.04	1.19	1.29	1.35	1.27	0.96
38	1.06	1.04	1.19	1.29	1.35	1.27	0.96
39	1.06	1.04	1.19	1.29	1.35	1.27	0.96
40	1.06	1.04	1.19	1.29	1.35	1.27	0.96
41	1.05	1.03	1.18	1.28	1.35	1.26	0.95
42	1.05	1.03	1.18	1.28	1.35	1.26	0.95
43	1.04	1.02	1.17	1.27	1.35	1.26	0.94
44	1.04	1.02	1.17	1.27	1.33	1.25	0.94
45	1.01	0.99	1.14	1.23	1.30	1.22	0.91
46	1.00	0.97	1.12	1.22	1.28	1.21	0.90
47	1.00	0.96	1.11	1.22	1.28	1.20	0.90
48	0.98	0.95	1.10	1.21	1.27	1.18	0.88
49	0.97	0.95	1.10	1.21	1.26	1.18	0.88
50	0.82	0.80	1.04	1.14	1.22	1.13	0.82
51	0.81	0.79	1.02	1.13	1.21	1.11	0.81
52	0.81	0.79	1.02	1.13	1.20	1.11	0.81
53	0.80	0.78	1.01	1.12	1.19	1.10	0.80
54	0.80	0.78	1.01	1.12	1.18	1.10	0.80
55	0.76	0.76	1.00	1.10	1.16	1.08	0.76
56	0.76	0.76	0.99	1.10	1.15	1.07	0.76
57	0.76	0.76	0.97	1.10	1.15	1.06	0.76
58	0.76	0.76	0.96	1.09	1.14	1.04	0.76
59	0.76	0.76	0.96	1.08	1.13	1.04	0.76
60	0.76	0.76	0.96	1.08	1.13	1.04	0.76
61	0.76	0.76	0.95	1.06	1.13	1.03	0.76
62	0.76	0.75	0.95	1.06	1.13	1.03	0.76
63	0.76	0.74	0.94	1.06	1.13	1.02	0.76

64	0.75	0.74	0.93	1.06	1.13	1.01	0.76
65	0.74	0.74	0.93	1.04	1.13	1.01	0.75
66	0.74	0.74	0.92	1.02	1.13	1.00	0.74
67	0.74	0.73	0.92	1.02	1.13	1.00	0.74
68	0.74	0.71	0.92	1.01	1.13	1.00	0.74
69	0.73	0.72	0.92	1.00	1.13	1.00	0.74
70	0.72	0.72	0.92	0.99	1.13	1.00	0.72
71	0.72	0.72	0.92	0.99	1.13	1.00	0.72
72	0.73	0.72	0.94	1.00	1.14	1.02	0.73
73	0.74	0.74	0.96	1.02	1.16	1.04	0.74
74	0.76	0.76	0.98	1.04	1.18	1.06	0.76
75	0.78	0.78	1.00	1.06	1.20	1.08	0.78
76	0.79	0.79	1.02	1.08	1.22	1.10	0.79
77	0.81	0.81	1.04	1.10	1.24	1.11	0.81
78	0.82	0.82	1.06	1.11	1.26	1.13	0.82
79	0.84	0.84	1.08	1.13	1.28	1.14	0.84
80	0.86	0.86	1.09	1.13	1.28	1.15	0.86
81	0.88	0.88	1.09	1.13	1.28	1.15	0.88
82	0.90	0.90	1.09	1.13	1.28	1.15	0.90
83	0.92	0.92	1.09	1.13	1.28	1.15	0.92
84	0.94	0.94	1.09	1.13	1.28	1.15	0.94
85	0.96	0.96	1.09	1.13	1.28	1.15	0.96
86	0.96	0.96	1.09	1.13	1.28	1.15	0.96
87	0.97	0.97	1.09	1.13	1.28	1.15	0.97
88	0.98	0.98	1.09	1.13	1.28	1.15	0.98
89	0.99	0.99	1.09	1.13	1.28	1.15	0.99
90+	1.00	1.00	1.09	1.13	1.28	1.15	1.00

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	1.03	1.00	1.14	1.26	1.31	1.24	0.93
41	1.02	0.99	1.14	1.25	1.30	1.23	0.92
42	1.02	0.99	1.14	1.25	1.30	1.23	0.92
43	1.01	0.99	1.14	1.23	1.30	1.22	0.91
44	1.01	0.98	1.12	1.23	1.29	1.22	0.91
45	0.98	0.95	1.10	1.19	1.26	1.19	0.87
46	0.97	0.94	1.08	1.18	1.25	1.17	0.85
47	0.96	0.93	1.08	1.18	1.25	1.16	0.85
48	0.95	0.92	1.07	1.17	1.23	1.15	0.84
49	0.94	0.92	1.07	1.17	1.22	1.15	0.84
50	0.79	0.77	1.00	1.11	1.18	1.09	0.79
51	0.78	0.76	1.00	1.10	1.17	1.08	0.78
52	0.78	0.76	1.00	1.10	1.17	1.08	0.78
53	0.77	0.76	1.00	1.10	1.16	1.08	0.77
54	0.77	0.76	1.00	1.10	1.16	1.08	0.77

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.30	1.28	1.40	1.55	1.62	1.51	1.23
17	1.30	1.28	1.40	1.55	1.62	1.51	1.23

18	1.28	1.27	1.38	1.51	1.60	1.49	1.22
19	1.22	1.19	1.33	1.47	1.52	1.43	1.14
20	1.19	1.18	1.31	1.44	1.49	1.41	1.13
21	1.14	1.14	1.28	1.34	1.46	1.37	1.04
22	1.13	1.13	1.25	1.33	1.42	1.34	1.03
23	1.13	1.11	1.22	1.33	1.40	1.32	1.03
24	1.11	1.09	1.20	1.33	1.36	1.29	1.03
25	1.09	1.07	1.19	1.31	1.35	1.27	0.99
26	1.09	1.07	1.19	1.31	1.35	1.27	0.99
27	1.09	1.07	1.19	1.31	1.35	1.27	0.99
28	1.09	1.07	1.19	1.31	1.35	1.27	0.99
29	1.09	1.07	1.19	1.31	1.35	1.27	0.99

Married Male

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.10	2.10	2.10	2.19	2.19	2.19	1.70
17	2.10	2.10	2.10	2.19	2.19	2.19	1.70
18	2.07	2.07	2.07	2.14	2.15	2.15	1.65
19	1.86	1.86	1.86	1.96	1.95	1.95	1.52
20	1.86	1.86	1.86	1.93	1.95	1.95	1.49
21	1.70	1.70	1.70	1.78	1.71	1.71	1.39
22	1.30	1.27	1.31	1.37	1.40	1.36	1.05
23	1.27	1.25	1.31	1.37	1.38	1.33	1.05
24	1.25	1.24	1.27	1.37	1.35	1.31	1.05
25	1.09	1.07	1.19	1.31	1.35	1.27	0.99
26	1.09	1.07	1.19	1.31	1.35	1.27	0.99
27	1.09	1.07	1.19	1.31	1.35	1.27	0.99
28	1.09	1.07	1.19	1.31	1.35	1.27	0.99
29	1.09	1.07	1.19	1.31	1.35	1.27	0.99

Unmarried Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.57	2.57	2.57	2.57	2.67	2.67	2.29
17	2.57	2.57	2.57	2.57	2.67	2.67	2.29
18	2.57	2.57	2.57	2.57	2.67	2.67	2.29
19	2.43	2.43	2.43	2.43	2.54	2.54	2.16
20	2.43	2.43	2.43	2.43	2.54	2.54	2.16
21	1.50	1.48	1.52	1.64	1.55	1.55	1.35
22	1.48	1.47	1.50	1.61	1.54	1.54	1.33
23	1.47	1.47	1.48	1.59	1.52	1.52	1.31
24	1.47	1.47	1.47	1.55	1.49	1.49	1.28
25	1.09	1.07	1.19	1.31	1.35	1.27	0.99
26	1.09	1.07	1.19	1.31	1.35	1.27	0.99
27	1.09	1.07	1.19	1.31	1.35	1.27	0.99
28	1.09	1.07	1.19	1.31	1.35	1.27	0.99
29	1.09	1.07	1.19	1.31	1.35	1.27	0.99

Unmarried Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.30	3.30	3.30	3.30	3.30	3.30	2.82
17	3.30	3.30	3.30	3.30	3.30	3.30	2.82
18	3.27	3.27	3.27	3.27	3.27	3.27	2.70
19	3.27	3.27	3.27	3.27	3.27	3.27	2.70
20	3.27	3.27	3.27	3.27	3.27	3.27	2.70
21	2.16	2.16	2.16	2.16	2.16	2.16	1.71
22	2.16	2.16	2.16	2.16	2.16	2.16	1.71
23	2.06	2.06	2.06	2.06	2.06	2.06	1.62
24	2.06	2.06	2.06	2.06	2.06	2.06	1.62
25	1.23	1.21	1.25	1.39	1.41	1.33	1.18
26	1.23	1.21	1.25	1.39	1.41	1.33	1.18
27	1.23	1.21	1.25	1.39	1.41	1.33	1.18
28	1.23	1.21	1.25	1.39	1.41	1.33	1.18
29	1.23	1.21	1.25	1.39	1.41	1.33	1.18

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.08	2.08	2.08	2.08	2.08	2.08	1.82
17	2.08	2.08	2.08	2.08	2.08	2.08	1.82
18	2.08	2.08	2.08	2.08	2.08	2.08	1.82
19	2.05	2.05	2.05	2.05	2.05	2.05	1.79
20	2.05	2.05	2.05	2.05	2.05	2.05	1.79
21	1.23	1.21	1.25	1.31	1.29	1.29	1.11
22	1.21	1.20	1.25	1.31	1.27	1.27	1.11
23	1.21	1.20	1.24	1.31	1.27	1.27	1.11
24	1.21	1.20	1.24	1.31	1.27	1.27	1.11

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.50	2.50	2.50	2.50	2.50	2.50	2.19
17	2.50	2.50	2.50	2.50	2.50	2.50	2.19
18	2.49	2.49	2.49	2.49	2.49	2.49	2.16
19	2.47	2.47	2.47	2.47	2.47	2.47	2.14
20	2.47	2.47	2.47	2.47	2.47	2.47	2.14
21	1.48	1.48	1.48	1.59	1.51	1.51	1.35
22	1.48	1.48	1.48	1.56	1.49	1.49	1.33
23	1.48	1.48	1.48	1.56	1.49	1.49	1.33
24	1.48	1.48	1.48	1.56	1.49	1.49	1.33

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COLL

Principal Operator over 30

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.04	1.00	1.13	1.17	1.29	1.21	0.93
31	1.02	0.97	1.11	1.15	1.28	1.19	0.92

32	1.02	0.97	1.11	1.15	1.28	1.19	0.92
33	1.02	0.97	1.11	1.15	1.28	1.19	0.92
34	1.02	0.97	1.11	1.15	1.28	1.19	0.92
35	1.02	0.97	1.11	1.15	1.28	1.19	0.92
36	1.02	0.97	1.11	1.15	1.28	1.19	0.92
37	1.02	0.97	1.11	1.15	1.28	1.19	0.92
38	1.02	0.97	1.11	1.15	1.28	1.19	0.92
39	1.02	0.97	1.11	1.15	1.28	1.19	0.92
40	1.02	0.97	1.11	1.15	1.28	1.19	0.92
41	1.01	0.97	1.11	1.15	1.27	1.18	0.91
42	1.01	0.97	1.11	1.15	1.27	1.18	0.91
43	1.01	0.97	1.10	1.14	1.26	1.17	0.90
44	1.01	0.97	1.10	1.14	1.26	1.17	0.90
45	1.00	0.95	1.08	1.13	1.25	1.16	0.89
46	1.00	0.95	1.08	1.13	1.25	1.15	0.89
47	0.99	0.94	1.07	1.11	1.23	1.15	0.88
48	0.96	0.93	1.06	1.09	1.21	1.13	0.86
49	0.95	0.89	1.04	1.08	1.21	1.11	0.85
50	0.82	0.80	0.99	1.04	1.17	1.08	0.81
51	0.81	0.79	0.98	1.03	1.15	1.06	0.80
52	0.81	0.78	0.96	1.01	1.15	1.04	0.79
53	0.80	0.76	0.94	1.00	1.14	1.02	0.77
54	0.78	0.75	0.93	1.00	1.14	1.02	0.74
55	0.75	0.72	0.92	0.98	1.13	1.00	0.70
56	0.74	0.70	0.92	0.98	1.13	1.00	0.70
57	0.74	0.70	0.92	0.98	1.13	1.00	0.70
58	0.72	0.70	0.92	0.98	1.13	1.00	0.69
59	0.71	0.70	0.92	0.98	1.13	1.00	0.69
60	0.70	0.69	0.92	0.98	1.13	1.00	0.68
61	0.70	0.69	0.92	0.98	1.13	1.00	0.68
62	0.70	0.68	0.92	0.98	1.13	1.00	0.68
63	0.70	0.68	0.92	0.98	1.13	1.00	0.68
64	0.70	0.68	0.92	0.98	1.13	1.00	0.68
65	0.70	0.68	0.92	0.98	1.13	1.00	0.68
66	0.70	0.69	0.92	0.98	1.13	1.00	0.68
67	0.70	0.69	0.92	0.98	1.13	1.00	0.69
68	0.71	0.70	0.92	0.98	1.13	1.00	0.70
69	0.72	0.72	0.92	0.98	1.13	1.00	0.72
70	0.74	0.72	0.92	0.98	1.13	1.00	0.72
71	0.76	0.75	0.92	0.98	1.13	1.00	0.75
72	0.78	0.78	0.94	1.00	1.14	1.02	0.78
73	0.80	0.80	0.96	1.02	1.16	1.04	0.80
74	0.82	0.82	0.98	1.04	1.18	1.06	0.82
75	0.84	0.84	1.00	1.06	1.20	1.08	0.84
76	0.86	0.86	1.02	1.08	1.22	1.10	0.86
77	0.88	0.88	1.04	1.10	1.24	1.11	0.88
78	0.91	0.91	1.06	1.11	1.26	1.13	0.91
79	0.93	0.93	1.09	1.13	1.28	1.14	0.93
80	0.96	0.96	1.10	1.14	1.28	1.16	0.96
81	0.98	0.98	1.11	1.15	1.28	1.16	0.98
82	1.00	1.00	1.13	1.16	1.28	1.18	1.00
83	1.03	1.03	1.13	1.17	1.28	1.19	1.03
84	1.05	1.05	1.14	1.19	1.28	1.20	1.05
85	1.07	1.07	1.17	1.19	1.29	1.21	1.07
86	1.08	1.08	1.17	1.20	1.30	1.21	1.08

87	1.09	1.09	1.18	1.23	1.31	1.23	1.09
88	1.10	1.10	1.19	1.23	1.32	1.25	1.10
89	1.11	1.11	1.20	1.24	1.34	1.25	1.11
90+	1.12	1.12	1.21	1.25	1.34	1.26	1.12

No Youthful Operators

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.92	0.89	1.06	1.11	1.25	1.13	0.82
41	0.91	0.88	1.05	1.10	1.24	1.12	0.82
42	0.91	0.88	1.05	1.10	1.24	1.12	0.81
43	0.90	0.87	1.04	1.10	1.23	1.11	0.81
44	0.90	0.87	1.04	1.10	1.23	1.11	0.81
45	0.89	0.85	1.01	1.07	1.20	1.09	0.79
46	0.89	0.85	1.00	1.06	1.19	1.08	0.79
47	0.88	0.84	1.00	1.06	1.19	1.08	0.78
48	0.86	0.82	0.99	1.05	1.18	1.07	0.76
49	0.86	0.82	0.99	1.05	1.18	1.07	0.76
50	0.77	0.72	0.92	0.99	1.13	1.01	0.73
51	0.76	0.72	0.92	0.98	1.13	1.00	0.72
52	0.76	0.72	0.92	0.98	1.13	1.00	0.72
53	0.75	0.72	0.92	0.98	1.13	1.00	0.71
54	0.75	0.72	0.92	0.98	1.13	1.00	0.71

Married Female

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.52	1.46	1.59	1.63	1.81	1.70	1.37
17	1.52	1.46	1.59	1.63	1.81	1.70	1.37
18	1.52	1.46	1.59	1.63	1.81	1.70	1.37
19	1.42	1.37	1.50	1.56	1.70	1.61	1.28
20	1.42	1.37	1.50	1.56	1.70	1.61	1.28
21	1.14	1.14	1.28	1.34	1.49	1.37	1.04
22	1.13	1.13	1.26	1.33	1.46	1.34	1.03
23	1.13	1.13	1.24	1.28	1.40	1.31	1.03
24	1.12	1.09	1.19	1.23	1.34	1.26	1.01
25	1.06	1.01	1.13	1.18	1.29	1.21	0.95
26	1.06	1.01	1.13	1.18	1.29	1.21	0.95
27	1.06	1.01	1.13	1.18	1.29	1.21	0.95
28	1.06	1.01	1.13	1.18	1.29	1.21	0.95
29	1.06	1.01	1.13	1.18	1.29	1.21	0.95

Married Male

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.25	2.18	2.25	2.25	2.36	2.36	1.83
17	2.25	2.18	2.25	2.25	2.36	2.36	1.83
18	2.24	2.16	2.23	2.23	2.33	2.33	1.78
19	2.08	2.01	2.07	2.07	2.18	2.18	1.61
20	2.08	2.01	2.07	2.07	2.18	2.18	1.61
21	1.78	1.73	1.78	1.78	1.82	1.82	1.45

22	1.37	1.33	1.37	1.37	1.44	1.37	1.05
23	1.31	1.27	1.31	1.31	1.38	1.34	1.05
24	1.26	1.22	1.25	1.25	1.32	1.27	1.02
25	1.06	1.01	1.13	1.18	1.29	1.21	0.95
26	1.06	1.01	1.13	1.18	1.29	1.21	0.95
27	1.06	1.01	1.13	1.18	1.29	1.21	0.95
28	1.06	1.01	1.13	1.18	1.29	1.21	0.95
29	1.06	1.01	1.13	1.18	1.29	1.21	0.95

Unmarried Female Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.89	2.89	2.89	2.89	3.02	3.02	2.58
17	2.89	2.89	2.89	2.89	3.02	3.02	2.58
18	2.89	2.89	2.89	2.89	3.02	3.02	2.58
19	2.72	2.62	2.70	2.70	2.84	2.84	2.41
20	2.64	2.55	2.63	2.63	2.76	2.76	2.35
21	1.67	1.67	1.67	1.67	1.67	1.67	1.41
22	1.66	1.59	1.64	1.64	1.67	1.67	1.41
23	1.59	1.54	1.59	1.59	1.62	1.62	1.37
24	1.59	1.53	1.57	1.57	1.61	1.61	1.36
25	1.09	1.09	1.20	1.26	1.38	1.28	0.99
26	1.09	1.09	1.20	1.26	1.38	1.28	0.99
27	1.09	1.07	1.18	1.23	1.34	1.26	0.99
28	1.09	1.05	1.17	1.21	1.32	1.25	0.98
29	1.06	1.01	1.13	1.18	1.29	1.21	0.95

Unmarried Male Principal Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.61	3.61	3.61	3.61	3.61	3.61	3.61
17	3.61	3.61	3.61	3.61	3.61	3.61	3.30
18	3.61	3.61	3.61	3.61	3.61	3.61	3.05
19	3.61	3.52	3.61	3.61	3.61	3.61	3.05
20	3.52	3.41	3.51	3.51	3.59	3.59	2.99
21	2.43	2.35	2.43	2.43	2.44	2.44	1.92
22	2.31	2.23	2.28	2.28	2.35	2.35	1.90
23	2.15	2.08	2.14	2.14	2.17	2.17	1.76
24	2.12	2.06	2.11	2.11	2.15	2.15	1.74
25	1.34	1.33	1.34	1.39	1.52	1.39	1.23
26	1.34	1.33	1.34	1.39	1.52	1.39	1.23
27	1.34	1.30	1.34	1.38	1.49	1.39	1.22
28	1.32	1.28	1.31	1.34	1.46	1.38	1.19
29	1.28	1.22	1.26	1.29	1.40	1.33	1.14

Unmarried Female Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.35	2.35	2.35	2.35	2.35	2.35	2.06
17	2.35	2.35	2.35	2.35	2.35	2.35	2.06
18	2.35	2.30	2.35	2.35	2.35	2.35	2.06

19	2.13	2.07	2.12	2.12	2.16	2.16	1.87
20	2.11	2.05	2.09	2.09	2.14	2.14	1.85
21	1.31	1.30	1.31	1.31	1.31	1.31	1.11
22	1.28	1.25	1.28	1.28	1.31	1.31	1.11
23	1.26	1.21	1.25	1.25	1.28	1.28	1.09
24	1.26	1.21	1.25	1.25	1.28	1.28	1.09

Unmarried Male Occasional Operator

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.74	2.74	2.74	2.74	2.74	2.74	2.40
17	2.74	2.74	2.74	2.74	2.74	2.74	2.40
18	2.74	2.74	2.74	2.74	2.74	2.74	2.40
19	2.66	2.58	2.65	2.65	2.71	2.71	2.33
20	2.61	2.54	2.61	2.61	2.66	2.66	2.30
21	1.68	1.67	1.68	1.68	1.68	1.68	1.48
22	1.65	1.60	1.65	1.65	1.68	1.68	1.47
23	1.60	1.55	1.60	1.60	1.63	1.63	1.42
24	1.60	1.54	1.60	1.60	1.62	1.62	1.42

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Auto-Owners Standard
Auto-Owners Premier

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

<u>Coverage</u>	<u>Auto-Owners Standard</u>	<u>Auto-Owners Premier</u>
100/300 BI	\$224.91	\$210.00
100,000 PD	\$165.70	\$161.50
\$5,000 MP	\$44.60	\$43.40
\$140/Week DI	\$3.00	\$3.00
100/300 UM	\$22.65	\$22.65
100/300 UIM	\$30.80	\$27.80
\$25,000 UMPD	\$15.57	\$14.65
FULL COMP	\$125.25	\$115.00
\$100 COLL	\$238.73	\$232.00
\$50 RTS	\$6.20	\$5.43
30/900 AE	\$16.10	\$14.90

Auto-Owners Standard
Auto-Owners Premier

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

COST SYMBOL RELATIVITIES

Prior to 1990

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-1600	1	0.25	0.50
1601-2100	2	0.25	0.50
2101-2750	3	0.27	0.51
2751-3700	4	0.30	0.51
3701-5000	5	0.39	0.60
5001-6500	6	0.56	0.67
6501-8000	7	0.74	0.81
8001-10000	8	0.85	0.91
10001-12500	10	1.00	1.00
12501-15000	11	1.19	1.10
15001-17500	12	1.36	1.21
17501-20000	13	1.54	1.30
20001-24000	14	1.78	1.43
24001-28000	15	1.96	1.61
28001-33000	16	2.25	1.83
33001-39000	17	2.63	2.04
39001-46000	18	3.16	2.25
46001-55000	19	3.60	2.41
55001-65000	20	4.00	2.63
65001+ over	21	.048*	.018*
*For each add'l 1,000 over 65,000 add the given factor to the symbol 20 relativity.			

1990-2010

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-6500	1	0.56	0.67
6501-8000	2	0.78	0.85
8001-9000	3	0.83	0.89
9001-10000	4	0.90	0.95
10001-11250	5	1.00	1.00
11251-12500	6	1.08	1.05
12501-13750	7	1.17	1.10
13751-15000	8	1.26	1.15
15001-16250	10	1.35	1.19
16251-17500	11	1.43	1.25
17501-18750	12	1.49	1.31
18751-20000	13	1.57	1.35
20001-22000	14	1.65	1.41
22001-24000	15	1.73	1.50
24001-26000	16	1.83	1.55
26001-28000	17	1.90	1.64
28001-30000	18	1.99	1.72
30001-33000	19	2.03	1.81
33001-36000	20	2.09	1.90
36001-40000	21	2.13	2.01
40001-45000	22	2.19	2.13
45001-50000	23	2.29	2.24
50001-60000	24	2.48	2.41
60001-70000	25	2.83	2.58
70001-80000	26	3.29	2.81
80001 + over	27	.048**	.018**
**For each add'l 1,000 over 80,000 add the given factor to the symbol 26 relativity.			

2011 and Subsequent

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-3000	1	0.560	0.670
3001-5500	2	0.670	0.760
5501-8000	3	0.780	0.850
8001-9000	4	0.830	0.890
9001-10000	5	0.900	0.950
10001-11000	6	1.000	1.000
11001-12000	7	1.080	1.050
12001-13000	8	1.125	1.075
13001-14000	10	1.170	1.100
14001-15000	11	1.260	1.150
15001-15625	12	1.305	1.170
15626-16250	13	1.350	1.190
16251-16875	14	1.390	1.220
16876-17500	15	1.430	1.250
17501-18125	16	1.460	1.280
18126-18750	17	1.490	1.310
18751-19375	18	1.530	1.330
19376-20000	19	1.570	1.350
20001-20625	20	1.610	1.380
20626-21250	21	1.650	1.410
21251-21875	22	1.677	1.440
21876-22500	23	1.703	1.470
22501-23125	24	1.730	1.500
23126-23750	25	1.755	1.513
23751-24375	26	1.780	1.525
24376-25000	27	1.805	1.538
25001-25625	28	1.830	1.550
25626-26250	29	1.853	1.580
26251-26875	30	1.877	1.610
26876-27500	31	1.900	1.640
27501-28125	32	1.930	1.667
28126-28750	33	1.960	1.693
28751-29375	34	1.990	1.720
29376-30000	35	2.000	1.741
30001-31000	36	2.015	1.776
31001-32000	37	2.030	1.810
32001-33000	38	2.050	1.840
33001-34000	39	2.070	1.870
34001-35000	40	2.090	1.900

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
35001-36000	41	2.100	1.928
36001-37000	42	2.110	1.955
37001-38000	43	2.120	1.983
38001-39000	44	2.130	2.010
39001-40000	45	2.143	2.035
40001-41250	46	2.158	2.067
41251-42500	47	2.174	2.098
42501-43750	48	2.190	2.130
43751-45000	49	2.215	2.158
45001-46250	50	2.240	2.185
46251-47500	51	2.265	2.213
47501-48750	52	2.290	2.240
48751-50000	53	2.317	2.264
50001-52500	54	2.371	2.313
52501-55000	55	2.426	2.361
55001-57500	56	2.480	2.410
57501-60000	57	2.550	2.444
60001-65000	58	2.690	2.512
65001-70000	59	2.830	2.580
70001-75000	60	3.060	2.695
75001-80000	61	3.290	2.810
80001-85000	62	3.420	2.885
85001-90000	63	3.550	2.960
90001-95000	64	3.680	3.035
95001-100000	65	3.810	3.110
100001-110000	66	4.040	3.260
110001-120000	67	4.270	3.410
120001-130000	68	4.500	3.560
130001-140000	69	4.730	3.710
140001-150000	70	4.960	3.860
Rating Symbol	71	5.190	4.010
Rating Symbol	72	5.420	4.160
Rating Symbol	73	5.650	4.310
Rating Symbol	74	5.880	4.460
Rating Symbol	75	6.110	4.610
150001+ over	98	0.023***	0.015***
***For each additional 1,000 over 150,000 add the given factor to the symbol 70 relativity.			

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

AOAPZ134

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

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

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

DEDUCTIBLES

Comprehensive Coverage with deductible applicable to Glass Breakage

\$ 50 Deductible - Charge .87 of applicable Full Comprehensive premium
 \$ 100 Deductible - Charge .75 of applicable Full Comprehensive premium
 \$ 200 Deductible - Charge .62 of applicable Full Comprehensive premium
 \$ 250 Deductible - Charge .59 of applicable Full Comprehensive premium
 \$ 500 Deductible - Charge .49 of applicable Full Comprehensive premium
 \$ 750 Deductible - Charge .47 of applicable Full Comprehensive premium
 \$1000 Deductible - Charge .42 of applicable Full Comprehensive premium
 \$2000 Deductible - Charge .40 of applicable Full Comprehensive premium
 \$3000 Deductible - Charge .38 of applicable Full Comprehensive premium
 \$5000 Deductible - Charge .36 of applicable Full Comprehensive premium

Comprehensive Coverage with no deductible applicable to Glass Breakage

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

Deductible Collision Coverage

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

- \$ 150 Deductible - Charge .95 of applicable \$100 deductible premium
- \$ 200 Deductible - Charge .90 of applicable \$100 deductible premium
- \$ 250 Deductible - Charge .84 of applicable \$100 deductible premium
- \$ 500 Deductible - Charge .73 of applicable \$100 deductible premium
- \$ 750 Deductible - Charge .62 of applicable \$100 deductible premium
- \$1000 Deductible - Charge .46 of applicable \$100 deductible premium
- \$2000 Deductible - Charge .43 of applicable \$100 deductible premium
- \$3000 Deductible - Charge .40 of applicable \$100 deductible premium
- \$5000 Deductible - Charge .37 of applicable \$100 deductible premium

Physical Damage Plus - Charge 1.10 of Comprehensive and Collision

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

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

The Semi-Annual premium for this coverage is -

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

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

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

BODILY INJURY LIMITS

<u>Limit</u>	<u>BI</u>
25/50	0.72
50/50	0.78
50/100	0.89
100/100	0.91
250/250	1.09
100/300	1.00
300/300	1.15
250/500	1.17
500/500	1.23
750/750	1.35
500/1000	1.26
1000/1000	1.45

SINGLE LIMIT

(Bodily Injury and Property Damage Combined)

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

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

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

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

Single Limit premium \$xxx

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

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

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

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNDERINSURED AND HIGHER LIMITS

Underinsured Motorist Coverage **Standard** **Premier**

Individual Insured or Husband and Wife

Automobile Policy

Specified Car Basis

Each Owned Private Passenger Automobile

Named Person Coverage

Each Named Person

Named Operator Policy

Insured other than Individual or Husband and Wife

Automobile Policy

Specified Car Basis

Each Owned Automobile

Named Person Coverage

Each Named Person

Underinsured Motorist Higher Limits Table

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

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

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

UNINSURED MOTORIST HIGHER LIMITS

**Individual Insured or Husband
and Wife**

Standard

Premier

Each Owned Private
Passenger Automobile

Named Person Coverage

Each Named Person

25/50	0.57	250/250	1.07	750/750	1.36
50/50	0.61	250/500	1.14	1000/1000	1.41
50/100	0.74	300/300	1.12		
100/100	0.85	500/500	1.23		
100/300	1.00	500/1000	1.31		

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

Auto-Owners Standard
Auto-Owners Premier

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

AUTOMOBILE MEDICAL AND HOSPITAL BENEFITS AND HIGHER LIMIT RELATIVITIES

<u>Limit</u>	Standard/Premier
\$5,000	1.00
\$10,000	1.53
\$25,000	3.06

Medical Age Factor: For Operators under the age of 25, multiply the applicable rates by 1.50

For Base Rates: Refer to {{AR PPA Base Rates}}

Auto-Owners Standard
Auto-Owners Premier

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

[Future Model Year
Model Year Relativities](#)

MODEL YEAR RELATIVITIES

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

<u>Model Year</u>	<u>BI/PD</u>	<u>MB</u>	<u>UMPD</u>	<u>Comp.</u>	<u>Coll.</u>
2013	1.00	0.99	1.51	1.48	1.66
2012	1.00	0.99	1.45	1.42	1.60
2011	1.00	0.99	1.39	1.37	1.54
2010	1.00	0.99	1.33	1.32	1.47
2009	1.00	0.99	1.29	1.27	1.41
2008	1.00	0.99	1.25	1.23	1.34
2007	1.00	0.99	1.21	1.17	1.29
2006	1.00	0.99	1.16	1.12	1.25
2005	1.00	0.99	1.11	1.09	1.19
2004	1.00	0.99	1.06	1.05	1.15
2003	1.00	1.00	1.03	1.02	1.09
2002	1.00	1.00	1.00	1.00	1.00
2001	1.00	1.00	0.98	0.91	0.94
2000	0.95	1.00	0.96	0.85	0.87
1999	0.95	1.00	0.95	0.82	0.82
1998	0.91	1.00	0.94	0.77	0.75
1997	0.90	1.00	0.92	0.75	0.71
1996	0.88	0.99	0.91	0.71	0.66
1995	0.86	0.94	0.89	0.66	0.62
1994	0.84	0.94	0.88	0.63	0.59
1993	0.84	0.92	0.87	0.60	0.56
1992	0.84	0.91	0.86	0.57	0.55
1991	0.84	0.91	0.86	0.57	0.55
1990	0.84	0.91	0.86	0.54	0.52
1989 & Prior	0.84	0.91	0.86	0.51	0.46

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

Auto-Owners Standard
Auto-Owners Premier

MOTORCYCLE PREMIUMS

Arkansas

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

MOTORCYCLE SEMI-ANNUAL PREMIUMS

Motorcycle Base Rates	Auto-Owners Standard	Auto-Owners Premier
BI	\$159.00	\$143.00
PD	\$84.84	\$75.75
MP	\$242.00	\$218.00
UM	\$23.00	\$21.00
UIM	\$35.00	\$32.00
COMP	\$507.87	\$457.38
COLL	\$670.39	\$603.74

Medical and Hospital Benefits Limit Relativities	Auto-Owners Standard/Premier
\$5,000	1.00
\$10,000	1.50
\$25,000	3.00

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

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

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

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

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

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

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

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

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

Guest Passenger Liability

This coverage is included in the above Bodily Injury Premium

BI & PD - Engine Displacement:

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

Comp & Coll - Stated Amount

<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>	<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>
\$1,000 or Less	0.033	0.031	13,001 - 14,000	0.886	0.885
1,001 - 2,000	0.115	0.113	14,001 - 15,000	0.943	0.942
2,001 - 3,000	0.200	0.195	15,001 - 16,000	1.000	1.000
3,001 - 4,000	0.285	0.277	16,001 - 17,000	1.057	1.058
4,001 - 5,000	0.367	0.359	17,001 - 18,000	1.114	1.115

5,001 - 6,000	0.448	0.442	18,001 - 19,000	1.171	1.173
6,001 - 7,000	0.530	0.524	19,001 - 20,000	1.228	1.230
7,001 - 8,000	0.612	0.606	20,001 - 21,000	1.285	1.288
8,001 - 9,000	0.644	0.619	21,001 - 22,000	1.342	1.345
9,001 - 10,000	0.678	0.655	22,001 - 23,000	1.399	1.403
10,001 - 11,000	0.735	0.712	23,001 - 24,000	1.455	1.460
11,001 - 12,000	0.792	0.770	24,001 - 25,000	1.512	1.518
12,001 - 13,000	0.849	0.827			

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

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

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

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

For RTS and AE Base Rates: Refer to {{AR PPA Base Rates}}

For RTS Limit Relativities - Refer to {{AR PPA Road Trouble Service}}

For RTS Vehicle Age Factor: Refer to {{AR PPA Road Trouble Service Vehicle Age Factor}}

For AE Limit Relativities: Refer to {{AR PPA Additional Expense Limit Relativities}}

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

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

PREMIUM CALCULATION

Arkansas

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

19	X	X	X	X	X	X	X	X	X	X	X
20	X	X	X	X	X	X	X	X	X	X	X
21	X	X	X	X	X	X		X	X	X	X
22	X	X	X	X	X	X		X	X	X	X
23	X	X						X			
24	X	X									
25	X	X	X	X	X	X	X	X	X	X	X
26	X	X	X				X	X			
27	X	X	X					X			
28	X	X	X	X	X	X	X	X			X
29	X	X		X	X	X		X			
30								+			
31	X	X	X	X	X	X	X	X	X	X	X
32	X	X	X	X	X	X	X	X	X	X	X
33	X	X	X	X	X	X	X	X	X	X	X
34	X	X	X	X	X	X	X	X	X	X	X
35	X	X	X	X	X	X	X	X	X	X	X
36	X	X	X	X	X	X	X	X	X	X	X
37	X	X	X	X	X	X	X	X	X	X	X
38	X	X	X	X	X	X	X	X	X	X	X
39	X	X	X	X	X	X	X	X	X	X	X
***40											

TOTAL ITEM PREMIUM #40 (SUM OF COVERAGE TOTALS)=

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

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

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

ROAD TROUBLE SERVICE LIMIT RELATIVITIES

Auto-Owners Standard/Premier

\$ 50 Limit	1.00
\$ 75 Limit	1.55
\$ 100 Limit	1.91
\$ 150 Limit	2.91
\$ 200 Limit	3.64
\$ 250 Limit	4.55

For Base Rates: Refer to {{AR PPA Base Rates}}

For Road Trouble Service Vehicle Age Factors: Refer to {{AR PPA Road Trouble Service Vehicle Age Factors}}

Auto-Owners Standard
Auto-Owners Premier

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

ROAD TROUBLE SERVICE

Vehicle Age Factors

Vehicle Age	
1	0.62
2	0.70
3	0.78
4	0.84
5	0.92
6	0.99
7	1.06
8	1.11
9	1.18
10	1.21
11	1.29
12	1.31
13+	1.34

For Road Trouble Service Base Rates: Refer to {{AR PPA Base Rates}}

For Road Trouble Service Limit Relativities: Refer to {{AR PPA Road Trouble Service}}

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

**ADDITIONAL RATING
FACTORS AND PREMIUMS**

Arkansas

SECONDARY SYMBOL RATING FACTORS

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

Secondary Symbol = 4

For all Model Years:

COMP	1.06
COLL	1.08

Secondary Symbol = 5

For all Model Years:

COMP	1.06
COLL	1.08

Secondary Symbol = 6

For Model Years 1989 & Prior:

BI	1.00
PD	1.00
MB	1.00
COMP	1.00
COLL	1.00

For Model Years 1990-2012:

BI	1.02
PD	1.02
MB	0.92
COMP	0.98
COLL	0.95

For Model years 2013 & Later:

BI	1.09
PD	1.09
MB	0.85
COMP	0.97
COLL	0.91

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

Auto-Owners Standard
Auto-Owners Premier

ADDITIONAL RATING
FACTORS AND PREMIUMS

Arkansas

UNINSURED MOTORIST PROPERTY DAMAGE LIMIT RELATIVITIES

LIMITS	STANDARD/PREMIER
\$25,000	1.00
\$50,000	1.19
\$100,000	1.50
\$250,000	1.94
\$300,000	2.00
\$500,000	2.62
\$750,000	3.00
\$1,000,000	3.38

For Base Rates: Refer to {{AR PPA Base Rates}}

SERFF Tracking Number: AOIC-128014261 *State:* Arkansas
Filing Company: Auto-Owners Insurance Company *State Tracking Number:*
Company Tracking Number: PPA-AR-01-02/17/2012-01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Attachment "AOAPZ148.htm" is not a PDF document and cannot be reproduced here.

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

Additional Expense endorsement {{79921 (AR)}} may be included in a policy which affords Comprehensive, Collision or Uninsured Motorist Property Damage coverages on a private passenger automobile, motorcycle, motor home, converted automobile, or classic automobile. Subject to the provisions of the Additional Expense endorsement, coverage reimburses the named insured for additional expenses necessarily incurred as the result of a loss for which indemnity is afforded under the Comprehensive, Collision or Uninsured Motorist Property Damage coverages of the policy. Refer to the {{AR PPA Additional Expense Rates}} for applicable premium.

PREVIOUS DRIVING HISTORY

It is important that you know the violation and accident criteria we use to evaluate new applicants. The following criteria based on the driving record of all drivers will be used. UNDER NO CIRCUMSTANCES MAY APPLICATIONS BE BOUND OR SUBMITTED WHERE DRIVING RECORDS EXCEED THE ELIGIBILITY REQUIREMENTS LISTED IN THE FOLLOWING RULES. WE WILL ORDER MOTOR VEHICLE RECORDS FOR ALL DRIVERS TO BE COVERED BY OUR POLICY.

A. Any applicant convicted of the following in the preceding **36** months **IS NOT ELIGIBLE**.

	<u>A+</u>	<u>Premier</u>	<u>Standard</u>	<u>Borderline</u>
1.	Any violation involving alcohol or drugs.	Same as A+	Same as A+	Same as A+
2.	Negligent homicide or vehicular manslaughter.	Same as A+	Same as A+	Same as A+
3.	Leaving the scene of an accident.	Same as A+	Same as A+	Same as A+
4.	Fleeing or eluding a police officer.	Same as A+	Same as A+	Same as A+
5.	Reckless or careless driving.	Same as A+	Same as A+	Same as A+
6.	Drivers license or registration suspension or revocation.	Same as A+	Same as A+	Same as A+
7.	Driving with a suspended or revoked driver license or registration.	Same as A+	Same as A+	Same as A+
8.	Drag racing or racing on roadways.	Same as A+	Same as A+	Same as A+
9.	Exceeding the speed limit by more than 15 MPH .	Same as A+	Exceeding the speed limit by more than 20 MPH .	Not applicable

B. The following criteria apply in addition to the list in A. above in the preceding **36** months, unless otherwise indicated.

	<u>A+</u>	<u>Premier</u>	<u>Standard</u>	<u>Borderline</u>
1.	Operators age 55 and older may have 1 violation (assigned 2 conviction surcharge points) and no at-fault accidents.	1. Operators age 25 and older may have 1 violation (assigned 2 conviction surcharge points) and no at-fault accidents.	1. Operators age 25 and older may have: a. 1 violation (assigned 3 conviction surcharge points or fewer) and 1	1 All operators may have: a. 3 violations (assigned 4 conviction surcharge points or fewer); or

- | | | | |
|----|---|----|---|
| | | | at-fault accident (not in the past 12 months); or |
| | | b. | 2 violations (assigned 3 conviction surcharge points or fewer and no more than 1 in the past 12 months) and no at-fault accidents. |
| | | b. | 2 violations (assigned 4 conviction surcharge points or fewer) and 1 at-fault accident (not in the past 12 months); or |
| | | c. | 1 at-fault accident; or |
| | | d. | 1 violation for exceeding the speed limit by 21 MPH or more. |
| 2. | Operators under age 55 may have no violations and no at-fault accidents. | 2. | Operators under age 25 or with 8 years or less driving experience may have no violations and no at-fault accidents. |
| | | 2. | Operators under age 25 or with 8 years or less driving experience may have 1 violation (assigned 3 conviction surcharge points or fewer and not in the past 12 months) and no at-fault accidents. |
| 3. | The combined record of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) and a total of 2 losses, subject to the maximums below:

<ul style="list-style-type: none"> • no at-fault accidents; • 1 not at-fault accident; • 2 comprehensive losses (excluding weather losses). | 3. | The combined record of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) and a total of 2 losses, subject to the maximums below:

<ul style="list-style-type: none"> • no at-fault accidents; • 1 not at-fault accident; • 2 comprehensive losses (excluding weather losses). |
| | | 3. | The combined record of all operators may not exceed 2 violations (assigned 3 conviction surcharge points or fewer) and a total of 2 losses, subject to the maximums below:

<ul style="list-style-type: none"> • 1 accident (regardless of fault); • 2 comprehensive losses (excluding weather losses); or |
| | | 2. | The combined record of all operators may not exceed 3 at-fault accidents.

In addition, each policy may have up to a total of 2 additional losses, subject to the maximums below;

<ul style="list-style-type: none"> • 1 not at-fault accident; • 2 comprehensive losses (excluding weather losses). |
| | | | No violations and 1 |

at-fault accident
and up to a total of
2 additional losses,
subject to the
maximums below;

- 1 not at-fault
accident;
- 2
comprehensive
losses (excluding
weather losses).

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE PREMIUM ADJUSTMENTS	Arkansas
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ACCIDENT/CONVICTION SURCHARGE

[Conviction Surcharge Points \(past 5 year history\)](#)

[Conviction Surcharge Point \(past 3 year history\)](#)

[Conviction Surcharge Factor Table](#)

[Accident Surcharge Rule](#)

[Accident Surcharge Factor Table](#)

Conviction Surcharge

The conviction surcharge that applies to the applicable coverages on a vehicle is determined by the conviction surcharge points assigned to the vehicle. Conviction surcharge points are determined as follows:

1. Points are accumulated based on the following tables for any convictions the applicant or operator of the vehicle, who is currently a resident in the same household or is rated on the policy, has received during the previous five-year period from the effective or renewal date of the policy.
2. Points are accumulated on a per driver basis and will be applied to the vehicle operated by the driver assigned conviction surcharge points. If there is more than one driver per vehicle, only the points for one driver will be considered. The points for the driver with the highest total points will be used to determine the surcharge.
3. If a person is assigned as a driver on more than one vehicle, the conviction surcharge points shall be assigned to the vehicle he/she operates most.
4. If a conviction for a violation is received in conjunction with an at-fault accident, a surcharge will be assessed for either the at-fault accident or the conviction, whichever results in the greatest surcharge.
5. Recreational vehicles, mopeds, and antique automobiles will not have the conviction surcharge applied unless they are the only item on the policy.

CONVICTION SURCHARGE POINTS (Preceding 36 month driving history)

The following convictions will result in the indicated points if they occurred within the preceding 36 months. The conviction surcharge points will remain on the policy until the first renewal after the conviction is 36 months old.

Offense	Points	Offense	Points
Contributing to the occurrence of a fatal accident	6	Reckless driving	6
Driving under the influence of a controlled substance	6	Unlawful blood alcohol content	6
Driving under the influence of alcohol or drugs	6	Careless driving	4
Driving while license is suspended or revoked	6	Drag racing	4
Driving while impaired	6	Speeding in excess of 20 mph	4
Fleeing or eluding a police officer	6	Speeding 16-20 mph above limit	4
Leaving the scene of an accident	6	Speeding 11-15 mph above limit	3
Any alcohol violation	6	Disobeying traffic signal	3
Negligent homicide or vehicular manslaughter	6	Improper passing	3
Permitting vehicle to be operated by intoxicated person	6	Unlawfully passing a school bus	3
Refusal to take chemical test	6	All other moving violations not referred to above	2

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CONVICTION SURCHARGE TABLE

Points	Surcharge %	Points	Surcharge %	Points	Surcharge %
0-2	0	6	125	10	325
3	15	7	175	11	375
4	40	8	225	12	425
5	75	9	275	13	475
				14 or more	525

Apply the appropriate surcharge percentage to the premiums for Bodily Injury Liability Property Damage Liability Medical and Hospital Benefits and Collision coverages.

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Accident Surcharges

1. An accident surcharge will be applied anytime an **insured driver** has an at-fault accident in the preceding **36** months. This surcharge will be applied in a way that is compliant with Ark. Code Ann. 23-79-152 and Directive 2-2009.

An at-fault accident is any of the following:

- a. The insured driver is judged to be 50% or more at fault in the accident.
- b. Any accident for which the Company makes payment under Property Damage Liability coverage.
- c. Any single vehicle accident for which the Company makes payment under Collision coverage.

Exceptions:

1. The insured vehicle was lawfully parked. A vehicle rolling from a parked position shall not be considered lawfully parked.
 2. The insured was reimbursed by or on behalf of, or has a judgement against a person responsible for the accident.
 3. The insured vehicle was struck from the rear and the insured driver was not cited in the accident.
 4. The insured vehicle was struck by a "hit-and-run driver", if the proper authorities were notified within 24 hours.
 5. Accidents involving damage caused by **contact with** animals or fowl, flying gravel, missiles or falling objects.
 6. No surcharge is applied if the at-fault operator is not a current member of the insured's household and is not a rated operator.
2. For this rule, an insured driver is the driver of any insured vehicle involved in an accident for which coverage is extended under the terms of the policy.
 3. No surcharge will be applied for the first at-fault accident covered by each policy if:
 - a. **Auto-Owners A+ Program** - total payments are less than \$1,000; or total payments are less than \$3,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 - b. **Auto-Owners Premier Program** - total payments are less than \$3,000; or total payments are less than \$6,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 - c. **Auto-Owners Standard Program** - total payments are less than \$5,000; or total payments are less than \$7,000 for policyholders insured with any Auto-Owners Group company for at least 3 years.
 4. Accident surcharges involving a second at-fault accident will apply as follows:

Both the first and second at-fault accidents will be surcharged if both accidents occurred within the past 36 months, regardless of amount paid on either loss.

5. The accident surcharge will be determined based on the following table and applies to Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits and Collision coverages.

Number of At-Fault Accidents In Last 36 Months						
Number of Vehicles With Surcharge	1	2	3	4	5	Each Additional Accident
1	45%	80%	137%	276%	545%	125%
2	33%	51%	80%	149%	280%	65%
3	28%	41%	60%	106%	192%	45%
4 or more	28%	37%	51%	85%	148%	35%

6. The appropriate surcharge will be applied to new business for all at-fault accidents, as defined above, that occurred in the 36 months preceding the policy effective date and continue until the first renewal after the accident is 36 months old.
7. The appropriate surcharge will be applied to renewal policies for all at-fault accidents, as defined above, that occur during and after the inception year of this rule. The surcharge will continue until the first renewal after the accident is 36 months old.
8. Recreational vehicles, trailers, mopeds or antique automobiles will only be included in the vehicle count and surcharged when they are the only item(s) on the policy. The surcharge will be applied to all other vehicles on the policy.
9. If a conviction for a violation is received in conjunction with an at-fault accident, a surcharge will be assessed for either the at-fault accident or the conviction, whichever results in the greatest surcharge.

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Auto-Owners
Standard/Premier
A+

PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS

Arkansas

COLLEGE GRADUATE DISCOUNT

- A. The following rule applies to existing policies that have the discount as of April 9, 2012. A **6.5%** discount will apply to the Personal Automobile policy if a named insured meets the following conditions:
1. Graduated from an accredited four-year college or university, **and**
 2. Cumulative scholastic records show a grade average of "B" or higher; **or** had a 3 point average on a 4 point scale.
- B. The following rule applies to all other policies:

Unmarried operators age 16-24 are eligible for a College Graduate Discount when use of an automobile is considered in determining the applicable premium rating and the following criteria are met:

1. At the time the student operator applies for the discount, he or she must have graduated from a college or university.
2. The cumulative scholastic record must indicate the operator has met one of the following requirements:
 - a. In a school using letter grades, had a cumulative average of "B" (if the system of letter grading cannot be averaged, no grade shall show below a "B").
 - b. In a school using number grades, had a cumulative grade average of 3 points for all subjects combined on a 4 point scale (or its equivalent).

The College Graduate Discount will be applied to the premium for all coverages on the applicable automobile. Diplomas or official school transcripts are acceptable for proof of graduation. The eligible operator will receive a **5%** discount.

The discount will no longer apply once the eligible operator turns 25. If the eligible operator is removed from the policy, the discount will be deleted. This discount will not apply if the operator is already receiving the Good Student Discount.

**Auto-Owners
Standard/Premier/A+**

**PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS**

Arkansas

MULTI-CAR DISCOUNT

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

<u>All Vehicles Rated For</u>	<u>Coverages</u>	<u>Discounts</u>
Operators age 24 and under	BI, PD	17%
	UM, UIM, COLL	16%
	UMPD	18%
	M & HB, ID	20%
	COMP	9%
	RTS	22%
	AE	24%
All remaining private passenger vehicles	BI, PD	25%
	UM, UIM	20%
	UMPD	23%
	M & HB, ID, AE	26%
	COMP	9%
	COLL, RTS	24%

Auto-Owners**PERSONAL AUTOMOBILE
PREMIUM ADJUSTMENTS****Arkansas****VEHICLE AGE**

The vehicle age is determined by subtracting the vehicle model year from the current model year and adding one. The current model year is determined based on the effective date of the policy and changes effective October 1st of each year, regardless of when the make or model was actually introduced. The vehicle age cannot be less than one. Refer to the {{AR PPA Vehicle Age Relativities}} page for rates.

MOTORCYCLES**A. Introduction**

The Auto-Owners Motorcycle Program is designed to provide coverage for motorcycles licensed by the State and approved for use on public highways.

B. Coverages Written

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Underinsured Motorist
7. Uninsured Motorist Property Damage
8. Medical and Hospital Benefits
9. Road Trouble Service
10. Income Disability
11. Additional Expense

- Note:**
1. When a motorcycle is written, Total Loss to a New Motorcycle form, {{89021 (NE)}}, automatically attaches and describes the Comprehensive and Collision coverage loss settlement provision that applies to a newly purchased motorcycle. The motorcycle will be replaced with a new motorcycle, or the original purchase price will be paid, if (1) the motorcycle was purchased new by the policyholder, (2) it is determined that it is beyond repair, and (3) the loss or damage occurred within 90 days of the purchase date.
 2. Guest Passenger Liability coverage provides Bodily Injury coverage to the passenger of a motorcycle and protects the motorcycle operator from being sued if their passenger is injured. This coverage is automatic when Bodily Injury Liability is written on a motorcycle.
 3. With the purchase of Comprehensive and Collision coverage, Safety Riding Apparel Coverage is included and form {{89270 (AR)}} automatically attaches. Coverage is provided for helmets, gloves, boots and any other clothing designed to minimize injury in the event of an accident.

C. Eligibility

1. The same underwriting rules which apply to private passenger automobiles also apply to motorcycles. An eligible person must meet the state requirements to operate a motorcycle.
2. The following types of motorcycles are **INELIGIBLE** for coverage:
 - a. Motorcycles used for racing, speed contests or hill climbs.
 - b. Motorcycles customized to increase speed or acceleration.
 - c. Motorcycles used for transporting passengers for hire, rental purposes or for commercial purposes.
3. The following types of motorcycles **MAY NOT BE BOUND** without prior approval of the underwriting branch:
 - a. Choppers – A modification to the motorcycle frame or forks which results in a longer wheel base usually accompanied by seat and rim modifications.
 - b. High performance motorcycles as identified in the rating portion of this rule.

D. Rating

Note: The use of Auto-Owners A-O Web EZ[®] is recommended to ensure complete and accurate rating.

1. Follow the rating procedure in {{AR PPA Motorcycle Premiums}} from the Private Passenger Rate Section to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
2. **Discounts**
 - a. **Touring Bike Discount**

A touring bike discount of **50%** will apply to all coverages. Touring bikes are designed to accommodate longer distance traveling and have frame-mounted fairings, up-right seating and large capacity fuel tanks.
 - b. **Anti-Lock Brakes System (ABS) Discount**

Motorcycles equipped with anti-lock brakes will receive a **5%** reduction in premiums for the following coverages: Bodily Injury Liability, Property Damage Liability and Collision.
 - c. **Anti-Theft Device Discount**

When a motorcycle is equipped with an anti-theft device that has been installed or is part of the original equipment of the motorcycle, the premium for Comprehensive coverage may be eligible for a discount. Refer to {{AR PPA Anti-Theft Device Discount}}.
 - d. **Multi-Vehicle Discount**

When a motorcycle is written on a policy with one or more private passenger automobiles, a **25%** discount will apply to all coverages written on the motorcycle. A motorcycle will not qualify a private passenger automobile for a Multi-Car Discount.
 - e. **Motorcycle Safety Foundation Discount**

Motorcycle Safety Foundation Certificate holders will receive a **10%** discount on all coverages written on the motorcycle. Proof of completion is required. The credit will not apply to drivers under age 18.
3. **Surcharges**
 - a. High performance motorcycles will be surcharged **100%** on all coverages. High performance motorcycles are typically designed for faster speed, acceleration and/or performance handling and have high foot peg positions, a wide rear tire, and plastic bodywork.
 - b. The Borderline, Accident and Conviction Surcharge programs, as applied to private passenger automobiles, also apply to motorcycles. Refer to the {{AR PPA Accident/Conviction Surcharge Rule}}.

E. **Mopeds, Motor Scooters, Motorized Bicycles**

1. **Coverages Written**

The same coverages available to motorcycles also apply to mopeds, motor scooters, and motorized bicycles, except Additional Expense.

2. **Eligibility**

The same underwriting rules which apply to private passenger automobiles also apply to mopeds, motor scooters, and motorized bicycles. An eligible person must meet State requirements to operate these vehicles.

3. **Rating**

Note: The use of Auto-Owners A-O Web EZ[®] is recommended to ensure complete and accurate

rating.

- a. Follow the rating procedure in {{AR PPA Motorcycle Premiums}} from the private passenger rate section to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
- b. The Multi-Vehicle and Motorcycle Safety Foundation discounts, as applied to motorcycles, also apply to mopeds, motor scooters, and motorized bicycles.
- c. The Borderline, Accident and Conviction Surcharge programs also apply to mopeds, motor scooters, and motorized bicycles. Refer to the {{AR PPA Accident/Conviction Surcharge Rule}}.
- d. With the purchase of Comprehensive and Collision coverage, Safety Riding Apparel Coverage is included and form {{89270 (AR)}} automatically attaches. Coverage is provided for helmets, gloves, boots and any other clothing designed to minimize injury in the event of an accident.

Forms

Total Loss to a New Motorcycle, {{89021 (AR)}}}

Safety Riding Apparel Coverage, {{89270 (AR)}}}

Auto-Owners
Standard/Premier/A+

PERSONAL AUTOMOBILE
SPECIALTY RATED VEHICLES

Arkansas

RECREATIONAL VEHICLES

A. INTRODUCTION

All licensed Recreational Vehicles must be written on an automobile policy and unlicensed recreational vehicle can be added to an automobile policy which lists at least one licensed vehicle or licensed recreational vehicle.

A Recreational Vehicle policy is designed to provide coverage for one or more of the following types of unlicensed Recreational Vehicles:

Snowmobiles, golf carts, all-terrain vehicles, hovercraft, mini-trail bikes or other unlicensed land motor vehicles designed for recreational use.

Any trailer or sled designed to be pulled by such vehicles is also included. A trailer used to transport the Recreational Vehicle on public highways may be covered for Comprehensive and Collision coverages.

B. COVERAGES THAT MAY BE WRITTEN ON UNLICENSED RECREATIONAL VEHICLES

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Excess Medical Payments

COVERAGES THAT MAY BE WRITTEN ON LICENSED RECREATIONAL VEHICLES

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Underinsured Motorist
7. Uninsured Motorist Property Damage
8. Medical and Hospital Benefits
9. Income Disability

Note: With the purchase of Comprehensive and Collision coverage, Safety Riding Apparel Coverage is included and form {{89270 (AR)}} automatically attaches. Coverage is provided for helmets, gloves, boots and any other clothing designed to minimize injury in the event of an accident

C. ELIGIBILITY RULES

1. Any person (the applicant, the applicant's spouse or any resident relative) who does not meet Auto-Owners Private Passenger Automobile underwriting standards will not be eligible for coverage.
2. All types of recreational vehicles are eligible **except** vehicles which are:
 - a. Operated primarily on water (i.e. boats, jet skis, etc.)
 - b. Rented to others for a period of less than one year.
 - c. Used for public livery or for which a passenger fee is charged.
 - d. Participating in any prearranged race or speed test.
 - e. Assembled with two or more parts from different vehicles, unless approved by Underwriting.

D. RATING

1. Unlicensed Recreational Vehicles

Refer to the Unlicensed Recreational Vehicle Section. {{AR ULRV Rates}}.

2. Licensed Recreational Vehicles

- a. Snowmobiles

- 1) Bodily Injury: Semi-Annual rate for \$100,000/300,000 limit is \$24.

Refer to the UM/MP and Increased Limits Section for other limit factors.

- 2) Property Damage: Semi-Annual rate for \$100,000 is \$6.
Refer to the UM/MP and Increased Limits Section for other limit factors.
 - 3) Uninsured Motorist (including Underinsured Motorist coverage):
Refer to the Private Passenger Rate Section.
 - 4) Uninsured Motorist Property Damage: Refer to the Private Passenger Rate Section.
 - 5) Medical and Hospital Benefits: Refer to the Private Passenger Rate Section.
 - 6) Comprehensive: Use Motorcycle rates. Refer to the Private Passenger Rate Section.
 - 7) Collision: Use **65%** of motorcycle rates. Refer to the Private Passenger Rate Section.
- b. Golf Carts
- 1) Use **40%** of motorcycle rates for 0-100cc engine size for Bodily Injury Liability, Property Damage Liability, Comprehensive, and Collision Coverage.
 - 2) Use **40%** of the Private Passenger Rates for Uninsured Motorist and Underinsured Motorist coverages. Refer to the Private Passenger Rate Section.
 - 3) Use **40%** of the Private Passenger Rates for Uninsured Motorist Property Damage coverages. Refer to the Private Passenger Rates Section.
 - 4) Medical and Hospital Benefits:
If limit is \$5000 or \$10,000: Use **40%** of motorcycle rates.
If limit is \$25,000: Use a semi-annual base rate of \$290 for Standard or \$260 for Premier/A+.
- c. All others (ATV's, Dune Buggies, Mini-Bikes, Trail Bikes, etc.)
- 1) Bodily Injury Liability and Property Damage Liability:
If engine size is below 250cc: Use 50% of private passenger automobile rates.
If engine size is 250cc or above: Use private passenger automobile rates.
 - 2) Uninsured Motorist (including Underinsured Motorist coverage):
Refer to the Private Passenger Rate Section.
 - 3) Uninsured Motorist Property Damage: Refer to the Private Passenger Rate Section.
 - 4) Medical and Hospital Benefits: Refer to the Private Passenger Rate Section.
 - 5) Comprehensive and Collision: Use Motorcycle rates. Refer to the Private Passenger Rate Section.

For motorcycle rates: {{AR PPA Motorcycle Premiums}}.

Forms

Recreational Vehicle Endorsement, {{79541 (AR)}}

Motorized Golf Cart Coverage, {{79609 (AR)}}

Safety Riding Apparel Coverage, {{89270 (AR)}}

Unlicensed Recreational Vehicles forms manual {{AR ULRV Forms}}

SERFF Tracking Number: AOIC-128014261 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number:
 Company Tracking Number: PPA-AR-01-02/17/2012-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	05/03/2012
Comments:			
Attachment:			
A-1 ed 1-061.pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	05/03/2012
Comments:			
Attachment:			
PPA Survey FORM APCS.xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	05/03/2012
Comments:			
Attachment:			
FORM RF-1 Rate Filing Abstract.pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	05/03/2012
Bypass Reason:	Does not apply		
Comments:			

		Item Status:	Status Date:

SERFF Tracking Number: AOIC-128014261 State: Arkansas
Filing Company: Auto-Owners Insurance Company State Tracking Number:
Company Tracking Number: PPA-AR-01-02/17/2012-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01
Satisfied - Item: Cover Letter Filed 05/03/2012
Comments:
Attachment:
Cover Letter.pdf

Item Status: **Status**
Date:
Satisfied - Item: Rate Sim Summary Filed 05/03/2012
Comments:
Attachment:
Rate Sim Summary.pdf

Item Status: **Status**
Date:
Satisfied - Item: Expense Exhibits Filed 05/03/2012
Comments:
Attachment:
Expense Exhibits.pdf

Item Status: **Status**
Date:
Satisfied - Item: Indication Summaries Filed 05/03/2012
Comments:
Attachment:
Experience Summary.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Auto-Owners Insurance Company
 NAIC # (including group #) 280-18988

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

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

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

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

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

- a. Driver over 55 5%
- b. Good Student Discount 5-20%
- c. Multi-car Discount 9-26%
- d. Accident Free Discount* N/A%

Please Specify Qualification for Discount:

e. Anti-Theft Discount		5-10%
f. Other (specify)	College Graduate	5-6.5%
	Air-Bag	20-35%
	Anti-Lock Brake	5%
		%

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

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

Program	Percentage Difference	Volume
Standard Program	N/A	2,206,788
Premier Program	0-12%	615,206
A+ Program	8% off Premier Rates	6,470,410

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

Hilary Ludema Digitally signed by Hilary Ludema
 Date: 2012.02.17 10:40:55 -05'00'

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

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	18988
Company Name:	Auto-Owners Insurance Company
Contact Person:	Hilary Ludema
Telephone No.:	1-800-346-0346 ext. 1284
Email Address:	ludema.hilary@aoins.com
Effective Date:	04/09/2012

Assumptions to Use:

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

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

Telephone: 501-371-2800

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-35	%
AUTO/HOMEOWNERS	15-18	%
GOOD STUDENT	5-20	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	16-51	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			629.85	690.92	283.41	243.68	756.46	833.07	332.28	282.77	750.74	826.65	330.08	281.01	696.17	765.38	309.01	264.15	834.83	921.05	362.52	306.97
	Minimum Liability with Comprehensive and Collision			1,156.49	1,278.17	491.94	406.38	1,571.98	1,743.79	661.57	539.56	1,316.73	1,457.73	554.01	455.74	1,559.63	1,730.49	661.63	539.06	1,529.18	1,695.81	639.84	523.30
	100/300/50 Liability with Comprehensive and Collision			1,318.05	1,454.20	572.36	476.84	1,764.85	1,954.94	754.08	619.70	1,508.24	1,667.35	645.98	535.45	1,737.59	1,924.91	748.38	614.60	1,741.43	1,928.72	739.84	609.43
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			660.29	724.88	295.90	253.90	793.57	874.51	347.35	295.06	787.55	867.75	345.01	293.21	730.10	803.26	322.85	275.46	876.07	967.12	379.18	320.55
	Minimum Liability with Comprehensive and Collision			1,400.20	1,576.96	588.85	491.10	1,927.84	2,192.76	800.56	663.58	1,583.05	1,783.51	659.85	548.10	1,923.88	2,198.28	802.46	666.39	1,847.26	2,090.06	765.26	633.73
	100/300/50 Liability with Comprehensive and Collision			1,569.24	1,761.34	672.30	564.05	2,129.82	2,414.11	896.72	746.71	1,783.60	2,003.24	755.47	630.77	2,110.18	2,402.02	892.57	744.67	2,069.65	2,334.32	869.31	723.14
2003 Honda Odyssey "EX"	Minimum Liability			657.70	722.57	293.87	251.71	790.98	872.20	345.32	292.87	784.96	865.44	342.98	291.02	727.51	800.95	320.82	273.27	873.48	964.81	377.15	318.36
	Minimum Liability with Comprehensive and Collision			1,360.87	1,532.20	572.23	477.08	1,868.25	2,123.95	775.68	642.76	1,540.98	1,735.61	642.15	533.20	1,860.87	2,125.07	776.06	644.30	1,796.20	2,031.51	743.88	615.83
	100/300/50 Liability with Comprehensive and Collision			1,529.91	1,716.58	655.68	550.03	2,070.23	2,345.30	871.84	725.89	1,741.53	1,955.34	737.77	615.87	2,047.17	2,328.81	866.17	722.58	2,018.59	2,275.77	847.93	705.24
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			660.87	725.38	296.71	254.73	794.15	875.01	348.16	295.89	788.13	868.25	345.82	294.04	730.68	803.76	323.66	276.29	876.65	967.62	379.99	321.38
	Minimum Liability with Comprehensive and Collision			1,532.39	1,728.92	641.73	534.08	2,129.66	2,426.96	881.73	729.71	1,725.14	1,946.80	716.63	594.22	2,135.96	2,445.71	888.17	736.39	2,020.41	2,289.95	834.61	690.16
	100/300/50 Liability with Comprehensive and Collision			1,701.60	1,913.46	725.39	607.24	2,331.81	2,648.47	978.10	813.05	1,925.86	2,166.69	812.46	677.10	2,322.43	2,649.61	978.49	814.88	2,242.97	2,534.37	938.87	779.78
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			657.70	722.57	293.87	251.71	790.98	872.20	345.32	292.87	784.96	865.44	342.98	291.02	727.51	800.95	320.82	273.27	873.48	964.81	377.15	318.36
	Minimum Liability with Comprehensive and Collision			1,581.27	1,786.82	659.76	548.06	2,210.22	2,522.92	912.85	754.48	1,777.83	2,009.11	736.19	609.43	2,223.38	2,550.43	922.30	763.71	2,087.04	2,368.97	859.91	710.09
	100/300/50 Liability with Comprehensive and Collision			1,750.31	1,971.20	743.21	621.01	2,412.20	2,744.27	1,009.01	837.61	1,978.38	2,228.84	831.81	692.10	2,409.68	2,754.17	1,012.41	841.99	2,309.43	2,613.23	963.96	799.50
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			606.13	664.31	274.16	236.22	727.40	800.47	320.96	273.69	721.93	794.32	318.86	271.99	669.65	735.63	298.68	255.85	802.48	884.75	349.95	296.87
	Minimum Liability with Comprehensive and Collision			1,149.71	1,291.40	489.76	410.94	1,566.34	1,777.60	656.90	547.11	1,306.20	1,468.09	550.50	459.68	1,556.17	1,773.99	655.67	547.13	1,518.09	1,713.80	634.99	528.29
	100/300/50 Liability with Comprehensive and Collision			1,305.41	1,460.86	567.92	479.60	1,752.03	1,980.71	746.63	625.01	1,490.58	1,669.74	639.71	537.19	1,727.58	1,961.07	739.88	620.63	1,722.34	1,937.75	731.88	611.93

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PPA-AR-01-02/17/2012-01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
	Company Name	Company NAIC Number
3.	A. Auto-Owners Insurance Company	B. 280-18988
	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Private Passenger Auto	B. Liability & Physical Damage

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	29.2	7.7					
Property Damage	-5.2	-0.1					
Medical Benefits	23.4	7.4					
Income Disability	-9.2	-1.7					
Accidental Death	n/a	0.0					
Uninsured Motorist	2.7	0.2					
Underinsured Motorist	20.5	7.0					
UMPD	7.0	0.0					
Comprehensive	10.5	6.2					
Collision	-6.1	-0.3					
Road Trouble Service	-67.4	-0.2					
Additional Expense	38.2	7.4					
TOTAL OVERALL EFFECT	7.6	3.2					

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
Jun 2011	6450	3.2	10/10/11	7,323	6,719	91.7	66.8
Jun 2011	5821	0.1	4/15/11				
Jun 2011	5707	3.0	2/15/11				
Jun 2010	4766	3.0	8/18/10	5,254	4,148	78.9	124.1
Jun 2009	3294	2.5	2/15/10	3,790	2,150	56.6	82.2
Jun 2008	2319	2.1	7/13/08	2,560	2,035	79.4	90.9
Jun 2007	1314	-1.0	11/11/07	1,173	1,032	87.9	90.4

7.

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

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 14.6 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -4.6 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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



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

February 17, 2012

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

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

AUTO-OWNERS INSURANCE COMPANY #280-18988
 PRIVATE PASSENGER AUTOMOBILE
 STANDARD, PREMIER, AND A+ PROGRAMS
 RATE AND RULE CHANGE
 REFERENCE # PPA-AR-01-02/17/2012-01

Dear Ms. Grissom,

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

The proposed effective dates are as follows:

New Business	April 9, 2012
Renewals	May 15, 2012

The overall annual effect of this filing is estimated to be a change of \$299,062 or 3.2%.

The following table shows the annual base rate (Territory 8, symbol 05) adjustments proposed with this filing. Please see the Base Rates page, AOAPZ133.

Coverage	Standard		Premier/A+	
	From	To	From	To
100/300 Bodily Injury*	422.40	449.82	395.36	420.00
\$100,000 Property Damage*	334.16	331.40	325.74	323.00
\$5,000 Medical Payments*	80.12	89.20	77.82	86.80
\$140/Week Disability Income	6.00	6.00	6.00	6.00
100/300 Uninsured Motorist	45.80	45.30	45.80	45.30
100/300 Underinsured Motorist	58.40	61.60	52.60	55.60
\$25,000 Uninsured Motorist Property Damage*	31.14	31.14	29.30	29.30
Full Comprehensive@	245.76	250.50	225.62	230.00
\$100 Collision#	477.42	477.46	462.42	464.00
\$50 Road Trouble Service	13.00	12.40	11.00	10.86
30/900 Additional Expense	29.40	32.20	27.30	29.80

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

We are revising Age, Type, and Use relativities for Bodily Injury, Property Damage, Comprehensive, and Collision coverages. Relativities assigned to each combination of age, type of operator, and use of the vehicle are listed out by coverage on page AOAPZ132.

We are modifying and rebasing ISO-27 cost symbol relativities as follows. Please see page AOAPZ134.

Symbol	Comprehensive			Collision		
	Pres	Prop	Reb.	Pres	Prop	Reb.
1	0.54	0.58	0.56	0.64	0.68	0.67
2	0.76	0.80	0.78	0.83	0.86	0.85
3	0.83	0.86	0.83	0.89	0.90	0.89
4	0.90	0.93	0.90	0.95	0.96	0.95
5	1.00	1.03	1.00	1.00	1.01	1.00
6	1.08	1.11	1.08	1.05	1.06	1.05
7	1.17	1.21	1.17	1.10	1.11	1.10
8	1.26	1.30	1.26	1.15	1.16	1.15
10	1.35	1.39	1.35	1.19	1.20	1.19
11	1.44	1.47	1.43	1.25	1.26	1.25
12	1.52	1.53	1.49	1.31	1.32	1.31
13	1.61	1.62	1.57	1.35	1.36	1.35
14	1.70		1.65	1.41	1.42	1.41
15	1.80	1.78	1.73	1.51		1.50
16	1.90	1.88	1.83	1.57		1.55
17	1.99	1.96	1.90	1.67	1.66	1.64
18	2.06	2.05	1.99	1.75	1.74	1.72
19	2.10	2.09	2.03	1.85	1.83	1.81
20	2.17	2.15	2.09	1.94	1.92	1.90
21	2.20	2.19	2.13	2.06	2.03	2.01
22	2.25	2.26	2.19	2.20	2.16	2.13
23	2.48	2.36	2.29	2.31	2.26	2.24
24	2.68	2.55	2.48	2.50	2.43	2.41
25	3.06	2.91	2.83	2.69	2.61	2.58
26	3.57	3.39	3.29	2.93	2.84	2.81
27	0.050*	0.048*		0.017*	0.018*	

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

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

We are modifying and rebasing Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Property Damage, Comprehensive and Collision Model Year relativities. Please see page AOAPZ141.

Year	Bodily Injury & Property Damage			Medical Payments		
	Pres	Prop	Reb	Pres	Prop	Reb
2012	1.00	1.02	1.00	0.99	1.00	0.99
2011	1.00	1.02	1.00	0.99	1.00	0.99
2010	1.00	1.02	1.00	0.99	1.00	0.99
2009	1.00	1.02	1.00	0.99	1.00	0.99
2008	1.00	1.02	1.00	0.99	1.00	0.99
2007	1.00	1.02	1.00	0.99	1.00	0.99
2006	1.00	1.02	1.00	0.99	1.00	0.99
2005	1.00	1.02	1.00	0.99	1.00	0.99
2004	1.00	1.02	1.00	0.99	1.00	0.99
2003	1.00	1.02	1.00	1.00	1.01	1.00
2002	1.00	1.02	1.00	1.00	1.01	1.00
2001	1.00	1.02	1.00	1.00	1.01	1.00
2000	0.96	0.97	0.95	1.00	1.01	1.00
1999	0.96	0.97	0.95	1.00	1.01	1.00
1998	0.94	0.93	0.91	1.00	1.01	1.00
1997	0.93	0.92	0.90	0.99	1.01	1.00
1996	0.92	0.90	0.88	0.98	1.00	0.99
1995	0.90	0.88	0.86	0.96	0.95	0.94
1994	0.89	0.86	0.84	0.96	0.95	0.94
1993	0.89	0.86	0.84	0.95	0.93	0.92
1992 & Prior	0.89	0.86	0.84	0.94	0.92	0.91

Year	Uninsured Motorist Property Damage			Comprehensive		Collision		Reb
	Pres	Prop	Reb	Pres	Prop	Pres	Prop	
2012	1.37	1.41	1.45	1.41	1.42	1.57	1.58	1.60
2011	1.31	1.35	1.39	1.36	1.37	1.51	1.52	1.54
2010	1.25	1.29	1.33	1.31	1.32	1.45	1.46	1.47
2009	1.21	1.25	1.29	1.26	1.27	1.39	1.40	1.41
2008	1.17	1.21	1.25	1.22	1.23	1.32	1.33	1.34
2007	1.14	1.17	1.21	1.16	1.17	1.27	1.28	1.29
2006	1.11	1.13	1.16	1.13	1.12	1.23	1.24	1.25
2005	1.07	1.08	1.11	1.09		1.17	1.18	1.19
2004	1.04	1.03	1.06	1.05		1.13	1.14	1.15
2003	1.02	1.00	1.03	1.02		1.07	1.08	1.09
2002	1.00	0.97	1.00	1.00		1.00	0.99	1.00
2001	0.98	0.95	0.98	0.92	0.91	0.94	0.93	0.94
2000	0.96	0.93	0.96	0.86	0.85	0.87	0.86	0.87
1999	0.95	0.92	0.95	0.83	0.82	0.82	0.81	0.82
1998	0.94	0.91	0.94	0.77		0.75	0.74	0.75
1997	0.92	0.89	0.92	0.75		0.72	0.70	0.71
1996	0.91	0.88	0.91	0.72	0.71	0.67	0.65	0.66
1995	0.89	0.86	0.89	0.67	0.66	0.63	0.61	0.62
1994	0.88	0.85	0.88	0.64	0.63	0.60	0.58	0.59
1993	0.87	0.84	0.87	0.61	0.60	0.57	0.55	0.56
1992	0.86	0.83	0.86	0.58	0.57	0.55	0.54	0.55
1991	0.86	0.83	0.86	0.57		0.54		0.55
1990	0.86	0.83	0.86	0.54		0.51		0.52
1989 & Prior	0.86	0.83	0.86	0.51		0.46		0.46

We are introducing a Vehicle Age Factor for Road Trouble Service; please see pages AOAPZ145 and AOUPZ626.

<u>Vehicle Age</u>	<u>Pres</u>	<u>Prop</u>
1	1.00	0.62
2	1.00	0.70
3	1.00	0.78
4	1.00	0.84
5	1.00	0.92
6	1.00	0.99
7	1.00	1.06
8	1.00	1.11
9	1.00	1.18
10	1.00	1.21
11	1.00	1.29
12	1.00	1.31
13+	1.00	1.34

We are modifying the following Bodily Injury limit relativities; please see page AOAPZ136.

Bodily Injury		
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>
250/500	1.15	1.17
300/300	1.14	1.15
500/500	1.21	1.23
500/1000	1.25	1.26
750/750	1.34	1.35
1000/1000	1.44	1.45

We are changing Medical Payments from rates by limit to a base rate and limit relativities; please see page AOAPZ140. The auto base rates can be found on page AOAPZ133, the cycle base rates can be found on page AOAPZ142. The limit relativities are as follows:

<u>Limit</u>	Pres. Ratio of Rate to Base			Proposed Relativity	
	<u>Standard (Auto)</u>	<u>Premier/A+ (Auto)</u>	<u>Cycle</u>	<u>Standard/Premier/A+ (Auto)</u>	<u>Cycle</u>
\$5,000	1.00	1.00	1.00	1.00	1.00
\$10,000	1.54	1.53	1.50	1.53	1.50
\$25,000	3.09	3.06	2.98	3.06	3.00

We are introducing a Youthful MedPay factor of 1.50 in order to maintain our current rating differentiation; please see page AOAPZ140.

We are increasing the 250/250 and 300/300 Uninsured Motorist limit relativities by two points; please see page AOAPZ137.

Uninsured Motorist		
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>
250/250	1.05	1.07
300/300	1.10	1.12

We are changing Uninsured Motorist Property Damage from rates by limit to a base rate and limit relativities; please see page AOAPZ147. The auto base rates can be found on page AOAPZ133. The limit relativities are as follows:

<u>Limit</u>	Pres. Ratio of Rate to Base		Proposed Relativity
	<u>Standard</u>	<u>Premier/A+</u>	<u>Standard/Premier/A+</u>
25,000	1.00	1.00	1.00
50,000	1.23	1.19	1.19
100,000	1.53	1.50	1.50
250,000	1.94	1.94	1.94
300,000	2.12	2.00	2.00
500,000	2.71	2.62	2.62
750,000	3.12	3.00	3.00
1,000,000	3.53	3.38	3.38

We are increasing the \$200 through \$750 Regular Comprehensive deductible relativities by one point; please see page AOAPZ135.

<u>Deductible</u>	Regular	
	<u>Pres</u>	<u>Prop</u>
\$200	0.61	0.62
\$250	0.58	0.59
\$500	0.48	0.49
\$750	0.46	0.47

We are increasing the \$1,000 and higher Collision deductible relativities by one point; please see page AOAPZ135.

<u>Deductible</u>	Regular	
	<u>Pres</u>	<u>Prop</u>
\$1,000	0.45	0.46
\$2,000	0.42	0.43
\$3,000	0.39	0.40
\$5,000	0.36	0.37

We are changing Road Trouble Service from rates by limit to a base rate and limit relativities; please see page AOAPZ144. Please see page AOAPZ133 for auto base rates. The limit relativities are as follows:

<u>Limit</u>	Pres. Ratio of Rate to Base		Proposed Relativity
	<u>Standard</u>	<u>Premier/A+</u>	<u>Standard/Premier/A+</u>
\$50	1.00	1.00	1.00
\$75	1.46	1.55	1.55
\$100	1.77	1.91	1.91
\$150	2.62	2.91	2.91
\$200	3.38	3.64	3.64
\$250	4.15	4.55	4.55

We are changing Additional Expense from rates by limit to a base rate and limit relativities; please see page AOAPZ131. Please see page AOAPZ133 for auto base rates. The limit relativities are as follows:

<u>Limit</u>	Pres. Ratio of Rate to Base		Proposed Relativity
	<u>Standard</u>	<u>Premier/A+</u>	<u>Standard/Premier/A+</u>
30/900	1.00	1.00	1.00
40/1200	1.57	1.54	1.54
50/1500	1.93	1.92	1.92
75/2250	2.71	2.69	2.69
100/3000	3.43	3.38	3.38
150/4500	4.57	4.46	4.46

We are modifying Multi-Car discounts. Please see page AOUPZ625.

<u>Coverage</u>	Adult		Youth	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
Bodily Injury	24%	25%	16%	17%
Property Damage	24%	25%	16%	17%
Medical Payments	24%	26%	18%	20%
Disability Income	24%	26%	18%	20%
Uninsured Motorist	21%	20%	16%	
Underinsured Motorist	21%	20%	16%	
Uninsured Motorist Property Damage	23%		17%	18%
Comprehensive	12%	9%	12%	9%
Collision	23%	24%	18%	16%
Road Trouble Service	23%	24%	21%	22%
Additional Expense	24%	26%	22%	24%

We are decreasing the College Graduate discount from 7% to 6.5% for policies that have the discount as of April 9, 2012. We are offering a 5% discount for all drivers eligible for the discount after April 9, 2012. Please see page AOUPZ624.

We are modifying Secondary Symbol 6 rating factors. Please see page AOAPZ146.

For all Model Years 1990-2012:

<u>Secondary Symbol</u>	BI/PD		MP		CP		CL	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
6	1.01	1.02	0.97	0.92	0.99	0.98	0.97	0.95

We are increasing the accident surcharges 5.0% for drivers with 1-5 at-fault accidents; please see page AOUPZ623.

Auto-Owners Ins. Co.										
Number of At-Fault Accidents in Last 36 Months										
<u># of Vehicles</u>	One		Two		Three		Four		Five	
	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
1	38%	45%	71%	80%	126%	137%	258%	276%	514%	545%
2	27%	33%	44%	51%	71%	80%	137%	149%	262%	280%
3	22%	28%	34%	41%	52%	60%	96%	106%	178%	192%
4+	22%	28%	30%	37%	44%	51%	76%	85%	136%	148%

We are modifying Insurance Score relativities; please see page AOAPZ138.

<u>Tier</u>	<u>% Decrease</u>
46	1%
47	2%
48	3%
49	4%
50	5%

We have removed the Motorcycle rates from pages: AOAPZ137 and AOAPZ139. The Motorcycle Collision semi-annual base rate will change as follows as a result of Collision Model Year Rebased. We have also updated this page so that Uninsured Motorist and Underinsured Motorist rates are listed on this page instead of the coverage pages. Please see page AOAPZ142.

<u>Coverage</u>	<u>Auto-Owners</u>		<u>Owners/A+</u>	
	<u>Pres</u>	<u>Reb</u>	<u>Pres</u>	<u>Reb</u>
CL	677.16	670.39	609.84	603.74

We are revising our rating algorithm to include the Road Trouble Service Vehicle Age Factor, limit relativities for Medical Payments, Road Trouble Service and Additional Expense and Medical and Hospital Benefits Age Factor. See page AOAPZ143.

We updated our ULRV Uninsured Motorist Premium for the 25/50 limit to take into account the cent rounding that we implemented with our previous rate/rule filing. Please see page AOAPZ148.

We updated our page to clarify that Additional Expense Coverage can be written on motor homes, converted automobiles and classic automobiles. Please see page AOUPZ621.

We removed the wording "in the past 60 months" on the Borderline section d. Please see page AOUPZ633.

We updated our pages to state that Safety Riding Apparel Coverage is included on Motorcycles and Recreational Vehicles items with the purchase of Comprehensive and Collision Coverage. Please see pages AOUPZ627 and AOUPZ628.

The following manual pages are submitted in final form:

- AOAPZ131 – Additional Expense Limit Relativities
- AOAPZ132 – Age, Type, & Use Relativities
- AOAPZ133 – Base Rates
- AOAPZ134 – Cost Symbol Relativities
- AOAPZ135 – Deductible Relativities
- AOAPZ136 – Higher Limits - Bodily Injury
- AOAPZ139 – Higher Limits - Underinsured Motorist
- AOAPZ137 – Higher Limits - Uninsured Motorist
- AOAPZ138 – Insurance Score Relativities
- AOAPZ140 – Medical Payment Limit Relativities
- AOAPZ141 – Model Year Relativities
- AOAPZ142 – Motorcycle Rates
- AOAPZ143 – Premium Calculation
- AOAPZ144 – Road Trouble Service Limit Relativities
- AOAPZ145 – Road Trouble Service Vehicle Age Factors
- AOAPZ146 – Secondary Symbol Rating Factors
- AOAPZ147 – Uninsured Motorist Property Damage
- AOAPZ148 – ULRV – Liability Coverage
- AOUPZ621 – Additional Expense
- AOUPZ623 – Accident Conviction Surcharge
- AOUPZ624 – College Graduate Discount
- AOUPZ627 – Motorcycles
- AOUPZ625 – Multi-Car Discount
- AOUPZ633 – Previous Driving History
- AOUPZ628 – Recreational Vehicles
- AOUPZ626 – Vehicle Age

The following exhibits have been attached to the "Supporting Documents" tab: Rate Sim Summary, Expense Exhibits and Experience Summary.

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

Sincerely,

Hilary Ludema

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vcs

Rate Sim Summary

Arkansas
12/21/2011 - After RC

Auto-Owners Insurance Company - Standard Total

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
						Pres Prem	Prem Diff
BI		289,758	312,385	22,627	7.8 %	579,516	45,254
PD		228,927	228,653	-274	-0.1	457,854	-548
MP		36,513	39,210	2,697	7.4	73,026	5,394
DI		2,832	2,784	-48	-1.7	5,664	-96
UM		28,984	29,043	59	0.2	57,968	118
UIM		33,486	35,758	2,272	6.8	66,972	4,544
UMPD		32,277	31,721	-556	-1.7	64,554	-1,112
Liability GT		652,777	679,554	26,777	4.1	1,305,554	53,554
COMP		144,830	153,773	8,943	6.2 %	289,660	17,886
COLL		289,502	288,227	-1,275	-0.4	579,004	-2,550
RTS		5,906	5,897	-9	-0.2	11,812	-18
AE		10,379	11,145	766	7.4	20,758	1,532
PhysDam T		450,617	459,042	8,425	1.9	901,234	16,850
All Rev G		1,103,394	1,138,596	35,202	3.2 %	2,206,788	70,404

Auto-Owners Insurance Company - Premier Total

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
						Pres Prem	Prem Diff
BI		77,902	83,996	6,094	7.8 %	155,804	12,188
PD		61,349	61,353	4	0.0	122,698	8
MP		10,169	10,942	773	7.6	20,338	1,546
DI		808	795	-13	-1.6	1,616	-26
UM		8,564	8,579	15	0.2	17,128	30
UIM		9,671	10,346	675	7.0	19,342	1,350
UMPD		8,702	8,764	62	0.7	17,404	124
Liability GT		177,165	184,775	7,610	4.3	354,330	15,220
COMP		41,672	44,169	2,497	6.0 %	83,344	4,994
COLL		84,138	83,867	-271	-0.3	168,276	-542
RTS		1,514	1,507	-7	-0.5	3,028	-14
AE		3,114	3,340	226	7.3	6,228	452
PhysDam T		130,438	132,883	2,445	1.9	260,876	4,890
All Rev G		307,603	317,658	10,055	3.3 %	615,206	20,110

Auto-Owners Insurance Company - A+ Total

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
						Pres Prem	Prem Diff
BI		778,255	837,749	59,494	7.6 %	1,556,510	118,988
PD		634,340	634,010	-330	-0.1	1,268,680	-660
MP		116,243	124,818	8,575	7.4	232,486	17,150
DI		9,796	9,634	-162	-1.7	19,592	-324
UM		97,948	98,194	246	0.3	195,896	492
UIM		106,073	113,598	7,525	7.1	212,146	15,050
UMPD		98,938	99,443	505	0.5	197,876	1,010
Liability GT		1,841,593	1,917,446	75,853	4.1	3,683,186	151,706
COMP		450,440	478,618	28,178	6.3 %	900,880	56,356
COLL		885,783	883,270	-2,513	-0.3	1,771,566	-5,026
RTS		19,496	19,450	-46	-0.2	38,992	-92
AE		37,893	40,695	2,802	7.4	75,786	5,604
PhysDam T		1,393,612	1,422,033	28,421	2.0	2,787,224	56,842
All Rev G		3,235,205	3,339,479	104,274	3.2 %	6,470,410	208,548

Rate Sim Summary

Arkansas

12/21/2011 - After RC

Auto-Owners Insurance Company - All Plans Combined

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct	Annual	
						Pres Prem	Prem Diff
BI		1,145,915	1,234,130	88,215	7.7 %	2,291,830	176,430
PD		924,616	924,016	-600	-0.1	1,849,232	-1,200
MP		162,925	174,970	12,045	7.4	325,850	24,090
DI		13,436	13,213	-223	-1.7	26,872	-446
UM		135,496	135,816	320	0.2	270,992	640
UIM		149,230	159,702	10,472	7.0	298,460	20,944
UMPD		139,917	139,928	11	0.0	279,834	22
Liability GT		2,671,535	2,781,775	110,240	4.1	5,343,070	220,480
COMP		636,942	676,560	39,618	6.2 %	1,273,884	79,236
COLL		1,259,423	1,255,364	-4,059	-0.3	2,518,846	-8,118
RTS		26,916	26,854	-62	-0.2	53,832	-124
AE		51,386	55,180	3,794	7.4	102,772	7,588
PhysDam T		1,974,667	2,013,958	39,291	2.0	3,949,334	78,582
All Rev G		4,646,202	4,795,733	149,531	3.2 %	9,292,404	299,062

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

Total Liability - Gross - Standard Total

	12 MTD Ending 6 / 2007		12 MTD Ending 6 / 2008		12 MTD Ending 6 / 2009		12 MTD Ending 6 / 2010		12 MTD Ending 6 / 2011	
	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>										
Written Premium	273,892		507,398		684,031		887,267		1,129,368	
Earned Premium	190,407	100.0	420,465	100.0	600,513	100.0	788,238	100.0	1,035,958	100.0
Incurred Amount	177,506	93.2	164,822	39.2	210,618	35.1	450,725	57.2	730,837	70.5
Allocated LAE	19,858	10.4	29,043	6.9	31,690	5.3	44,711	5.7	61,215	5.9
Unallocated LAE (1)	18,616	9.8	37,072	8.8	-4,357	-0.7	46,267	5.9	60,325	5.8
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>215,980</u>	<u>113.4</u>	<u>230,937</u>	<u>54.9</u>	<u>237,951</u>	<u>39.7</u>	<u>541,703</u>	<u>68.8</u>	<u>852,376</u>	<u>82.2</u>
<u>Expenses Incurred</u>										
Contingent Commission *	5,179	1.9	8,767	1.7	6,166	0.9	5,011	0.6	10,443	0.9
Commission and Brokerage *	39,157	14.3	64,547	12.7	97,757	14.3	128,182	14.4	165,100	14.6
Other Acquisitions (2)	8,226	4.3	16,630	4.0	22,949	3.8	38,987	4.9	45,216	4.4
General Expenses (2)	2,006	1.1	4,171	1.0	4,857	0.8	9,047	1.1	10,907	1.1
Tax, License, and Fees *	9,661	3.5	17,641	3.5	21,085	3.1	26,394	3.0	37,479	3.3
<u>Total Expenses</u>	<u>64,229</u>	<u>25.1</u>	<u>111,756</u>	<u>22.9</u>	<u>152,814</u>	<u>22.9</u>	<u>207,622</u>	<u>24.0</u>	<u>269,145</u>	<u>24.3</u>
<u>Total Losses and Expenses</u>	<u>280,209</u>	<u>138.5</u>	<u>342,693</u>	<u>77.8</u>	<u>390,765</u>	<u>62.6</u>	<u>749,324</u>	<u>92.8</u>	<u>1,121,521</u>	<u>106.5</u>

	3 Year Total		5 Year Total	
	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>				
Written Premium	2,700,666		3,481,956	
Earned Premium	2,424,709	100.0	3,035,581	100.0
Incurred Amount	1,392,180	57.4	1,734,509	57.1
Allocated LAE	137,615	5.7	186,517	6.1
Unallocated LAE (1)	102,235	4.2	157,922	5.2
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>1,632,031</u>	<u>67.3</u>	<u>2,078,948</u>	<u>68.5</u>
<u>Expenses Incurred</u>				
Contingent Commission *	21,621	0.8	35,567	1.0
Commission and Brokerage *	391,039	14.5	494,743	14.2
Other Acquisitions (2)	107,151	4.4	132,006	4.3
General Expenses (2)	24,811	1.0	30,989	1.0
Tax, License, and Fees *	84,959	3.1	112,260	3.2
<u>Total Expenses</u>	<u>629,580</u>	<u>23.8</u>	<u>805,565</u>	<u>23.7</u>
<u>Total Losses and Expenses</u>	<u>2,261,611</u>	<u>91.1</u>	<u>2,884,513</u>	<u>92.2</u>

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

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

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

Total Physical Damage - Standard Total

	12 MTD Ending 6 / 2007		12 MTD Ending 6 / 2008		12 MTD Ending 6 / 2009		12 MTD Ending 6 / 2010		12 MTD Ending 6 / 2011	
	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>										
Written Premium	176,966		335,184		460,285		638,311		850,080	
Earned Premium	127,142	100.0	275,730	100.0	402,715	100.0	553,242	100.0	768,278	100.0
Incurred Amount	103,949	81.8	135,504	49.1	234,962	58.3	334,366	60.4	626,043	81.5
Allocated LAE	10,027	7.9	17,737	6.4	29,914	7.4	13,994	2.5	18,509	2.4
Unallocated LAE (1)	6,078	4.8	11,990	4.3	16,394	4.1	28,317	5.1	42,017	5.5
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>120,054</u>	<u>94.5</u>	<u>165,231</u>	<u>59.8</u>	<u>281,269</u>	<u>69.8</u>	<u>376,678</u>	<u>68.0</u>	<u>686,569</u>	<u>89.4</u>
<u>Expenses Incurred</u>										
Contingent Commission *	3,311	1.9	5,706	1.7	4,234	0.9	3,833	0.6	7,829	0.9
Commission and Brokerage *	25,234	14.3	45,199	13.5	65,795	14.3	92,363	14.5	124,336	14.6
Other Acquisitions (2)	5,391	4.2	10,814	3.9	15,576	3.9	26,015	4.7	31,332	4.1
General Expenses (2)	1,306	1.0	2,696	1.0	3,342	0.8	6,107	1.1	7,695	1.0
Tax, License, and Fees *	6,260	3.5	10,525	3.1	14,770	3.2	19,514	3.1	27,737	3.3
<u>Total Expenses</u>	<u>41,503</u>	<u>24.9</u>	<u>74,941</u>	<u>23.2</u>	<u>103,717</u>	<u>23.1</u>	<u>147,832</u>	<u>24.0</u>	<u>198,930</u>	<u>23.9</u>
<u>Total Losses and Expenses</u>	<u>161,557</u>	<u>119.4</u>	<u>240,172</u>	<u>83.0</u>	<u>384,986</u>	<u>92.9</u>	<u>524,510</u>	<u>92.0</u>	<u>885,499</u>	<u>113.3</u>

	3 Year Total		5 Year Total	
	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>				
Written Premium	1,948,676		2,460,826	
Earned Premium	1,724,235	100.0	2,127,108	100.0
Incurred Amount	1,195,371	69.3	1,434,824	67.5
Allocated LAE	62,417	3.6	90,182	4.2
Unallocated LAE (1)	86,728	5.0	104,795	4.9
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>1,344,516</u>	<u>78.0</u>	<u>1,629,802</u>	<u>76.6</u>

	3 Year Total		5 Year Total	
	Amount	Ratio	Amount	Ratio
<u>Expenses Incurred</u>				
Contingent Commission *	15,896	0.8	24,914	1.0
Commission and Brokerage *	282,495	14.5	352,928	14.3
Other Acquisitions (2)	72,923	4.2	89,129	4.2
General Expenses (2)	17,144	1.0	21,146	1.0
Tax, License, and Fees *	62,021	3.2	78,805	3.2
<u>Total Expenses</u>	<u>450,478</u>	<u>23.7</u>	<u>566,922</u>	<u>23.7</u>
<u>Total Losses and Expenses</u>	<u>1,794,994</u>	<u>101.7</u>	<u>2,196,723</u>	<u>100.3</u>

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

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

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

Total Liability - Gross - Premier Total

	12 MTD Ending 6 / 2007		12 MTD Ending 6 / 2008		12 MTD Ending 6 / 2009		12 MTD Ending 6 / 2010		12 MTD Ending 6 / 2011	
	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>										
Written Premium	74,669		169,852		208,602		238,151		306,810	
Earned Premium	48,110	100.0	139,927	100.0	192,298	100.0	225,049	100.0	269,720	100.0
Incurred Amount	15,907	33.1	81,772	58.4	161,320	83.9	229,886	102.1	63,552	23.6
Allocated LAE	2,690	5.6	8,610	6.2	12,298	6.4	12,766	5.7	16,029	5.9
Unallocated LAE (1)	4,704	9.8	12,337	8.8	-1,395	-0.7	13,210	5.9	15,706	5.8
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>23,300</u>	<u>48.5</u>	<u>102,719</u>	<u>73.4</u>	<u>172,223</u>	<u>89.6</u>	<u>255,861</u>	<u>113.7</u>	<u>95,287</u>	<u>35.3</u>
<u>Expenses Incurred</u>										
Contingent Commission *	1,742	2.3	2,999	1.8	1,665	0.8	995	0.4	3,043	1.0
Commission and Brokerage *	9,499	12.7	21,024	12.4	26,132	12.5	29,117	12.2	45,162	14.7
Other Acquisitions (2)	2,078	4.3	5,534	4.0	7,349	3.8	11,131	4.9	11,772	4.4
General Expenses (2)	507	1.1	1,388	1.0	1,555	0.8	2,583	1.1	2,840	1.1
Tax, License, and Fees *	1,836	2.5	5,262	3.1	5,883	2.8	7,095	3.0	8,175	2.7
<u>Total Expenses</u>	<u>15,662</u>	<u>22.9</u>	<u>36,207</u>	<u>22.3</u>	<u>42,583</u>	<u>20.7</u>	<u>50,920</u>	<u>21.6</u>	<u>70,992</u>	<u>23.9</u>
<u>Total Losses and Expenses</u>	<u>38,962</u>	<u>71.4</u>	<u>138,926</u>	<u>95.7</u>	<u>214,806</u>	<u>110.3</u>	<u>306,782</u>	<u>135.3</u>	<u>166,280</u>	<u>59.2</u>

	3 Year Total		5 Year Total	
	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>				
Written Premium	753,563		998,084	
Earned Premium	687,068	100.0	875,105	100.0
Incurred Amount	454,758	66.2	552,437	63.1
Allocated LAE	41,092	6.0	52,392	6.0
Unallocated LAE (1)	27,521	4.0	44,561	5.1
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>523,371</u>	<u>76.2</u>	<u>649,391</u>	<u>74.2</u>
<u>Expenses Incurred</u>				
Contingent Commission *	5,703	0.8	10,443	1.0
Commission and Brokerage *	100,411	13.3	130,933	13.1
Other Acquisitions (2)	30,252	4.4	37,864	4.3
General Expenses (2)	6,978	1.0	8,873	1.0
Tax, License, and Fees *	21,152	2.8	28,250	2.8
<u>Total Expenses</u>	<u>164,496</u>	<u>22.3</u>	<u>216,364</u>	<u>22.2</u>
<u>Total Losses and Expenses</u>	<u>687,867</u>	<u>98.5</u>	<u>865,755</u>	<u>96.4</u>

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

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

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

Total Physical Damage - Premier Total

<u>Loss Experience</u>	12 MTD Ending 6 / 2007		12 MTD Ending 6 / 2008		12 MTD Ending 6 / 2009		12 MTD Ending 6 / 2010		12 MTD Ending 6 / 2011	
	<u>Amount</u>	<u>Ratio</u>								
Written Premium	48,762		128,511		162,107		185,031		246,512	
Earned Premium	30,815	100.0	100,516	100.0	152,072	100.0	171,808	100.0	215,658	100.0
Incurred Amount	18,220	59.1	65,431	65.1	108,082	71.1	179,463	104.5	253,335	117.5
Allocated LAE	1,613	5.2	3,255	3.2	8,821	5.8	4,027	2.3	3,751	1.7
Unallocated LAE (1)	1,473	4.8	4,371	4.3	6,191	4.1	8,794	5.1	11,794	5.5
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>21,306</u>	<u>69.1</u>	<u>73,057</u>	<u>72.6</u>	<u>123,093</u>	<u>81.0</u>	<u>192,284</u>	<u>111.9</u>	<u>268,881</u>	<u>124.7</u>
<u>Expenses Incurred</u>										
Contingent Commission *	1,071	2.2	2,256	1.8	1,215	0.7	754	0.4	2,343	1.0
Commission and Brokerage *	6,152	12.6	15,892	12.4	20,345	12.6	22,688	12.3	36,287	14.7
Other Acquisitions (2)	1,307	4.2	3,942	3.9	5,882	3.9	8,079	4.7	8,795	4.1
General Expenses (2)	316	1.0	983	1.0	1,262	0.8	1,897	1.1	2,160	1.0
Tax, License, and Fees *	1,489	3.1	3,497	2.7	5,389	3.3	5,465	3.0	7,213	2.9
<u>Total Expenses</u>	<u>10,335</u>	<u>23.1</u>	<u>26,570</u>	<u>21.8</u>	<u>34,093</u>	<u>21.3</u>	<u>38,882</u>	<u>21.5</u>	<u>56,799</u>	<u>23.7</u>
<u>Total Losses and Expenses</u>	<u>31,642</u>	<u>92.2</u>	<u>99,627</u>	<u>94.4</u>	<u>157,187</u>	<u>102.3</u>	<u>231,165</u>	<u>133.4</u>	<u>325,680</u>	<u>148.4</u>

<u>Loss Experience</u>	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
Written Premium	593,649		770,921	
Earned Premium	539,539	100.0	670,870	100.0
Incurred Amount	540,881	100.2	624,532	93.1
Allocated LAE	16,599	3.1	21,467	3.2
Unallocated LAE (1)	26,779	5.0	32,623	4.9
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>584,258</u>	<u>108.3</u>	<u>678,621</u>	<u>101.2</u>
<u>Expenses Incurred</u>				
Contingent Commission *	4,312	0.7	7,638	1.0
Commission and Brokerage *	79,320	13.4	101,364	13.1
Other Acquisitions (2)	22,756	4.2	28,005	4.2
General Expenses (2)	5,319	1.0	6,618	1.0
Tax, License, and Fees *	18,067	3.0	23,053	3.0
<u>Total Expenses</u>	<u>129,774</u>	<u>22.3</u>	<u>166,679</u>	<u>22.3</u>
<u>Total Losses and Expenses</u>	<u>714,032</u>	<u>130.6</u>	<u>845,300</u>	<u>123.5</u>

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

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

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

Total Liability - Gross - A+ Total

	12 MTD Ending 6 / 2007		12 MTD Ending 6 / 2008		12 MTD Ending 6 / 2009		12 MTD Ending 6 / 2010		12 MTD Ending 6 / 2011	
	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>										
Written Premium	660,079		1,108,989		1,620,144		2,303,535		3,156,716	
Earned Premium	457,594	100.0	933,944	100.0	1,396,193	100.0	1,986,054	100.0	2,788,183	100.0
Incurred Amount	336,411	73.5	804,657	86.2	618,201	44.3	1,485,202	74.8	2,590,948	92.9
Allocated LAE	52,347	11.4	85,399	9.1	80,428	5.8	125,663	6.3	233,915	8.4
Unallocated LAE (1)	44,738	9.8	82,344	8.8	-10,129	-0.7	116,575	5.9	162,358	5.8
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>433,495</u>	<u>94.7</u>	<u>972,401</u>	<u>104.1</u>	<u>688,500</u>	<u>49.4</u>	<u>1,727,439</u>	<u>87.0</u>	<u>2,987,221</u>	<u>107.1</u>
<u>Expenses Incurred</u>										
Contingent Commission *	12,783	1.9	18,921	1.7	14,807	0.9	13,978	0.6	29,681	0.9
Commission and Brokerage *	83,149	12.6	138,811	12.5	201,621	12.4	283,730	12.3	464,153	14.7
Other Acquisitions (2)	19,768	4.3	36,938	4.0	53,355	3.8	98,231	4.9	121,693	4.4
General Expenses (2)	4,821	1.1	9,265	1.0	11,293	0.8	22,795	1.1	29,355	1.1
Tax, License, and Fees *	28,361	4.3	43,611	3.9	55,366	3.4	77,808	3.4	106,936	3.4
<u>Total Expenses</u>	<u>148,882</u>	<u>24.2</u>	<u>247,547</u>	<u>23.1</u>	<u>336,442</u>	<u>21.3</u>	<u>496,542</u>	<u>22.3</u>	<u>751,819</u>	<u>24.5</u>
<u>Total Losses and Expenses</u>	<u>582,377</u>	<u>118.9</u>	<u>1,219,948</u>	<u>127.2</u>	<u>1,024,941</u>	<u>70.7</u>	<u>2,223,981</u>	<u>109.3</u>	<u>3,739,040</u>	<u>131.6</u>

	3 Year Total		5 Year Total	
	Amount	Ratio	Amount	Ratio
<u>Loss Experience</u>				
Written Premium	7,080,395		8,849,463	
Earned Premium	6,170,430	100.0	7,561,968	100.0
Incurred Amount	4,694,351	76.1	5,835,418	77.2
Allocated LAE	440,006	7.1	577,752	7.6
Unallocated LAE (1)	268,804	4.4	395,886	5.2
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>5,403,160</u>	<u>87.6</u>	<u>6,809,055</u>	<u>90.0</u>
<u>Expenses Incurred</u>				
Contingent Commission *	58,466	0.8	90,170	1.0
Commission and Brokerage *	949,504	13.4	1,171,463	13.2
Other Acquisitions (2)	273,280	4.4	329,986	4.3
General Expenses (2)	63,443	1.0	77,530	1.0
Tax, License, and Fees *	240,109	3.4	312,081	3.5
<u>Total Expenses</u>	<u>1,584,802</u>	<u>23.0</u>	<u>1,981,231</u>	<u>23.0</u>
<u>Total Losses and Expenses</u>	<u>6,987,962</u>	<u>110.6</u>	<u>8,790,286</u>	<u>113.0</u>

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

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

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

Total Physical Damage - A+ Total

	12 MTD Ending 6 / 2007		12 MTD Ending 6 / 2008		12 MTD Ending 6 / 2009		12 MTD Ending 6 / 2010		12 MTD Ending 6 / 2011	
	<u>Amount</u>	<u>Ratio</u>								
<u>Loss Experience</u>										
Written Premium	465,889		833,763		1,211,228		1,803,235		2,554,372	
Earned Premium	319,150	100.0	689,821	100.0	1,045,808	100.0	1,529,423	100.0	2,245,334	100.0
Incurred Amount	228,333	71.5	509,980	73.9	597,527	57.1	1,151,573	75.3	1,895,685	84.4
Allocated LAE	23,454	7.3	45,909	6.7	65,703	6.3	34,428	2.3	55,345	2.5
Unallocated LAE (1)	15,256	4.8	29,996	4.3	42,572	4.1	78,283	5.1	122,796	5.5
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>267,044</u>	<u>83.6</u>	<u>585,885</u>	<u>84.9</u>	<u>705,803</u>	<u>67.5</u>	<u>1,264,283</u>	<u>82.7</u>	<u>2,073,825</u>	<u>92.4</u>
<u>Expenses Incurred</u>										
Contingent Commission *	9,395	2.0	14,162	1.7	10,899	0.9	11,146	0.6	23,907	0.9
Commission and Brokerage *	58,765	12.6	104,361	12.5	150,605	12.4	221,630	12.3	375,089	14.7
Other Acquisitions (2)	13,533	4.2	27,056	3.9	40,448	3.9	71,919	4.7	91,568	4.1
General Expenses (2)	3,278	1.0	6,746	1.0	8,678	0.8	16,883	1.1	22,490	1.0
Tax, License, and Fees *	19,889	4.3	30,404	3.6	40,760	3.4	58,071	3.2	85,010	3.3
<u>Total Expenses</u>	<u>104,861</u>	<u>24.1</u>	<u>182,729</u>	<u>22.7</u>	<u>251,390</u>	<u>21.4</u>	<u>379,649</u>	<u>21.9</u>	<u>598,064</u>	<u>24.0</u>
<u>Total Losses and Expenses</u>	<u>371,905</u>	<u>107.7</u>	<u>768,613</u>	<u>107.6</u>	<u>957,193</u>	<u>88.9</u>	<u>1,643,933</u>	<u>104.6</u>	<u>2,671,890</u>	<u>116.4</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	5,568,834		6,868,486	
Earned Premium	4,820,565	100.0	5,829,536	100.0
Incurred Amount	3,644,785	75.6	4,383,098	75.2
Allocated LAE	155,476	3.2	224,839	3.9
Unallocated LAE (1)	243,652	5.1	288,904	5.0
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>4,043,912</u>	<u>83.9</u>	<u>4,896,840</u>	<u>84.0</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Expenses Incurred</u>				
Contingent Commission *	45,953	0.8	69,511	1.0
Commission and Brokerage *	747,324	13.4	910,449	13.3
Other Acquisitions (2)	203,936	4.2	244,525	4.2
General Expenses (2)	48,051	1.0	58,075	1.0
Tax, License, and Fees *	183,840	3.3	234,134	3.4
<u>Total Expenses</u>	<u>1,229,104</u>	<u>22.7</u>	<u>1,516,693</u>	<u>22.9</u>
<u>Total Losses and Expenses</u>	<u>5,273,016</u>	<u>106.6</u>	<u>6,413,533</u>	<u>106.9</u>

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

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

Auto-Owners Insurance Group

Arkansas Private Passenger Auto - All Plans Combined Experience Summary

Indicated and Proposed Changes Based on 3 Years Experience*, Twelve month period ending June of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	6/2009	6/2010	6/2011			
Bodily Injury	1,993,874	75.1	98.1	102.7	95.7	29.2	7.7
Property Damage	1,617,601	66.5	75.8	68.8	70.3	-5.2	-0.1
Medical Payments	282,234	65.9	111.4	89.8	91.4	23.4	7.4
Disability Income	23,294	7.1	112.9	62.9	67.2	-9.2	-1.7
Uninsured Motorist	234,222	77.5	76.7	74.5	76.1	2.7	0.2
Underinsured Motorist	258,424	92.6	90.2	85.2	89.3	20.5	7.0
Uninsured Motorist Property Damage	243,099	95.3	112.2	35.2	79.3	7.0	0.0
Total Liability - Gross	4,652,748	73.3	90.5	84.0	84.3	13.7	4.1
Comprehensive	1,142,572	80.2	72.9	84.5	80.1	10.5	6.2
Collision	2,286,960	63.5	69.1	69.2	68.0	-6.1	-0.3
Road Trouble Service	46,155	21.7	24.8	23.6	23.6	-67.4	-0.2
Additional Expense	88,344	87.9	108.1	106.8	100.1	38.2	7.4
Total Physical Damage	3,564,030	68.8	70.7	74.4	72.1	-0.5	2.0
All Reviewable Coverages - Gross	8,216,778	71.4	81.9	79.9	79.0	7.6	3.2

Permissible Loss Ratios: Liability 74.1, Physical Damage 72.4, Total 73.4

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

Losses have been projected 19 months to 01/19/2013.

Premiums have been projected 14 months to 08/15/2012.

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

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

Large and Catastrophe losses are both factored

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Experience Summary

Indicated and Proposed Changes
Based on 3 Years Experience*, Twelve month period ending June of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	6/2009	6/2010	6/2011			
Bodily Injury	493,649	59.5	108.8	97.8	93.4	25.9	7.8
Property Damage	391,615	75.2	81.0	69.6	74.1	-0.1	-0.1
Medical Payments	61,372	46.3	105.3	81.2	81.4	9.8	7.4
Disability Income	4,785	7.2	45.1	53.8	41.8	-43.6	-1.7
Uninsured Motorist	49,885	85.5	84.1	81.4	83.7	12.8	0.2
Underinsured Motorist	58,247	94.2	92.0	87.0	91.1	22.7	6.8
Uninsured Motorist Property Damage	55,864	105.0	123.8	19.7	82.8	11.6	-1.7
Total Liability - Gross	1,115,417	69.3	97.4	81.6	84.7	14.1	4.1
Comprehensive	260,027	64.4	66.0	75.6	70.4	-2.8	6.2
Collision	516,362	69.0	70.0	66.5	68.0	-6.2	-0.4
Road Trouble Service	9,704	23.4	16.8	19.3	19.8	-72.7	-0.2
Additional Expense	17,146	123.8	112.1	72.7	102.8	41.9	7.4
Total Physical Damage	803,240	68.1	69.0	69.0	69.0	-4.9	1.9
All Reviewable Coverages - Gross	1,918,657	68.8	85.6	76.3	78.1	6.2	3.2

Permissible Loss Ratios: Liability 74.2 , Physical Damage 72.5 , Total 73.6

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

Losses have been projected 19 months to 01/19/2013.

Premiums have been projected 14 months to 08/15/2012.

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

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

Large and Catastrophe losses are both factored

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Experience Summary

Indicated and Proposed Changes Based on 3 Years Experience*, Twelve month period ending June of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	6/2009	6/2010	6/2011			
Bodily Injury	134,505	115.5	80.7	56.7	75.7	1.6	7.8
Property Damage	106,472	54.0	132.8	39.3	70.3	-5.6	0.0
Medical Payments	17,287	90.4	143.7	57.7	90.1	20.9	7.6
Disability Income	1,403	7.2	13.5	53.8	32.4	-56.5	-1.6
Uninsured Motorist	14,904	76.9	76.3	74.2	75.8	1.7	0.2
Underinsured Motorist	16,843	93.9	91.9	86.9	90.9	22.0	7.0
Uninsured Motorist Property Damage	15,495	212.8	120.7	26.1	119.9	60.9	0.7
Total Liability - Gross	306,908	94.3	104.3	51.7	77.5	4.0	4.3
Comprehensive	74,191	104.8	102.1	80.3	91.8	26.2	6.0
Collision	151,131	45.7	97.3	89.2	82.9	14.1	-0.3
Road Trouble Service	2,701	10.3	13.1	21.6	15.0	-79.4	-0.5
Additional Expense	5,501	118.9	98.4	93.3	103.5	42.4	7.3
Total Physical Damage	233,524	65.4	97.8	85.7	85.4	17.5	1.9
All Reviewable Coverages - Gross	540,432	81.6	101.5	66.4	80.9	9.8	3.3

Permissible Loss Ratios: Liability 74.5, Physical Damage 72.7, Total 73.7

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

Losses have been projected 19 months to 01/19/2013.

Premiums have been projected 14 months to 08/15/2012.

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

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

Large and Catastrophe losses are both factored

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Experience Summary

Indicated and Proposed Changes Based on 3 Years Experience*, Twelve month period ending June of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	6/2009	6/2010	6/2011			
Bodily Injury	1,365,720	76.0	96.0	109.0	98.5	33.1	7.6
Property Damage	1,119,515	64.7	67.6	71.4	68.9	-6.9	-0.1
Medical Payments	203,575	69.5	110.3	95.1	94.5	27.8	7.4
Disability Income	17,106	7.0	142.2	66.2	77.2	4.3	-1.7
Uninsured Motorist	169,433	74.8	74.4	72.5	73.9	-0.1	0.3
Underinsured Motorist	183,334	91.8	89.3	84.5	88.5	19.6	7.1
Uninsured Motorist Property Damage	171,740	75.1	107.2	41.1	74.5	0.6	0.5
Total Liability - Gross	3,230,423	72.1	86.4	87.9	84.8	14.5	4.1
Comprehensive	808,354	82.6	72.2	87.7	82.1	13.4	6.3
Collision	1,619,466	64.0	65.8	68.1	66.6	-8.0	-0.3
Road Trouble Service	33,750	22.6	28.5	25.0	25.4	-65.0	-0.2
Additional Expense	65,696	72.7	107.9	116.8	99.1	36.9	7.4
Total Physical Damage	2,527,266	69.5	68.4	75.1	71.8	-0.8	2.0
All Reviewable Coverages - Gross	5,757,689	71.0	78.5	82.3	79.1	7.8	3.2

Permissible Loss Ratios: Liability 74.0 , Physical Damage 72.4 , Total 73.4

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

Losses have been projected 19 months to 01/19/2013.

Premiums have been projected 14 months to 08/15/2012.

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

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

Large and Catastrophe losses are both factored

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total Coverage Experience

Bodily Injury

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	304,675	389,557	493,649	
(b) Ultimate Losses and ALAE	141,517	336,537	390,562	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	145,721	346,533	402,162	
(e) Frequency Trend Factor	0.9833	1.0059	1.0290	
(f) Average Paid Trend Factor	1.2662	1.2155	1.1668	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	181,421	423,689	482,881	
(i) Projected loss Ratio	59.5	108.8	97.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				93.4 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				25.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Property Damage

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	237,299	306,908	391,615	
(b) Ultimate Losses and ALAE	157,890	223,937	250,421	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	162,579	230,588	257,858	
(e) Frequency Trend Factor	1.0429	1.0422	1.0414	
(f) Average Paid Trend Factor	1.0531	1.0339	1.0151	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	178,555	248,458	272,587	
(i) Projected loss Ratio	75.2	81	69.6	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				74.1 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				-0.1 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total Coverage Experience

Medical Payments

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	34,790	46,822	61,372	
(b) Ultimate Losses and ALAE	11,133	35,549	37,471	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	11,464	36,605	38,584	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.4645	1.3474	1.2397	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	16,114	49,312	49,813	
(i) Projected loss Ratio	46.3	105.3	81.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				81.4 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				9.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Disability Income

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	2,502	3,515	4,785	
(b) Ultimate Losses and ALAE	130	1,166	1,952	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	134	1,201	2,010	
(e) Frequency Trend Factor	0.9615	1.0012	1.0410	
(f) Average Paid Trend Factor	1.4060	1.3176	1.2293	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	181	1,584	2,572	
(i) Projected loss Ratio	7.2	45.1	53.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				41.8 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				-43.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Uninsured Motorist

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	29,085	38,037	49,885	
(b) Ultimate Losses and ALAE	18,459	24,691	32,549	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	19,007	25,424	33,516	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.3633	1.2591	1.1628	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	24,872	32,005	40,588	
(i) Projected loss Ratio	85.5	84.1	81.4	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				83.7 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				12.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Underinsured Motorist

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	35,267	44,982	58,247	
(b) Ultimate Losses and ALAE	24,655	31,930	40,644	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	25,387	32,878	41,851	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.3633	1.2591	1.1628	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	33,221	41,388	50,682	
(i) Projected loss Ratio	94.2	92	87	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				91.1 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				22.7 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total Coverage Experience

Uninsured Motorist Property Damage

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	33,442	43,321	55,864	
(b) Ultimate Losses and ALAE	35,360	52,569	10,487	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	36,410	54,131	10,799	
(e) Frequency Trend Factor	0.9011	0.9361	0.9724	
(f) Average Paid Trend Factor	1.0706	1.0581	1.0457	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	35,128	53,615	10,981	
(i) Projected loss Ratio	105	123.8	19.7	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				82.8 %
Permissible Loss Ratio				74.2 %
Indicated Rate Change				11.6 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Comprehensive

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	151,522	201,729	260,027	
(b) Ultimate Losses and ALAE	95,728	127,244	183,056	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	98,572	131,023	188,492	
(e) Frequency Trend Factor	1.0297	1.0356	1.0414	
(f) Average Paid Trend Factor	0.9612	0.9808	1.0008	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	97,567	133,083	196,470	
(i) Projected loss Ratio	64.4	66	75.6	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				70.4 %
Permissible Loss Ratio				72.5 %
Indicated Rate Change				-2.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total Coverage Experience

Data Ending	Collision			Total
	Jun 2009	Jun 2010	Jun 2011	
(a) Projected Premium	300,105	396,844	516,362	
(b) Ultimate Losses and ALAE	178,686	244,073	306,765	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	183,993	251,322	315,876	
(e) Frequency Trend Factor	1.0952	1.0680	1.0414	
(f) Average Paid Trend Factor	1.0275	1.0352	1.0431	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	207,036	277,865	343,146	
(i) Projected loss Ratio	69	70	66.5	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				68.0 %
Permissible Loss Ratio				72.5 %
Indicated Rate Change				-6.2 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Road Trouble Service

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	5,606	7,450	9,704	
(b) Ultimate Losses and ALAE	1,271	1,187	1,742	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	1,308	1,222	1,794	
(e) Frequency Trend Factor	0.9858	1.0132	1.0414	
(f) Average Paid Trend Factor	1.0156	1.0082	1.0010	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	1,310	1,249	1,870	
(i) Projected loss Ratio	23.4	16.8	19.3	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				19.8 %
Permissible Loss Ratio				72.5 %
Indicated Rate Change				-72.7 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

Coverage Experience

Additional Expense

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	10,066	13,308	17,146	
(b) Ultimate Losses and ALAE	9,788	11,897	10,101	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	10,078	12,250	10,401	
(e) Frequency Trend Factor	1.0574	1.0494	1.0414	
(f) Average Paid Trend Factor	1.1695	1.1600	1.1506	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	12,463	14,912	12,464	
(i) Projected loss Ratio	123.8	112.1	72.7	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				102.8 %
Permissible Loss Ratio				72.5 %
Indicated Rate Change				41.9 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Bodily Injury

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	100,581	116,065	134,505	
(b) Ultimate Losses and ALAE	90,658	74,396	61,687	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	93,351	76,606	63,519	
(e) Frequency Trend Factor	0.9833	1.0059	1.0290	
(f) Average Paid Trend Factor	1.2662	1.2155	1.1668	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	116,221	93,662	76,268	
(i) Projected loss Ratio	115.5	80.7	56.7	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				75.7 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				1.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Property Damage

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	80,046	91,547	106,472	
(b) Ultimate Losses and ALAE	38,194	109,599	38,448	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	39,328	112,854	39,590	
(e) Frequency Trend Factor	1.0429	1.0422	1.0414	
(f) Average Paid Trend Factor	1.0531	1.0339	1.0151	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	43,193	121,600	41,851	
(i) Projected loss Ratio	54	132.8	39.3	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				70.3 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				-5.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Medical Payments

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	12,165	14,289	17,287	
(b) Ultimate Losses and ALAE	7,597	14,805	7,505	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	7,823	15,245	7,728	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.4645	1.3474	1.2397	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	10,997	20,537	9,977	
(i) Projected loss Ratio	90.4	143.7	57.7	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				90.1 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				20.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Disability Income

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	1,024	1,191	1,403	
(b) Ultimate Losses and ALAE	53	119	573	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	55	122	590	
(e) Frequency Trend Factor	0.9615	1.0012	1.0410	
(f) Average Paid Trend Factor	1.4060	1.3176	1.2293	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	74	161	754	
(i) Projected loss Ratio	7.2	13.5	53.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				32.4 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				-56.5 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Uninsured Motorist

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	11,395	12,923	14,904	
(b) Ultimate Losses and ALAE	6,504	7,604	8,864	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	6,697	7,830	9,127	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.3633	1.2591	1.1628	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	8,764	9,856	11,053	
(i) Projected loss Ratio	76.9	76.3	74.2	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				75.8 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				1.7 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Underinsured Motorist

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	12,813	14,667	16,843	
(b) Ultimate Losses and ALAE	8,925	10,394	11,736	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	9,190	10,703	12,085	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.3633	1.2591	1.1628	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	12,026	13,473	14,634	
(i) Projected loss Ratio	93.9	91.9	86.9	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				90.9 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				22.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Uninsured Motorist Property Damage

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	12,122	13,519	15,495	
(b) Ultimate Losses and ALAE	25,967	16,005	3,861	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	26,739	16,481	3,976	
(e) Frequency Trend Factor	0.9011	0.9361	0.9724	
(f) Average Paid Trend Factor	1.0706	1.0581	1.0457	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	25,797	16,324	4,043	
(i) Projected loss Ratio	212.8	120.7	26.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				119.9 %
Permissible Loss Ratio				74.5 %
Indicated Rate Change				60.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Comprehensive

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	56,411	62,286	74,191	
(b) Ultimate Losses and ALAE	58,013	60,807	55,517	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	59,736	62,613	57,166	
(e) Frequency Trend Factor	1.0297	1.0356	1.0414	
(f) Average Paid Trend Factor	0.9612	0.9808	1.0008	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	59,127	63,597	59,585	
(i) Projected loss Ratio	104.8	102.1	80.3	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				91.8 %
Permissible Loss Ratio				72.7 %
Indicated Rate Change				26.2 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Data Ending	Collision			Total
	Jun 2009	Jun 2010	Jun 2011	
(a) Projected Premium	118,085	129,632	151,131	
(b) Ultimate Losses and ALAE	46,557	110,799	120,530	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	47,940	114,090	124,110	
(e) Frequency Trend Factor	1.0952	1.0680	1.0414	
(f) Average Paid Trend Factor	1.0275	1.0352	1.0431	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	53,944	126,139	134,825	
(i) Projected loss Ratio	45.7	97.3	89.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				82.9 %
Permissible Loss Ratio				72.7 %
Indicated Rate Change				14.1 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Road Trouble Service

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	2,272	2,378	2,701	
(b) Ultimate Losses and ALAE	226	297	543	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	233	306	559	
(e) Frequency Trend Factor	0.9858	1.0132	1.0414	
(f) Average Paid Trend Factor	1.0156	1.0082	1.0010	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	233	312	583	
(i) Projected loss Ratio	10.3	13.1	21.6	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				15.0 %
Permissible Loss Ratio				72.7 %
Indicated Rate Change				-79.4 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total Coverage Experience

Additional Expense

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	4,306	4,635	5,501	
(b) Ultimate Losses and ALAE	4,021	3,640	4,158	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	4,141	3,748	4,281	
(e) Frequency Trend Factor	1.0574	1.0494	1.0414	
(f) Average Paid Trend Factor	1.1695	1.1600	1.1506	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	5,120	4,563	5,130	
(i) Projected loss Ratio	118.9	98.4	93.3	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				103.5 %
Permissible Loss Ratio				72.7 %
Indicated Rate Change				42.4 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Bodily Injury

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	724,676	1,008,111	1,365,720	
(b) Ultimate Losses and ALAE	429,513	769,028	1,204,279	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	442,270	791,868	1,240,046	
(e) Frequency Trend Factor	0.9833	1.0059	1.0290	
(f) Average Paid Trend Factor	1.2662	1.2155	1.1668	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	550,623	968,180	1,488,938	
(i) Projected loss Ratio	76	96	109	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				98.5 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				33.1 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Property Damage

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	594,630	824,767	1,119,515	
(b) Ultimate Losses and ALAE	340,444	502,358	733,917	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	350,555	517,278	755,715	
(e) Frequency Trend Factor	1.0429	1.0422	1.0414	
(f) Average Paid Trend Factor	1.0531	1.0339	1.0151	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	385,002	557,364	798,880	
(i) Projected loss Ratio	64.7	67.6	71.4	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				68.9 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				-6.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Medical Payments

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	107,098	149,434	203,575	
(b) Ultimate Losses and ALAE	51,447	118,782	145,652	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	52,975	122,310	149,978	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.4645	1.3474	1.2397	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	74,467	164,771	193,627	
(i) Projected loss Ratio	69.5	110.3	95.1	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				94.5 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				27.8 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Disability Income

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	8,492	12,159	17,106	
(b) Ultimate Losses and ALAE	430	12,731	8,597	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	443	13,109	8,853	
(e) Frequency Trend Factor	0.9615	1.0012	1.0410	
(f) Average Paid Trend Factor	1.4060	1.3176	1.2293	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	599	17,294	11,328	
(i) Projected loss Ratio	7	142.2	66.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				77.2 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				4.3 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Uninsured Motorist

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	87,046	122,332	169,433	
(b) Ultimate Losses and ALAE	48,347	70,239	98,460	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	49,783	72,325	101,384	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.3633	1.2591	1.1628	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	65,143	91,045	122,777	
(i) Projected loss Ratio	74.8	74.4	72.5	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				73.9 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				-0.1 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Underinsured Motorist

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	92,863	132,582	183,334	
(b) Ultimate Losses and ALAE	63,238	91,375	124,270	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	65,116	94,089	127,961	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.3633	1.2591	1.1628	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	85,208	118,442	154,961	
(i) Projected loss Ratio	91.8	89.3	84.5	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				88.5 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				19.6 %

Exponential Loss Trends are Used
 Losses have large losses factored
 Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Uninsured Motorist Property Damage

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	86,777	122,992	171,740	
(b) Ultimate Losses and ALAE	65,611	129,309	67,416	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	67,559	133,150	69,418	
(e) Frequency Trend Factor	0.9011	0.9361	0.9724	
(f) Average Paid Trend Factor	1.0706	1.0581	1.0457	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	65,180	131,883	70,589	
(i) Projected loss Ratio	75.1	107.2	41.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				74.5 %
Permissible Loss Ratio				74.0 %
Indicated Rate Change				0.6 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Comprehensive

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	412,105	586,401	808,354	
(b) Ultimate Losses and ALAE	334,148	404,889	660,868	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	344,073	416,914	680,496	
(e) Frequency Trend Factor	1.0297	1.0356	1.0414	
(f) Average Paid Trend Factor	0.9612	0.9808	1.0008	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	340,566	423,470	709,296	
(i) Projected loss Ratio	82.6	72.2	87.7	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				82.1 %
Permissible Loss Ratio				72.4 %
Indicated Rate Change				13.4 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Collision

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	857,545	1,198,890	1,619,466	
(b) Ultimate Losses and ALAE	473,969	692,585	986,594	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	488,045	713,154	1,015,896	
(e) Frequency Trend Factor	1.0952	1.0680	1.0414	
(f) Average Paid Trend Factor	1.0275	1.0352	1.0431	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	549,167	788,473	1,103,600	
(i) Projected loss Ratio	64	65.8	68.1	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				66.6 %
Permissible Loss Ratio				72.4 %
Indicated Rate Change				-8.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Road Trouble Service

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	16,859	23,896	33,750	
(b) Ultimate Losses and ALAE	3,703	6,465	7,852	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	3,813	6,657	8,085	
(e) Frequency Trend Factor	0.9858	1.0132	1.0414	
(f) Average Paid Trend Factor	1.0156	1.0082	1.0010	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	3,817	6,800	8,428	
(i) Projected loss Ratio	22.6	28.5	25	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				25.4 %
Permissible Loss Ratio				72.4 %
Indicated Rate Change				-65.0 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total Coverage Experience

Additional Expense

Data Ending	Jun 2009	Jun 2010	Jun 2011	Total
(a) Projected Premium	32,698	47,231	65,696	
(b) Ultimate Losses and ALAE	18,678	40,674	62,177	
(c) ULAE Factor	1.0297	1.0297	1.0297	
(d) Ultimate Losses and LAE	19,233	41,882	64,023	
(e) Frequency Trend Factor	1.0574	1.0494	1.0414	
(f) Average Paid Trend Factor	1.1695	1.1600	1.1506	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	23,785	50,983	76,719	
(i) Projected loss Ratio	72.7	107.9	116.8	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				99.1 %
Permissible Loss Ratio				72.4 %
Indicated Rate Change				36.9 %

Exponential Loss Trends are Used
Losses have large losses factored
Losses have been projected 19 months to 01/19/2013.

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

SERFF Tracking Number: AOIC-128014261 State: Arkansas
 Filing Company: Auto-Owners Insurance Company State Tracking Number:
 Company Tracking Number: PPA-AR-01-02/17/2012-01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: AR Rate Change /PPA-AR-01-02/17/2012-01

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/24/2012	Rate and Rule	Insurance Score Relativities	03/12/2012	AOAPZ138.pdf (Superceded)
02/03/2012	Rate and Rule	Previous Driving History	03/12/2012	AOUPZ633.pdf (Superceded)

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE ELIGIBILITY	Arkansas
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PREVIOUS DRIVING HISTORY

It is important that you know the violation and accident criteria we use to evaluate new applicants. The following criteria based on the driving record of all drivers will be used. UNDER NO CIRCUMSTANCES MAY APPLICATIONS BE BOUND OR SUBMITTED WHERE DRIVING RECORDS EXCEED THE ELIGIBILITY REQUIREMENTS LISTED IN THE FOLLOWING RULES. WE WILL ORDER MOTOR VEHICLE RECORDS FOR ALL DRIVERS TO BE COVERED BY OUR POLICY.

A. Any applicant convicted of the following in the preceding **36** months **IS NOT ELIGIBLE**.

	<u>A+</u>	<u>Premier</u>	<u>Standard</u>	<u>Borderline</u>
1. Any violation involving alcohol or drugs.		Same as A+	Same as A+	Same as A+
2. Negligent homicide or vehicular manslaughter.		Same as A+	Same as A+	Same as A+
3. Leaving the scene of an accident.		Same as A+	Same as A+	Same as A+
4. Fleeing or eluding a police officer.		Same as A+	Same as A+	Same as A+
5. Reckless or careless driving.		Same as A+	Same as A+	Same as A+
6. Drivers license or registration suspension or revocation.		Same as A+	Same as A+	Same as A+
7. Driving with a suspended or revoked driver license or registration.		Same as A+	Same as A+	Same as A+
8. Drag racing or racing on roadways.		Same as A+	Same as A+	Same as A+
9. Exceeding the speed limit by more than 15 MPH .		Same as A+	Exceeding the speed limit by more than 20 MPH .	Not applicable

B. The following criteria apply in addition to the list in A. above in the preceding **36** months, unless otherwise indicated.

<u>A+</u>	<u>Premier</u>	<u>Standard</u>	<u>Borderline</u>
1. All operators must have no at-fault accidents.	1. All operators must have no at-fault accidents.	1. Operators age 25 and older may have: a. 1 violation (assigned 3 conviction surcharge points or fewer) and no at-fault accident (in the past 12 months); or	1. All operators may have: a. 3 violations (assigned 4 conviction surcharge points or fewer); or

1 not-at-fault
accident,
and/or
3 comp
claims (not
including
weather-
related
losses); **or**

- b. 1 violation
(assigned 3
conviction
surcharge
points or
fewer) **and** 1
at-fault
accident (not
in the past **12**
months) **and**
1 not-at-fault
accident and
1 comp claim
(not including
weather-
related
losses); **or**

1 violation
(assigned 3
conviction
surcharge
points or
fewer) **and** 1
at-fault
accident (not
in the past 12
months) **and**
2 comp
claims (not
including
weather-
related
losses); **or**

- c. 2 at-fault
accidents
(not in the
past **12**
months) **and**
no not-at-
fault
accidents
and 1 comp
claim (not
including
weather-
related
losses).

4. The combined

4. The combined

record of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) **and** no at-fault accidents; **and**

no not-at-fault accidents and 1 comp claim (not including weather-related losses).

record of all operators may not exceed 1 violation (assigned 2 conviction surcharge points) **and** no at-fault accidents; **and**

1 not-at-fault accident **and** 1 comp claim (not including weather-related losses); **or**

2 comp claims (not including weather-related losses).