

SERFF Tracking Number: HART-128226942 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number:
Company Tracking Number: FN.15.599.2012.01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile - Universal 3.0 Changes
Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Hartford Accident and Indemnity Company

Product Name: Personal Automobile - UniversalSERFF Tr Num: HART-128226942 State: Arkansas
3.0 Changes

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: FN.15.599.2012.01

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom

Authors: Joyce Driscoll, Marilu
Gonzalez, David Logan, Sr, Angela
Isaac, Omayra Vega, Casey Albert-
Bard

Disposition Date: 05/03/2012

Date Submitted: 04/02/2012

Disposition Status: Filed

Effective Date Requested (New): 07/26/2012

Effective Date (New): 07/26/2012

Effective Date Requested (Renewal): 09/13/2012

Effective Date (Renewal):
09/13/2012

State Filing Description:

General Information

Project Name: Private Passenger Auto

Status of Filing in Domicile: Not Filed

Project Number: FN.15.599.2012.01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/03/2012

State Status Changed:

Deemer Date:

Created By: Angela Isaac

Submitted By: Angela Isaac

Corresponding Filing Tracking Number:

Filing Description:

This filing modifies our Universal Private Passenger Auto class plan in the following companies: Trumbull Insurance Company, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, and Hartford Accident and Indemnity Company. The effective date of the change is July 26, 2012 for new business, and September 13, 2012 for renewals.

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Revisions to base rates are based on actuarial indications using the two accident years ending June 30, 2011, evaluated as of September 30, 2011 for Bodily Injury and Uninsured Motorists. Indications for all other coverages are based on experience for the two accident years ending September 30, 2011, evaluated as of September 30, 2011.

State Narrative:

Company and Contact

Filing Contact Information

Angela Isaac, Personal Lines Filing Analyst angela.isaac@thehartford.com
Hartford Plaza T-1-54 888-717-1957 [Phone]
Hartford, CT 06115 860-547-5941 [FAX]

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Trumbull Insurance Company	CoCode: 27120	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1184984	

Hartford Accident and Indemnity Company	CoCode: 22357	State of Domicile: Connecticut
690 Asylum Ave	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0383030	

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00

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Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$100.00	04/02/2012	57649964
Hartford Underwriters Insurance Company	\$0.00	04/02/2012	
Trumbull Insurance Company	\$0.00	04/02/2012	
Hartford Accident and Indemnity Company	\$0.00	04/02/2012	

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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	Alexa Grissom	04/16/2012	04/16/2012	Angela Isaac	04/19/2012	04/19/2012
Industry Response						

SERFF Tracking Number: HART-128226942 State: Arkansas
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Disposition

Disposition Date: 05/03/2012
 Effective Date (New): 07/26/2012
 Effective Date (Renewal): 09/13/2012
 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):
Hartford Casualty Insurance Company	5.800%	3.500%	\$3,392	111	\$96,922	15.000%	-5.000%
Hartford Underwriters Insurance Company	5.800%	3.500%	\$8,368	233	\$239,082	15.000%	-5.000%
Trumbull Insurance Company	5.800%	3.500%	\$341,330	8,721	\$9,752,284	15.000%	-5.000%
Hartford Accident and Indemnity Company	5.800%	3.500%	\$21,341	493	\$609,744	15.000%	-5.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

5.800%

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Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

Overall Percentage Rate Impact For This Filing	3.500%
Effect of Rate Filing-Written Premium Change For This Program	\$374,431
Effect of Rate Filing - Number of Policyholders Affected	9,558

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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 (revised)	Explanatory Memorandum and Revised Supporting Exhibits	Filed	Yes
Supporting Document	Explanatory Memorandum and Supporting Exhibits	Filed	Yes
Supporting Document	Marked Up Pages	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Primary Classification Tables	Filed	Yes
Rate	Primary Classification Tables	Filed	Yes
Rate	Rate Cap Offbalance Factor	Filed	Yes
Rate	Territory Definitions	Filed	Yes
Rate	Rule Page	Filed	Yes
Rate	Rule Page	Filed	Yes
Rate	Rule Page	Filed	Yes
Rate	Rule Page	Filed	Yes
Rate	Arkansas Underwriting Tier Cover Page	Filed	Yes
Rate	Underwriting Tier	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/16/2012

Submitted Date 04/16/2012

Respond By Date

Dear Angela Isaac,

This will acknowledge receipt of the captioned filing. Per Ark. Code Ann. 23-67-209, five years' experience should be used in rate filings.

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 04/19/2012
Submitted Date 04/19/2012

Dear Alexa Grissom,

Comments:

This is in response to your objection letter dated 04/16/2012.

Response 1

Comments: Attached please find the revised supporting exhibits, which incorporate four years of premium and loss data into the indication. The Universal plan was introduced in the state of Arkansas in the month of February 2011, whereas the previous version, PLIC Next Generation, was introduced in August 2007. In this book of business, we do not have any experience prior to the launch of PLIC Next Generation plan, therefore, we can use only four years of data in our indication.

The updated indication is 5.5%, which still supports our proposal of 3.5% at the coverage level.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Explanatory Memorandum and Revised Supporting Exhibits

Comment: The Explanatory Memorandum and Revised Supporting Exhibits are attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust this will enable you to continue your review of our filing.

Thank you.

Sincerely,

Angela Isaac, Casey Albert-Bard, David Logan, Sr, Joyce Driscoll, Marilu Gonzalez, Omayra Vega

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.000%
Effective Date of Last Rate Revision: 02/05/2011
Filing Method of Last Filing: Prior Approval

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):
Hartford Casualty Insurance Company	5.800%	3.500%	\$3,392	111	\$96,922	15.000%	-5.000%

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):
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Hartford Underwriters Insurance Company	5.800%	3.500%	\$8,368	233	\$239,082	15.000%	-5.000%
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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):
Trumbull Insurance Company	5.800%	3.500%	\$341,330	8,721	\$9,752,284	15.000%	-5.000%

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):
Hartford Accident and Indemnity Company	5.800%	3.500%	\$21,341	493	\$609,744	15.000%	-5.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 5.800%

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Overall Percentage Rate Impact For This Filing: 3.500%
Effect of Rate Filing - Written Premium Change For This Program: \$374,431
Effect of Rate Filing - Number of Policyholders Affected: 9558

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 05/03/2012	Rate Page	R - 1	Replacement	R - 1.pdf
Filed 05/03/2012	Primary Classification Tables	PC-1.1 and PC- 1.2	Replacement	PC-1.1 and PC-1.2.pdf
Filed 05/03/2012	Primary Classification Tables	PC-4.1 through PC-4.6A	Replacement	PC-4.1 through PC- 4.6 A.pdf
Filed 05/03/2012	Rate Cap Offbalance Factor	COB 1.1	Replacement	COB 1.1.pdf
Filed 05/03/2012	Territory Definitions	T-1, T-2 and T-3	Replacement	T-1, T-2 and T-3.pdf
Filed 05/03/2012	Rule Page	AR - 3.2	Replacement	AR-3.2.pdf
Filed 05/03/2012	Rule Page	AR - 21.4	Replacement	AR-21.4.pdf
Filed 05/03/2012	Rule Page	AR - 23.1	Replacement	AR-23.1.pdf
Filed 05/03/2012	Rule Page	AR - 24.1	Replacement	AR-24.1.pdf
Filed 05/03/2012	Arkansas Underwriting Tier Cover Page		Replacement	Arkansas Underwriting Tier Guidelines.pdf
Filed 05/03/2012	Underwriting Tier	ARKANSAS UW Tier-1	Replacement	UW Tier-1.pdf

Arkansas
Trumbull Insurance Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Hartford Accident and Indemnity Company
Annual Rates

					2010, 1550								
BI 25/50		PD 25000		MP 1000		UMBI 25/50		UMPD 25000		Comprehensive 100		Collision 200	
Territory	Base Rate	Territory	Base Rate	Territory	Base Rate	Territory	Base Rate	Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
1	42	1	42	1	7	1	9	1	3	1	162	1	203
2	53	2	50	2	7	2	11	2	4	2	186	2	233
3	59	3	53	3	8	3	12	3	4	3	222	3	233
4	61	4	56			4	15			4	225	4	219
5	65	5	61							5	207	5	221
6	69	6	57							6	219	6	241
7	80	7	59							7	259	7	243
8	80	8	64							8	245	8	245
9	81	9	61							9	260	9	247
10	87	10	69							10	259	10	265
11	90	11	68							11	278	11	245
12	96	12	72							12	291	12	261
13	109	13	82							13	283	13	254
14	125	14	83							14	369	14	294
15	116	15	100							15	344	15	300
										16	348		
										17	461		
										18	443		
										19	570		

ARKANSAS PERSONAL VEHICLE MANUAL

Household Composition Primary Classification Tables

Bodily Injury

No Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.048	0.944	1.168	1.168	1.168
2	1.110	1.000	1.237	1.237	1.237
3	1.078	0.971	1.201	1.201	1.201
4	1.078	0.971	1.201	1.201	1.201
5+	1.078	0.971	1.201	1.201	1.201

Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	0.794	0.824	0.882	0.882	0.882
2	0.842	0.873	0.934	0.934	0.934
3	0.817	0.847	0.906	0.906	0.906
4	0.817	0.847	0.906	0.906	0.906
5+	0.817	0.847	0.906	0.906	0.906

Property Damage

No Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.239	1.154	1.221	1.221	1.221
2	1.016	1.000	1.275	1.275	1.275
3	0.967	0.952	1.213	1.213	1.213
4	0.959	0.945	1.204	1.204	1.204
5+	0.959	0.945	1.204	1.204	1.204

Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.302	1.390	1.245	1.245	1.245
2	1.067	1.205	1.300	1.300	1.300
3	1.017	1.147	1.237	1.237	1.237
4	1.008	1.138	1.227	1.227	1.227
5+	1.008	1.138	1.227	1.227	1.227

Medical Payments

No Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.265	1.171	1.356	1.356	1.356
2	1.080	1.000	1.158	1.158	1.158
3	1.002	0.928	1.075	1.075	1.075
4	1.002	0.928	1.075	1.075	1.075
5+	1.002	0.928	1.075	1.075	1.075

Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.262	1.169	1.353	1.353	1.353
2	1.077	0.998	1.155	1.155	1.155
3	0.999	0.925	1.072	1.072	1.072
4	0.999	0.925	1.072	1.072	1.072
5+	0.999	0.925	1.072	1.072	1.072

Uninsured/Underinsured Motorist

No Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.019	1.019	1.574	1.574	1.574
2	1.000	1.000	1.546	1.546	1.546
3	0.883	0.883	1.365	1.365	1.365
4	0.808	0.808	1.249	1.249	1.249
5+	0.808	0.808	1.249	1.249	1.249

Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	0.935	1.175	1.445	1.445	1.445
2	0.918	1.154	1.418	1.418	1.418
3	0.810	1.019	1.252	1.252	1.252
4	0.742	0.933	1.147	1.147	1.147
5+	0.742	0.933	1.147	1.147	1.147

ARKANSAS PERSONAL VEHICLE MANUAL

Household Composition Primary Classification Tables

Comprehensive

No Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.016	0.938	0.855	0.803	0.691
2	1.084	1.000	0.912	0.857	0.737
3	1.193	1.101	1.004	0.943	0.811
4	1.203	1.110	1.013	0.951	0.818
5+	1.203	1.110	1.013	0.951	0.818

Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.074	0.991	0.904	0.849	0.731
2	1.146	1.057	0.964	0.905	0.779
3	1.262	1.164	1.062	0.998	0.858
4	1.272	1.174	1.071	1.006	0.865
5+	1.272	1.174	1.071	1.006	0.865

Collision

No Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	1.043	1.103	1.289	1.374	1.606
2	0.946	1.000	1.169	1.246	1.456
3	0.893	0.944	1.104	1.176	1.374
4	0.823	0.870	1.017	1.084	1.267
5+	0.823	0.870	1.017	1.084	1.267

Youthful on Policy

Number of PP Autos	Number of Drivers				
	1	2	3	4	5+
1	0.831	0.879	1.028	1.095	1.280
2	0.754	0.797	0.932	0.994	1.161
3	0.712	0.752	0.880	0.938	1.095
4	0.656	0.694	0.810	0.865	1.010
5+	0.656	0.694	0.810	0.865	1.010

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables BODILY INJURY

Age	Single Male	Married Male	Separated Male	Divorced Male	Widowed Male	Domestic Partner Male
MCTD	0.851	0.851	0.851	0.851	0.851	0.851
Under 17	2.714	2.361	2.714	2.714	2.361	2.361
17	2.323	2.021	2.323	2.323	2.021	2.021
18	2.027	1.763	2.027	2.027	1.763	1.763
19	1.800	1.566	1.800	1.800	1.566	1.566
20	1.623	1.412	1.623	1.623	1.412	1.412
21	1.484	1.291	1.484	1.484	1.291	1.291
22	1.374	1.195	1.374	1.374	1.195	1.195
23	1.286	1.119	1.286	1.286	1.119	1.119
24	1.216	1.058	1.216	1.216	1.058	1.058
25	1.159	1.008	1.159	1.159	1.008	1.008
26	1.128	0.981	1.128	1.128	0.981	0.981
27	1.104	0.960	1.104	1.104	0.960	0.960
28	1.087	0.946	1.087	1.087	0.946	0.946
29	1.074	0.934	1.074	1.074	0.934	0.934
30	1.066	0.927	1.066	1.066	0.927	0.927
31	1.060	0.922	1.060	1.060	0.922	0.922
32	1.058	0.920	1.058	1.058	0.920	0.920
33	1.056	0.919	1.056	1.056	0.919	0.919
34	1.057	0.920	1.057	1.057	0.920	0.920
35	1.058	0.920	1.058	1.058	0.920	0.920
36	1.059	0.921	1.059	1.059	0.921	0.921
37	1.060	0.922	1.060	1.060	0.922	0.922
38	1.061	0.923	1.061	1.061	0.923	0.923
39	1.062	0.924	1.062	1.062	0.924	0.924
40	1.062	0.924	1.062	1.062	0.924	0.924
41	1.061	0.923	1.061	1.061	0.923	0.923
42	1.060	0.922	1.060	1.060	0.922	0.922
43	1.057	0.920	1.057	1.057	0.920	0.920
44	1.054	0.917	1.054	1.054	0.917	0.917
45	1.050	0.914	1.050	1.050	0.914	0.914
46	1.045	0.909	1.045	1.045	0.909	0.909
47	1.040	0.905	1.040	1.040	0.905	0.905
48	1.035	0.900	1.035	1.035	0.900	0.900
49	1.029	0.895	1.029	1.029	0.895	0.895
50	1.023	0.890	1.023	1.023	0.890	0.890
51	1.017	0.885	1.017	1.017	0.885	0.885
52	1.012	0.880	1.012	1.012	0.880	0.880
53	1.007	0.876	1.007	1.007	0.876	0.876
54	1.003	0.873	1.003	1.003	0.873	0.873
55	1.000	0.870	1.000	1.000	0.870	0.870
56	0.998	0.868	0.998	0.998	0.868	0.868
57	0.998	0.868	0.998	0.998	0.868	0.868

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables BODILY INJURY

Age	Single Female	Married Female	Separated Female	Divorced Female	Widowed Female	Domestic Partner Female
MCTD	0.851	0.851	0.851	0.851	0.851	0.851
Under 17	2.562	2.229	2.562	2.562	2.229	2.229
17	2.193	1.908	2.193	2.193	1.908	1.908
18	1.913	1.665	1.913	1.913	1.665	1.665
19	1.699	1.478	1.699	1.699	1.478	1.478
20	1.532	1.333	1.532	1.532	1.333	1.333
21	1.401	1.219	1.401	1.401	1.219	1.219
22	1.297	1.128	1.297	1.297	1.128	1.128
23	1.214	1.056	1.214	1.214	1.056	1.056
24	1.148	0.999	1.148	1.148	0.999	0.999
25	1.094	0.952	1.094	1.094	0.952	0.952
26	1.065	0.926	1.065	1.065	0.926	0.926
27	1.042	0.907	1.042	1.042	0.907	0.907
28	1.026	0.893	1.026	1.026	0.893	0.893
29	1.014	0.882	1.014	1.014	0.882	0.882
30	1.006	0.875	1.006	1.006	0.875	0.875
31	1.001	0.871	1.001	1.001	0.871	0.871
32	0.999	0.869	0.999	0.999	0.869	0.869
33	0.997	0.867	0.997	0.997	0.867	0.867
34	0.998	0.868	0.998	0.998	0.868	0.868
35	0.999	0.869	0.999	0.999	0.869	0.869
36	1.000	0.870	1.000	1.000	0.870	0.870
37	1.001	0.871	1.001	1.001	0.871	0.871
38	1.002	0.871	1.002	1.002	0.871	0.871
39	1.003	0.872	1.003	1.003	0.872	0.872
40	1.003	0.872	1.003	1.003	0.872	0.872
41	1.002	0.871	1.002	1.002	0.871	0.871
42	1.001	0.871	1.001	1.001	0.871	0.871
43	0.998	0.868	0.998	0.998	0.868	0.868
44	0.995	0.866	0.995	0.995	0.866	0.866
45	0.991	0.862	0.991	0.991	0.862	0.862
46	0.986	0.858	0.986	0.986	0.858	0.858
47	0.982	0.854	0.982	0.982	0.854	0.854
48	0.977	0.850	0.977	0.977	0.850	0.850
49	0.971	0.845	0.971	0.971	0.845	0.845
50	0.966	0.840	0.966	0.966	0.840	0.840
51	0.960	0.835	0.960	0.960	0.835	0.835
52	0.955	0.831	0.955	0.955	0.831	0.831
53	0.951	0.827	0.951	0.951	0.827	0.827
54	0.947	0.824	0.947	0.947	0.824	0.824
55	0.944	0.821	0.944	0.944	0.821	0.821
56	0.942	0.820	0.942	0.942	0.820	0.820
57	0.942	0.820	0.942	0.942	0.820	0.820

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables PROPERTY DAMAGE

Age	Single	Married	Separated	Divorced	Widowed	Domestic Partner
	Male	Male	Male	Male	Male	Male
MCTD	1.022	1.022	1.022	1.022	1.022	1.022
Under 17	2.819	2.235	2.819	2.819	2.235	2.235
17	2.379	1.910	2.379	2.379	1.910	1.910
18	2.065	1.678	2.065	2.065	1.678	1.678
19	1.837	1.511	1.837	1.837	1.511	1.511
20	1.671	1.390	1.671	1.671	1.390	1.390
21	1.548	1.303	1.548	1.548	1.303	1.303
22	1.458	1.241	1.458	1.458	1.241	1.241
23	1.392	1.198	1.392	1.392	1.198	1.198
24	1.344	1.169	1.344	1.344	1.169	1.169
25	1.311	1.152	1.311	1.311	1.152	1.152
26	1.289	1.143	1.289	1.289	1.143	1.143
27	1.274	1.142	1.274	1.274	1.142	1.142
28	1.266	1.145	1.266	1.266	1.145	1.145
29	1.263	1.153	1.263	1.263	1.153	1.153
30	1.263	1.162	1.263	1.263	1.162	1.162
31	1.265	1.174	1.265	1.265	1.174	1.174
32	1.267	1.186	1.267	1.267	1.186	1.186
33	1.270	1.198	1.270	1.270	1.198	1.198
34	1.272	1.209	1.272	1.272	1.209	1.209
35	1.273	1.219	1.273	1.273	1.219	1.219
36	1.273	1.227	1.273	1.273	1.227	1.227
37	1.270	1.233	1.270	1.270	1.233	1.233
38	1.266	1.236	1.266	1.266	1.236	1.236
39	1.259	1.237	1.259	1.259	1.237	1.237
40	1.249	1.234	1.249	1.249	1.234	1.234
41	1.238	1.230	1.238	1.238	1.230	1.230
42	1.225	1.223	1.225	1.225	1.223	1.223
43	1.209	1.214	1.209	1.209	1.214	1.214
44	1.193	1.202	1.193	1.193	1.202	1.202
45	1.175	1.189	1.175	1.175	1.189	1.189
46	1.156	1.175	1.156	1.156	1.175	1.175
47	1.137	1.160	1.137	1.137	1.160	1.160
48	1.117	1.143	1.117	1.117	1.143	1.143
49	1.098	1.127	1.098	1.098	1.127	1.127
50	1.079	1.111	1.079	1.079	1.111	1.111
51	1.060	1.095	1.060	1.060	1.095	1.095
52	1.043	1.079	1.043	1.043	1.079	1.079
53	1.027	1.065	1.027	1.027	1.065	1.065
54	1.013	1.051	1.013	1.013	1.051	1.051
55	1.000	1.040	1.000	1.000	1.040	1.040
56	0.989	1.029	0.989	0.989	1.029	1.029
57	0.981	1.021	0.981	0.981	1.021	1.021

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables PROPERTY DAMAGE

Age	Single	Married	Separated	Divorced	Widowed	Domestic
	Female	Female	Female	Female	Female	Partner Female
MCTD	1.022	1.022	1.022	1.022	1.022	1.022
Under 17	2.514	1.993	2.514	2.514	1.993	1.993
17	2.179	1.749	2.179	2.179	1.749	1.749
18	1.936	1.573	1.936	1.936	1.573	1.573
19	1.758	1.446	1.758	1.758	1.446	1.446
20	1.627	1.353	1.627	1.627	1.353	1.353
21	1.529	1.287	1.529	1.529	1.287	1.287
22	1.457	1.240	1.457	1.457	1.240	1.240
23	1.404	1.208	1.404	1.404	1.208	1.208
24	1.367	1.189	1.367	1.367	1.189	1.189
25	1.340	1.177	1.340	1.340	1.177	1.177
26	1.322	1.172	1.322	1.322	1.172	1.172
27	1.310	1.174	1.310	1.310	1.174	1.174
28	1.303	1.178	1.303	1.303	1.178	1.178
29	1.299	1.186	1.299	1.299	1.186	1.186
30	1.297	1.193	1.297	1.297	1.193	1.193
31	1.295	1.202	1.295	1.295	1.202	1.202
32	1.294	1.211	1.294	1.294	1.211	1.211
33	1.292	1.219	1.292	1.292	1.219	1.219
34	1.289	1.225	1.289	1.289	1.225	1.225
35	1.284	1.230	1.284	1.284	1.230	1.230
36	1.277	1.231	1.277	1.277	1.231	1.231
37	1.269	1.232	1.269	1.269	1.232	1.232
38	1.258	1.228	1.258	1.258	1.228	1.228
39	1.245	1.223	1.245	1.245	1.223	1.223
40	1.230	1.215	1.230	1.230	1.215	1.215
41	1.213	1.205	1.213	1.213	1.205	1.205
42	1.195	1.193	1.195	1.195	1.193	1.193
43	1.176	1.181	1.176	1.176	1.181	1.181
44	1.156	1.165	1.156	1.156	1.165	1.165
45	1.135	1.149	1.135	1.135	1.149	1.149
46	1.114	1.132	1.114	1.114	1.132	1.132
47	1.094	1.116	1.094	1.094	1.116	1.116
48	1.074	1.099	1.074	1.074	1.099	1.099
49	1.054	1.082	1.054	1.054	1.082	1.082
50	1.036	1.067	1.036	1.036	1.067	1.067
51	1.019	1.053	1.019	1.019	1.053	1.053
52	1.004	1.039	1.004	1.004	1.039	1.039
53	0.990	1.027	0.990	0.990	1.027	1.027
54	0.978	1.015	0.978	0.978	1.015	1.015
55	0.969	1.008	0.969	0.969	1.008	1.008
56	0.962	1.001	0.962	0.962	1.001	1.001
57	0.957	0.996	0.957	0.957	0.996	0.996

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables MEDICAL PAYMENTS

Age	Single Male	Married Male	Separated Male	Divorced Male	Widowed Male	Domestic Partner Male
MCTD	0.997	0.997	0.997	0.997	0.997	0.997
Under 17	2.118	2.118	2.118	2.118	2.118	2.118
17	1.848	1.848	1.848	1.848	1.848	1.848
18	1.644	1.644	1.644	1.644	1.644	1.644
19	1.487	1.487	1.487	1.487	1.487	1.487
20	1.367	1.367	1.367	1.367	1.367	1.367
21	1.274	1.274	1.274	1.274	1.274	1.274
22	1.202	1.202	1.202	1.202	1.202	1.202
23	1.146	1.146	1.146	1.146	1.146	1.146
24	1.104	1.104	1.104	1.104	1.104	1.104
25	1.072	1.072	1.072	1.072	1.072	1.072
26	1.049	1.049	1.049	1.049	1.049	1.049
27	1.033	1.033	1.033	1.033	1.033	1.033
28	1.022	1.022	1.022	1.022	1.022	1.022
29	1.016	1.016	1.016	1.016	1.016	1.016
30	1.014	1.014	1.014	1.014	1.014	1.014
31	1.015	1.015	1.015	1.015	1.015	1.015
32	1.018	1.018	1.018	1.018	1.018	1.018
33	1.022	1.022	1.022	1.022	1.022	1.022
34	1.028	1.028	1.028	1.028	1.028	1.028
35	1.034	1.034	1.034	1.034	1.034	1.034
36	1.041	1.041	1.041	1.041	1.041	1.041
37	1.047	1.047	1.047	1.047	1.047	1.047
38	1.053	1.053	1.053	1.053	1.053	1.053
39	1.058	1.058	1.058	1.058	1.058	1.058
40	1.063	1.063	1.063	1.063	1.063	1.063
41	1.066	1.066	1.066	1.066	1.066	1.066
42	1.068	1.068	1.068	1.068	1.068	1.068
43	1.069	1.069	1.069	1.069	1.069	1.069
44	1.068	1.068	1.068	1.068	1.068	1.068
45	1.066	1.066	1.066	1.066	1.066	1.066
46	1.063	1.063	1.063	1.063	1.063	1.063
47	1.058	1.058	1.058	1.058	1.058	1.058
48	1.053	1.053	1.053	1.053	1.053	1.053
49	1.047	1.047	1.047	1.047	1.047	1.047
50	1.040	1.040	1.040	1.040	1.040	1.040
51	1.032	1.032	1.032	1.032	1.032	1.032
52	1.024	1.024	1.024	1.024	1.024	1.024
53	1.016	1.016	1.016	1.016	1.016	1.016
54	1.008	1.008	1.008	1.008	1.008	1.008
55	1.000	1.000	1.000	1.000	1.000	1.000
56	0.993	0.993	0.993	0.993	0.993	0.993
57	0.986	0.986	0.986	0.986	0.986	0.986

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables MEDICAL PAYMENTS

Age	Single Female	Married Female	Separated Female	Divorced Female	Widowed Female	Domestic Partner Female
MCTD	0.997	0.997	0.997	0.997	0.997	0.997
Under 17	2.614	2.614	2.614	2.614	2.614	2.614
17	2.280	2.280	2.280	2.280	2.280	2.280
18	2.029	2.029	2.029	2.029	2.029	2.029
19	1.835	1.835	1.835	1.835	1.835	1.835
20	1.687	1.687	1.687	1.687	1.687	1.687
21	1.572	1.572	1.572	1.572	1.572	1.572
22	1.483	1.483	1.483	1.483	1.483	1.483
23	1.414	1.414	1.414	1.414	1.414	1.414
24	1.362	1.362	1.362	1.362	1.362	1.362
25	1.323	1.323	1.323	1.323	1.323	1.323
26	1.294	1.294	1.294	1.294	1.294	1.294
27	1.275	1.275	1.275	1.275	1.275	1.275
28	1.261	1.261	1.261	1.261	1.261	1.261
29	1.254	1.254	1.254	1.254	1.254	1.254
30	1.251	1.251	1.251	1.251	1.251	1.251
31	1.253	1.253	1.253	1.253	1.253	1.253
32	1.256	1.256	1.256	1.256	1.256	1.256
33	1.261	1.261	1.261	1.261	1.261	1.261
34	1.269	1.269	1.269	1.269	1.269	1.269
35	1.276	1.276	1.276	1.276	1.276	1.276
36	1.285	1.285	1.285	1.285	1.285	1.285
37	1.292	1.292	1.292	1.292	1.292	1.292
38	1.299	1.299	1.299	1.299	1.299	1.299
39	1.306	1.306	1.306	1.306	1.306	1.306
40	1.312	1.312	1.312	1.312	1.312	1.312
41	1.315	1.315	1.315	1.315	1.315	1.315
42	1.318	1.318	1.318	1.318	1.318	1.318
43	1.319	1.319	1.319	1.319	1.319	1.319
44	1.318	1.318	1.318	1.318	1.318	1.318
45	1.315	1.315	1.315	1.315	1.315	1.315
46	1.312	1.312	1.312	1.312	1.312	1.312
47	1.306	1.306	1.306	1.306	1.306	1.306
48	1.299	1.299	1.299	1.299	1.299	1.299
49	1.292	1.292	1.292	1.292	1.292	1.292
50	1.283	1.283	1.283	1.283	1.283	1.283
51	1.273	1.273	1.273	1.273	1.273	1.273
52	1.264	1.264	1.264	1.264	1.264	1.264
53	1.254	1.254	1.254	1.254	1.254	1.254
54	1.244	1.244	1.244	1.244	1.244	1.244
55	1.234	1.234	1.234	1.234	1.234	1.234
56	1.225	1.225	1.225	1.225	1.225	1.225
57	1.217	1.217	1.217	1.217	1.217	1.217

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables UNINSURED AND UNDERINSURED MOTORIST

Age	Single	Married	Separated	Divorced	Widowed	Domestic Partner
	Male	Male	Male	Male	Male	Male
MCTD	0.654	0.654	0.654	0.654	0.654	0.654
Under 17	1.530	1.776	1.530	1.530	1.776	1.776
17	1.376	1.598	1.376	1.376	1.598	1.598
18	1.262	1.465	1.262	1.262	1.465	1.465
19	1.177	1.366	1.177	1.177	1.366	1.366
20	1.114	1.293	1.114	1.114	1.293	1.293
21	1.069	1.241	1.069	1.069	1.241	1.241
22	1.038	1.205	1.038	1.038	1.205	1.205
23	1.017	1.181	1.017	1.017	1.181	1.181
24	1.005	1.167	1.005	1.005	1.167	1.167
25	1.000	1.161	1.000	1.000	1.161	1.161
26	1.001	1.162	1.001	1.001	1.162	1.162
27	1.006	1.168	1.006	1.006	1.168	1.168
28	1.015	1.178	1.015	1.015	1.178	1.178
29	1.026	1.191	1.026	1.026	1.191	1.191
30	1.040	1.207	1.040	1.040	1.207	1.207
31	1.054	1.224	1.054	1.054	1.224	1.224
32	1.069	1.241	1.069	1.069	1.241	1.241
33	1.084	1.259	1.084	1.084	1.259	1.259
34	1.099	1.276	1.099	1.099	1.276	1.276
35	1.112	1.291	1.112	1.112	1.291	1.291
36	1.124	1.305	1.124	1.124	1.305	1.305
37	1.134	1.317	1.134	1.134	1.317	1.317
38	1.142	1.326	1.142	1.142	1.326	1.326
39	1.148	1.333	1.148	1.148	1.333	1.333
40	1.151	1.336	1.151	1.151	1.336	1.336
41	1.152	1.337	1.152	1.152	1.337	1.337
42	1.151	1.336	1.151	1.151	1.336	1.336
43	1.147	1.332	1.147	1.147	1.332	1.332
44	1.141	1.325	1.141	1.141	1.325	1.325
45	1.133	1.315	1.133	1.133	1.315	1.315
46	1.123	1.304	1.123	1.123	1.304	1.304
47	1.111	1.290	1.111	1.111	1.290	1.290
48	1.099	1.276	1.099	1.099	1.276	1.276
49	1.085	1.260	1.085	1.085	1.260	1.260
50	1.071	1.243	1.071	1.071	1.243	1.243
51	1.056	1.226	1.056	1.056	1.226	1.226
52	1.042	1.210	1.042	1.042	1.210	1.210
53	1.027	1.192	1.027	1.027	1.192	1.192
54	1.013	1.176	1.013	1.013	1.176	1.176
55	1.000	1.161	1.000	1.000	1.161	1.161
56	0.988	1.147	0.988	0.988	1.147	1.147
57	0.977	1.134	0.977	0.977	1.134	1.134

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables UNINSURED AND UNDERINSURED MOTORIST

Age	Single	Married	Separated	Divorced	Widowed	Domestic
	Female	Female	Female	Female	Female	Partner Female
MCTD	0.654	0.654	0.654	0.654	0.654	0.654
Under 17	1.733	2.013	1.733	1.733	2.013	2.013
17	1.559	1.810	1.559	1.559	1.810	1.810
18	1.430	1.660	1.430	1.430	1.660	1.660
19	1.334	1.548	1.334	1.334	1.548	1.548
20	1.262	1.465	1.262	1.262	1.465	1.465
21	1.211	1.406	1.211	1.211	1.406	1.406
22	1.176	1.365	1.176	1.176	1.365	1.365
23	1.152	1.338	1.152	1.152	1.338	1.338
24	1.139	1.322	1.139	1.139	1.322	1.322
25	1.133	1.315	1.133	1.133	1.315	1.315
26	1.134	1.317	1.134	1.134	1.317	1.317
27	1.140	1.323	1.140	1.140	1.323	1.323
28	1.150	1.335	1.150	1.150	1.335	1.335
29	1.162	1.350	1.162	1.162	1.350	1.350
30	1.178	1.368	1.178	1.178	1.368	1.368
31	1.194	1.386	1.194	1.194	1.386	1.386
32	1.211	1.406	1.211	1.211	1.406	1.406
33	1.228	1.426	1.228	1.228	1.426	1.426
34	1.245	1.446	1.245	1.245	1.446	1.446
35	1.260	1.463	1.260	1.260	1.463	1.463
36	1.273	1.479	1.273	1.273	1.479	1.479
37	1.285	1.492	1.285	1.285	1.492	1.492
38	1.294	1.502	1.294	1.294	1.502	1.502
39	1.301	1.510	1.301	1.301	1.510	1.510
40	1.304	1.514	1.304	1.304	1.514	1.514
41	1.305	1.515	1.305	1.305	1.515	1.515
42	1.304	1.514	1.304	1.304	1.514	1.514
43	1.300	1.509	1.300	1.300	1.509	1.509
44	1.293	1.501	1.293	1.293	1.501	1.501
45	1.284	1.490	1.284	1.284	1.490	1.490
46	1.272	1.477	1.272	1.272	1.477	1.477
47	1.259	1.461	1.259	1.259	1.461	1.461
48	1.245	1.446	1.245	1.245	1.446	1.446
49	1.229	1.427	1.229	1.229	1.427	1.427
50	1.213	1.409	1.213	1.213	1.409	1.409
51	1.196	1.389	1.196	1.196	1.389	1.389
52	1.181	1.371	1.181	1.181	1.371	1.371
53	1.164	1.351	1.164	1.164	1.351	1.351
54	1.148	1.333	1.148	1.148	1.333	1.333
55	1.133	1.315	1.133	1.133	1.315	1.315
56	1.119	1.300	1.119	1.119	1.300	1.300
57	1.107	1.285	1.107	1.107	1.285	1.285

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables COMPREHENSIVE

Age	Single	Married	Separated	Divorced	Widowed	Domestic Partner
	Male	Male	Male	Male	Male	Male
MCTD	0.851	0.851	0.851	0.851	0.851	0.851
Under 17	1.820	1.515	1.820	1.820	1.515	1.515
17	1.744	1.457	1.744	1.744	1.457	1.457
18	1.680	1.409	1.680	1.680	1.409	1.409
19	1.625	1.368	1.625	1.625	1.368	1.368
20	1.577	1.333	1.577	1.577	1.333	1.333
21	1.577	1.338	1.577	1.577	1.338	1.338
22	1.540	1.312	1.540	1.540	1.312	1.312
23	1.507	1.289	1.507	1.507	1.289	1.289
24	1.478	1.269	1.478	1.478	1.269	1.269
25	1.452	1.251	1.452	1.452	1.251	1.251
26	1.427	1.234	1.427	1.427	1.234	1.234
27	1.404	1.219	1.404	1.404	1.219	1.219
28	1.382	1.204	1.382	1.382	1.204	1.204
29	1.360	1.190	1.360	1.360	1.190	1.190
30	1.340	1.177	1.340	1.340	1.177	1.177
31	1.335	1.177	1.335	1.335	1.177	1.177
32	1.331	1.178	1.331	1.331	1.178	1.178
33	1.325	1.178	1.325	1.325	1.178	1.178
34	1.319	1.177	1.319	1.319	1.177	1.177
35	1.312	1.175	1.312	1.312	1.175	1.175
36	1.304	1.172	1.304	1.304	1.172	1.172
37	1.295	1.169	1.295	1.295	1.169	1.169
38	1.285	1.164	1.285	1.285	1.164	1.164
39	1.274	1.159	1.274	1.274	1.159	1.159
40	1.262	1.152	1.262	1.262	1.152	1.152
41	1.249	1.145	1.249	1.249	1.145	1.145
42	1.235	1.136	1.235	1.235	1.136	1.136
43	1.220	1.127	1.220	1.220	1.127	1.127
44	1.205	1.117	1.205	1.205	1.117	1.117
45	1.188	1.106	1.188	1.188	1.106	1.106
46	1.172	1.095	1.172	1.172	1.095	1.095
47	1.155	1.083	1.155	1.155	1.083	1.083
48	1.137	1.071	1.137	1.137	1.071	1.071
49	1.120	1.058	1.120	1.120	1.058	1.058
50	1.090	1.035	1.090	1.090	1.035	1.035
51	1.073	1.022	1.073	1.073	1.022	1.022
52	1.056	1.009	1.056	1.056	1.009	1.009
53	1.038	0.997	1.038	1.038	0.997	0.997
54	1.021	0.984	1.021	1.021	0.984	0.984
55	1.000	0.967	1.000	1.000	0.967	0.967
56	0.984	0.955	0.984	0.984	0.955	0.955
57	0.968	0.944	0.968	0.968	0.944	0.944

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables COMPREHENSIVE

Age	Single Female	Married Female	Separated Female	Divorced Female	Widowed Female	Domestic Partner Female
MCTD	0.851	0.851	0.851	0.851	0.851	0.851
Under 17	1.574	1.310	1.574	1.574	1.310	1.310
17	1.514	1.265	1.514	1.514	1.265	1.265
18	1.464	1.228	1.464	1.464	1.228	1.228
19	1.422	1.197	1.422	1.422	1.197	1.197
20	1.386	1.171	1.386	1.386	1.171	1.171
21	1.390	1.180	1.390	1.390	1.180	1.180
22	1.362	1.160	1.362	1.362	1.160	1.160
23	1.338	1.144	1.338	1.338	1.144	1.144
24	1.316	1.129	1.316	1.316	1.129	1.129
25	1.296	1.117	1.296	1.296	1.117	1.117
26	1.278	1.105	1.278	1.278	1.105	1.105
27	1.260	1.094	1.260	1.260	1.094	1.094
28	1.244	1.084	1.244	1.244	1.084	1.084
29	1.227	1.074	1.227	1.227	1.074	1.074
30	1.211	1.064	1.211	1.211	1.064	1.064
31	1.210	1.067	1.210	1.210	1.067	1.067
32	1.208	1.069	1.208	1.208	1.069	1.069
33	1.205	1.070	1.205	1.205	1.070	1.070
34	1.201	1.071	1.201	1.201	1.071	1.071
35	1.196	1.071	1.196	1.196	1.071	1.071
36	1.190	1.070	1.190	1.190	1.070	1.070
37	1.183	1.067	1.183	1.183	1.067	1.067
38	1.175	1.064	1.175	1.175	1.064	1.064
39	1.165	1.060	1.165	1.165	1.060	1.060
40	1.155	1.054	1.155	1.155	1.054	1.054
41	1.143	1.048	1.143	1.143	1.048	1.048
42	1.131	1.040	1.131	1.131	1.040	1.040
43	1.117	1.032	1.117	1.117	1.032	1.032
44	1.103	1.022	1.103	1.103	1.022	1.022
45	1.087	1.012	1.087	1.087	1.012	1.012
46	1.072	1.001	1.072	1.072	1.001	1.001
47	1.055	0.990	1.055	1.055	0.990	0.990
48	1.038	0.978	1.038	1.038	0.978	0.978
49	1.021	0.965	1.021	1.021	0.965	0.965
50	0.994	0.943	0.994	0.994	0.943	0.943
51	0.976	0.930	0.976	0.976	0.930	0.930
52	0.959	0.917	0.959	0.959	0.917	0.917
53	0.942	0.904	0.942	0.942	0.904	0.904
54	0.925	0.891	0.925	0.925	0.891	0.891
55	0.904	0.874	0.904	0.904	0.874	0.874
56	0.887	0.862	0.887	0.887	0.862	0.862
57	0.871	0.849	0.871	0.871	0.849	0.849

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables COLLISION

Age	Single	Married	Separated	Divorced	Widowed	Domestic Partner
	Male	Male	Male	Male	Male	Male
MCTD	1.105	1.105	1.105	1.105	#N/A	1.105
Under 17	2.891	2.131	2.891	2.891	2.131	2.131
17	2.606	1.948	2.606	2.606	1.948	1.948
18	2.377	1.802	2.377	2.377	1.802	1.802
19	2.191	1.684	2.191	2.191	1.684	1.684
20	2.040	1.589	2.040	2.040	1.589	1.589
21	1.914	1.511	1.914	1.914	1.511	1.511
22	1.811	1.448	1.811	1.811	1.448	1.448
23	1.726	1.396	1.726	1.726	1.396	1.396
24	1.654	1.355	1.654	1.654	1.355	1.355
25	1.594	1.322	1.594	1.594	1.322	1.322
26	1.543	1.295	1.543	1.543	1.295	1.295
27	1.501	1.273	1.501	1.501	1.273	1.273
28	1.464	1.256	1.464	1.464	1.256	1.256
29	1.434	1.244	1.434	1.434	1.244	1.244
30	1.408	1.234	1.408	1.408	1.234	1.234
31	1.386	1.227	1.386	1.386	1.227	1.227
32	1.367	1.223	1.367	1.367	1.223	1.223
33	1.351	1.220	1.351	1.351	1.220	1.220
34	1.337	1.218	1.337	1.337	1.218	1.218
35	1.326	1.219	1.326	1.326	1.219	1.219
36	1.316	1.220	1.316	1.316	1.220	1.220
37	1.307	1.224	1.307	1.307	1.224	1.224
38	1.300	1.227	1.300	1.300	1.227	1.227
39	1.295	1.231	1.295	1.295	1.231	1.231
40	1.291	1.236	1.291	1.291	1.236	1.236
41	1.268	1.223	1.268	1.268	1.223	1.223
42	1.245	1.210	1.245	1.245	1.210	1.210
43	1.222	1.196	1.222	1.222	1.196	1.196
44	1.200	1.182	1.200	1.200	1.182	1.182
45	1.177	1.167	1.177	1.177	1.167	1.167
46	1.156	1.152	1.156	1.156	1.152	1.152
47	1.134	1.137	1.134	1.134	1.137	1.137
48	1.114	1.123	1.114	1.114	1.123	1.123
49	1.094	1.108	1.094	1.094	1.108	1.108
50	1.075	1.095	1.075	1.075	1.095	1.095
51	1.058	1.081	1.058	1.058	1.081	1.081
52	1.041	1.069	1.041	1.041	1.069	1.069
53	1.026	1.057	1.026	1.026	1.057	1.057
54	1.012	1.047	1.012	1.012	1.047	1.047
55	1.000	1.038	1.000	1.000	1.038	1.038
56	0.990	1.030	0.990	0.990	1.030	1.030
57	0.981	1.024	0.981	0.981	1.024	1.024

ARKANSAS PERSONAL VEHICLE MANUAL

Driver Age/Gender-Marital Status Primary Classification Tables COLLISION

Age	Single	Married	Separated	Divorced	Widowed	Domestic
	Female	Female	Female	Female	Female	Partner Female
MCTD	1.105	1.105	1.105	1.105	1.105	1.105
Under 17	2.464	1.816	2.464	2.464	1.816	1.816
17	2.230	1.667	2.230	2.230	1.667	1.667
18	2.041	1.547	2.041	2.041	1.547	1.547
19	1.889	1.452	1.889	1.889	1.452	1.452
20	1.764	1.374	1.764	1.764	1.374	1.374
21	1.663	1.312	1.663	1.663	1.312	1.312
22	1.579	1.262	1.579	1.579	1.262	1.262
23	1.509	1.221	1.509	1.509	1.221	1.221
24	1.451	1.189	1.451	1.451	1.189	1.189
25	1.404	1.164	1.404	1.404	1.164	1.164
26	1.365	1.145	1.365	1.365	1.145	1.145
27	1.332	1.130	1.332	1.332	1.130	1.130
28	1.305	1.120	1.305	1.305	1.120	1.120
29	1.282	1.112	1.282	1.282	1.112	1.112
30	1.264	1.107	1.264	1.264	1.107	1.107
31	1.248	1.104	1.248	1.248	1.104	1.104
32	1.235	1.105	1.235	1.235	1.105	1.105
33	1.226	1.107	1.226	1.226	1.107	1.107
34	1.217	1.109	1.217	1.217	1.109	1.109
35	1.212	1.114	1.212	1.212	1.114	1.114
36	1.207	1.120	1.207	1.207	1.120	1.120
37	1.204	1.127	1.204	1.204	1.127	1.127
38	1.202	1.134	1.202	1.202	1.134	1.134
39	1.201	1.141	1.201	1.201	1.141	1.141
40	1.202	1.151	1.202	1.202	1.151	1.151
41	1.185	1.143	1.185	1.185	1.143	1.143
42	1.167	1.134	1.167	1.167	1.134	1.134
43	1.150	1.126	1.150	1.150	1.126	1.126
44	1.133	1.116	1.133	1.133	1.116	1.116
45	1.116	1.107	1.116	1.116	1.107	1.107
46	1.100	1.096	1.100	1.100	1.096	1.096
47	1.084	1.087	1.084	1.084	1.087	1.087
48	1.068	1.077	1.068	1.068	1.077	1.077
49	1.053	1.066	1.053	1.053	1.066	1.066
50	1.038	1.057	1.038	1.038	1.057	1.057
51	1.025	1.047	1.025	1.025	1.047	1.047
52	1.013	1.040	1.013	1.013	1.040	1.040
53	1.002	1.032	1.002	1.002	1.032	1.032
54	0.992	1.026	0.992	0.992	1.026	1.026
55	0.984	1.021	0.984	0.984	1.021	1.021
56	0.977	1.016	0.977	0.977	1.016	1.016
57	0.972	1.015	0.972	0.972	1.015	1.015

Arkansas

Personal Vehicle Manual

Rate Cap Offbalance Factor

Territory	Orig Policy Eff Date Prior to	Policy Eff Date On or After	Policy Eff Date Prior to	Offbalance Factor
All	7/26/2012	9/13/2012	9/13/2013	0.990
All	7/26/2012	9/13/2013	9/13/2014	1.000
All	7/26/2012	9/13/2014	9/13/2015	1.000
All	7/26/2012	9/13/2015	9/13/2016	1.000



ARKANSAS
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

TERRITORY DEFINITIONS

ZIP CODE	TERRITORY						
71601	233	71763	135	71944	370	72038	3
71602	240	71764	345	71945	371	72039	480
71603	234	71765	476	71949	169	72040	384
71611	235	71766	56	71950	359	72041	383
71612	240	71770	95	71952	196	72042	4
71631	51	71801	188	71953	372	72044	81
71635	9	71802	188	71956	171	72045	505
71638	63	71822	272	71957	322	72046	285
71639	136	71825	185	71958	360	72047	146
71640	64	71826	250	71959	361	72048	2
71642	10	71827	251	71960	323	72051	464
71643	269	71831	186	71961	324	72053	388
71644	270	71832	453	71962	70	72055	5
71646	11	71833	196	71964	172	72057	174
71647	52	71834	302	71965	325	72058	147
71651	53	71835	328	71968	173	72060	506
71652	88	71836	273	71969	326	72061	148
71653	65	71837	303	71970	324	72063	97
71654	137	71838	187	71971	200	72064	385
71655	141	71839	304	71972	370	72065	432
71657	141	71841	370	71973	373	72066	386
71658	12	71842	454	72001	346	72067	83
71660	89	71845	252	72002	428	72068	507
71661	10	71846	455	72003	1	72069	320
71662	138	71847	189	72004	230	72070	346
71663	13	71851	197	72005	224	72072	286
71665	90	71852	198	72006	516	72073	231
71667	271	71853	274	72007	282	72076	389
71670	139	71854	305	72010	502	72079	232
71671	54	71855	190	72011	429	72080	98
71674	140	71857	329	72012	503	72081	508
71675	142	71858	330	72013	477	72082	509
71676	14	71859	199	72014	225	72084	175
71701	342	71860	253	72015	430	72086	287
71720	341	71861	94	72016	347	72087	170
71722	327	71862	191	72017	383	72088	482
71724	470	71866	275	72018	430	72089	431
71725	133	71901	165	72019	430	72099	402
71726	343	71902	166	72020	504	72101	518
71730	471	71903	166	72021	318	72102	510
71731	471	71909	168	72022	431	72103	433
71740	91	71910	168	72023	283	72104	195
71742	134	71913	167	72024	284	72106	149
71743	69	71914	166	72025	96	72110	99
71744	55	71920	66	72026	2	72111	150
71745	51	71921	67	72027	96	72112	227
71747	472	71923	68	72028	478	72113	403
71749	473	71929	192	72029	319	72114	404
71751	344	71933	193	72030	96	72115	405
71752	93	71935	321	72031	479	72116	406
71753	92	71937	369	72032	143	72117	407
71754	92	71940	357	72033	144	72118	408
71758	474	71941	194	72034	145	72120	412
71762	475	71943	358	72036	517	72121	511



ARKANSAS
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

TERRITORY DEFINITIONS

ZIP CODE	TERRITORY						
72122	434	72219	392	72414	104	72515	156
72124	405	72222	392	72415	255	72517	214
72125	348	72223	400	72416	105	72519	215
72126	349	72227	401	72417	106	72520	157
72127	100	72301	128	72419	107	72521	202
72128	176	72303	128	72421	108	72522	202
72129	177	72315	306	72422	71	72523	79
72130	85	72316	306	72424	2	72524	203
72131	86	72319	311	72425	180	72527	204
72132	236	72320	265	72426	307	72528	156
72134	5	72322	420	72428	309	72529	457
72135	410	72324	129	72429	362	72530	80
72136	512	72326	421	72430	72	72531	158
72137	513	72327	123	72431	226	72532	458
72139	514	72330	308	72432	363	72533	463
72140	6	72331	124	72433	256	72534	205
72141	98	72333	350	72434	257	72536	216
72142	411	72335	422	72435	73	72537	18
72143	515	72336	422	72436	181	72538	159
72145	515	72338	310	72437	112	72539	160
72150	178	72341	266	72438	313	72540	217
72152	237	72342	351	72440	258	72542	459
72153	483	72346	423	72442	315	72543	82
72156	101	72347	130	72443	183	72544	20
72157	102	72348	424	72444	414	72546	84
72160	7	72350	312	72445	259	72550	206
72165	213	72354	364	72447	113	72553	207
72166	8	72355	352	72449	415	72554	161
72167	435	72358	314	72450	184	72555	465
72168	238	72360	267	72451	184	72556	219
72169	226	72364	125	72453	74	72560	466
72170	387	72365	365	72454	75	72561	220
72173	151	72366	353	72455	416	72562	208
72175	239	72368	268	72456	72	72564	209
72176	288	72370	316	72458	260	72565	221
72179	79	72372	425	72459	261	72566	163
72181	148	72373	131	72460	417	72567	468
72182	241	72374	354	72461	76	72568	210
72190	405	72376	126	72462	418	72569	460
72199	409	72384	127	72464	77	72571	211
72201	390	72386	367	72466	263	72572	262
72202	391	72389	355	72469	262	72573	222
72203	392	72390	356	72470	78	72576	162
72204	393	72392	426	72471	228	72577	461
72205	394	72394	427	72472	366	72578	163
72206	395	72395	317	72473	229	72579	212
72207	394	72396	132	72476	264	72581	87
72209	396	72401	109	72478	419	72583	164
72210	397	72403	110	72479	368	72584	223
72211	398	72404	111	72482	462	72585	156
72212	399	72410	254	72501	201	72587	2
72214	392	72411	103	72503	201	72601	47
72215	392	72412	179	72512	218	72602	47
72216	392	72413	413	72513	456	72611	44



ARKANSAS
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

TERRITORY DEFINITIONS

ZIP CODE	TERRITORY						
72613	57	72712	28	72834	522	72951	280
72615	45	72714	26	72835	277	72952	120
72616	58	72715	27	72837	375	72955	121
72617	15	72717	484	72838	376	72956	122
72619	296	72718	29	72839	244	72957	122
72623	16	72719	30	72840	245	72958	289
72624	331	72721	289	72841	370	72959	501
72626	17	72722	31	72842	523		
72628	332	72727	485	72843	376		
72629	481	72729	486	72845	246		
72631	59	72730	487	72846	247		
72632	60	72732	32	72847	377		
72633	46	72734	33	72851	244		
72634	297	72735	492	72852	248		
72635	19	72736	34	72853	524		
72638	61	72737	492	72854	249		
72639	436	72738	290	72855	279		
72640	331	72739	35	72856	337		
72641	333	72740	276	72857	98		
72642	21	72742	291	72858	378		
72644	48	72744	493	72860	376		
72645	437	72745	36	72863	278		
72648	334	72747	37	72865	281		
72650	438	72749	494	72901	442		
72651	22	72751	38	72903	443		
72653	23	72752	292	72904	444		
72654	23	72753	495	72905	2		
72655	335	72756	39	72906	445		
72657	469	72757	40	72908	446		
72658	24	72758	41	72914	445		
72659	24	72760	293	72916	447		
72660	62	72761	42	72919	445		
72661	298	72762	496	72921	114		
72662	49	72764	497	72923	441		
72663	467	72765	498	72926	370		
72666	336	72766	498	72927	276		
72668	299	72768	43	72928	152		
72669	2	72769	499	72930	153		
72670	338	72770	492	72932	115		
72672	300	72773	294	72933	154		
72675	439	72774	500	72934	116		
72677	300	72776	295	72935	118		
72679	382	72801	379	72936	448		
72680	469	72802	380	72937	449		
72682	50	72811	381	72938	450		
72683	339	72812	381	72940	451		
72685	340	72821	57	72941	452		
72686	440	72823	374	72943	278		
72687	301	72824	519	72944	292		
72701	488	72827	520	72946	117		
72702	489	72828	520	72947	118		
72703	490	72830	242	72948	119		
72704	491	72832	243	72949	155		
72711	25	72833	521	72950	370		



ARKANSAS PERSONAL VEHICLE MANUAL

- ★ 7. Add the Policy Expense Fee to the policy premium.
 - a. Annual Policy Expense Fee:
 - Single Car \$142
 - Multi-Car: 1st Auto \$71 2nd Auto \$71
 - b. The appropriate single or multi-car Policy Expense Fee is added to the Bodily Injury premium for the first and second autos. If there is no auto on the policy, the single car expense fee amount is added to the Bodily Injury premium of the first vehicle.

Note: If two or more autos are insured on the policy and only one auto has liability coverage charge the multi-car policy expense fee.
 - c. The annual expense fee shall be reduced by \$24 if the named insured has been referred by an existing Hartford policyholder and has been issued a policy in Trumbull Insurance Company or Hartford Casualty Insurance Company. The reduction shall apply to the initial policy term and at each subsequent renewal. The reduced charge shall be applied as outlined in b. above and on a multi-car policy split accordingly.

Note: To receive the expense fee reduction the named insured must present, at the time of application, the promotion code and policy number issued to the existing policyholder.
 - d. Except where specified, the Policy Expense Fee is not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
 - e. The Policy Expense Fee applies to all policies.
 - f. The Policy Expense Fee is subject to the cancellation provisions of this manual.
- 8. Refer to the Renewal Premium Capping and Book Acquisition and Transfers Rules to determine any applicable Capping factor.
- F. When a surcharge is applicable under the Certified Risk - Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.



ARKANSAS PERSONAL VEHICLE MANUAL

E. Personal Umbrella Policy

When a Personal Umbrella Policy has been issued in conjunction with the auto policy apply the applicable factors below to each private passenger auto, motor home, travel trailer, camper body and Antique.

	Coverages					
	BI	PD	Med Pay	UM/UDM	Comp	Collision
No Account or Homeownership credit	0.950	0.950	0.950	0.950	0.950	0.950
With Account Credit	0.980	0.980	0.980	0.980	0.980	0.980
With Homeownership Credit	0.990	0.990	0.990	0.990	0.990	0.990

★F. Vehicle Fuel Type

Apply the applicable fuel type factor to private passenger autos based on the type of fuel or fuel sources used to power the vehicle. The fuel source must be original manufacture's equipment.

The hybrid factor applies to an auto powered by 2 or more distinct power sources one of which is a rechargeable energy storage system. The electric factor applies to a vehicle that is powered solely by a rechargeable energy storage system.

Fuel Type	Coverages					
	BI	PD	Med Pay	UM/UDM	Comp	Collision
Hybrid	.950	.950	.950	.950	.950	.950
Electric	.950	.950	.950	.950	.950	.950
All Other	1.000	1.000	1.000	1.000	1.000	1.000

H. Employee Discount

If the named insured/applicant has qualifying employment relationship or retiree status with The Hartford Financial Services Group, Inc., apply the applicable factor to the premiums for all vehicles listed on the policy, including any miscellaneous type vehicles.

Company	Coverage					
	BI	PD	Med Pay	UM/UDM	Comp	Collision
Trumbull Insurance Company	.900	.900	.900	.900	.900	.900
Hartford Casualty Insurance Company	.800	.800	.800	.800	.800	.800

I. New Vehicle Discount

The New Vehicle Discount factor applies to each private passenger auto, pick-up or van whose age is 1 year or less based on the calculation of vehicle age as defined in Rule 6.

Coverage	BI	PD	Med Pay	UM	Comp	Collision
	.980	.980	.980	.980	.980	.980



**ARKANSAS PERSONAL VEHICLE MANUAL
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY**

23. ★RENEWAL PREMIUM CAPPING

For policies originally written prior to July 26, 2012 with renewal effective dates of September 13, 2012 and later, renewal premium increases above 15% will be capped at 15% and renewal decreases below 5 % will be capped at 5% by application of a Rate Cap discount factor in accordance with this rule. The Rate Cap factor will be calculated and applied as follows:

1. The capping factor applies to Expense Fees and all class rated coverages, as identified in Rule 3., on owned class rated vehicles, and those same coverages when afforded to motor homes, recreational trailers and camper bodies, motorcycles and antiques. For the purposes of this rule, the full term premium is the sum of premiums and Expense fees for only these vehicles and coverages.
2. The re-rated expiring term premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21., and 26., and using rates and rules in effect at the time the prior term was written. The uncapped full term renewal premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21., and 26., and using the rates and rules in effect as of the forthcoming renewal effective date. If the renewal term has been revised to reflect a different term period, policy package coverage option or coverage limit/deductible amount, etc., the calculation of both the prior and new renewal term premiums will reflect these revisions.
3. The re-rated expiring full term premium is compared to the uncapped full term renewal premium and if the amount of premium increase is above rate cap percent of 15 the capping discount factor will be calculated by dividing the expiring full term premium by the uncapped full term renewal premium. The resulting value is then multiplied by one plus 15 percent and rounded to three decimal positions to determine the Rate Cap factor. If the amount of premium decrease is below 5 percent the capping factor will be calculated by dividing the re-rated expiring term premium by the uncapped renewal term premium. The resulting value is then multiplied by one minus 5 percent and rounded to three decimal positions to determine the Rate Cap Factor.

Only if a policy qualifies for application of the Rate Cap factor at its first renewal effective September 13, 2012 and later, will it be reviewed at future renewal terms to determine whether it continues to qualify for renewal premium capping. If a policy does not qualify for renewal premium capping, it will not be reevaluated for qualification at future renewal terms.

If a vehicle is added mid-term to a policy being capped, the capping factor will not be applied to the newly added vehicle until the next renewal term, but only if the policy continues to qualify for capping.

NOTE: Policies capping under Rule 24 are not eligible for capping under this rule. These policies will be evaluated for Renewal Premium Capping at their first renewal subsequent to meeting the condition outlined in 6. of Rule 24. if the policy meets all of the requirements outlined above.



**ARKANSAS PERSONAL VEHICLE MANUAL
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY**

24. ★BOOK ACQUISITIONS, TRANSFERS

For policies converting from a Non-Hartford Company, that are a part of an approved acquisition or book of business transfer or for existing Hartford policies for which a new rate plan is being introduced.

For these policies, the premium for the initial and qualifying renewal terms will be capped by application of a Rate cap factor in accordance with the following:

1. The capping factor applies to Expense Fees and all class rated coverages, as identified in Rule 3., on owned class rated vehicles and those same coverages when afforded to motor homes, recreational trailers and camper bodies, motorcycles and antiques. For the purposes of this rule, the full term premium is the sum of premiums and Expense fees for only these vehicles and coverages.
2. For the initial policy term, develop the full term premium as defined in 1. above using the rules and rates as of the effective date of the policy, divide by the prior Carrier's premium, or in the case of a Hartford policy, the expiring term premium, and round to 3 decimal places.
3. For subsequent renewals, divide the uncapped full term renewal premium by the expiring term full term premium and round to 3 decimal places.

The expiring term full term premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21., and 26., and using rates and rules in effect at the time the prior term was written. The uncapped full term renewal premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21. and 26., and using the rates and rules in effect as of the forthcoming renewal effective date. If the renewal term has been revised to reflect a different term period, policy package coverage option or coverage limit/deductible amount, etc., the calculation of both the prior and new renewal term premiums will reflect these revisions

4. For the initial policy term, use the factor developed in 2. to determine the Rate Cap factor from the RCF pages. For all subsequent terms, use the factor developed in 3..

Note: If the factor determined in 4. is 1.00, the policy is not subject to capping.

5. For the initial policy term, multiply the factor determined in 4 to the full term premium.
6. For subsequent terms, multiply the factor determined in 4. by the uncapped full term renewal premium.

Only if a policy qualifies for application of the Rate Cap factor on the initial policy term will it be reviewed at future renewal terms to determine whether it continues to qualify for premium capping. Once a policy does not qualify for renewal premium capping, it will no longer be reevaluated for qualification at future renewal terms.

If a vehicle is added mid-term to a policy being capped, the capping factor will not be applied to the newly added vehicle until the next renewal term, but only if the policy continues to qualify for capping.

**ARKANSAS
UNDERWRITING TIER GUIDELINES**

Assess the eligibility of the risk for this program.

Using the risk characteristics for each of the underwriting variables identified in items 1 - 37, determine the Underwriting Score for each coverage on each vehicle as follows:

For Non-Excess vehicles - multiply the applicable factors for each coverage for each of the underwriting variables.

For Excess Vehicles (MCTD)

- a. Determine the average of the factors for each coverage of all Non-Excess vehicles for variables 3, 4, 6, 7, 9, 17, 18 for that variable.
- b. All other variables, select the appropriate factor by coverage.
- c. Multiply the factors determined in a. and b. for each coverage.

For Miscellaneous type vehicle(s) only policies, use the risk characteristics of the Principal Operator(s) only in the determination of tier.

Using the Underwriting Tier Score Chart, identify which Score Range encompasses the Underwriting Score calculated above and assign the corresponding Underwriting Tier for each coverage afforded.

Note: Incident includes all at fault accidents and motor vehicle violation convictions within the 5 year experience period.

Not at fault accidents and comprehensive losses are not used for tiering.

The first at fault accident below the threshold may be forgiven if the Advantage PLUS coverage is part of the policy at the time of the incident and remains on the policy.

To be forgiven, all drivers must be free of major moving traffic convictions; and accidents, for a minimum of 5 years prior to the incident and no other accidents have been waived under the Safe Driver Insurance plan.

Note: 'New Business' means the first year and 'Renewal Business' means all subsequent terms.

1. BI Coverage Package
July 26, 2012

Prior BI Coverage Limit	Package	Single Car/ Multicar	BI		PD		MP		UM		COMP		COLL	
			New	Renewal										
Low	Liability Only	Single Car	1.390	1.390	1.218	1.218	1.037	1.037	1.026	1.026	1.158	1.158	1.198	1.198
Low	Liability Only	Multicar	1.390	1.390	1.218	1.218	1.037	1.037	1.026	1.026	1.158	1.158	1.258	1.258
Low	Other	Single Car	1.284	1.284	1.206	1.206	1.190	1.190	1.018	1.018	1.146	1.146	1.187	1.187
Low	Other	Multicar	1.284	1.284	1.206	1.206	1.190	1.190	1.018	1.018	1.146	1.146	1.245	1.245
Med Low	Liability Only	Single Car	1.097	1.097	1.165	1.165	0.983	0.983	1.167	1.167	1.150	1.150	1.150	1.150
Med Low	Liability Only	Multicar	1.097	1.097	1.165	1.165	0.983	0.983	1.167	1.167	1.150	1.150	1.150	1.150
Med Low	Other	Single Car	1.103	1.103	1.142	1.142	1.118	1.118	1.148	1.148	1.128	1.128	1.128	1.128
Med Low	Other	Multicar	1.103	1.103	1.142	1.142	1.118	1.118	1.148	1.148	1.128	1.128	1.128	1.128
Med High	Liability Only	Single Car	0.995	0.995	1.020	1.020	0.879	0.879	1.205	1.205	1.020	1.020	1.020	1.020
Med High	Liability Only	Multicar	0.995	0.995	1.020	1.020	0.879	0.879	1.205	1.205	1.020	1.020	1.020	1.020
Med High	Other	Single Car	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Med High	Other	Multicar	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High	Liability Only	Single Car	0.995	0.995	1.014	1.014	0.842	0.842	1.300	1.300	1.006	1.006	1.009	1.009
High	Liability Only	Multicar	0.995	0.995	1.014	1.014	0.842	0.842	1.300	1.300	1.006	1.006	1.009	1.009
High	Other	Single Car	1.000	1.000	0.995	0.995	0.957	0.957	1.078	1.078	0.986	0.986	0.990	0.990
High	Other	Multicar	1.000	1.000	0.995	0.995	0.957	0.957	1.078	1.078	0.986	0.986	0.990	0.990

Low: BI <= 25,000 Medium Low : 25,000 < BI <= 50,000 Medium High: 50,000 < BI <= 100,000 High: BI > 100,000

Liability Only = No Physical Damage Coverage

Notes: If prior BI limit is not available and your current BI is 25,000 use 25000.

If prior BI limit is not available and your current BI is higher than 25,000, use BI Limit of 50,000.

SERFF Tracking Number: HART-128226942 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number:
 Company Tracking Number: FN.15.599.2012.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Automobile - Universal 3.0 Changes
 Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	05/03/2012

Comments:

Form A-1 is attached.

Attachment:

Form A-1.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	05/03/2012

Comments:

The APCS-Auto Premium Comparison Survey is attached in both PDF and Excel for each of the writing companies.

Attachments:

PPA Survey FORM APCS_HA&IC.pdf
 PPA Survey FORM APCS_HA&IC.xls
 PPA Survey FORM APCS_HCIC.pdf
 PPA Survey FORM APCS_HCIC.xls
 PPA Survey FORM APCS_HUIC.pdf
 PPA Survey FORM APCS_HUIC.xls
 PPA Survey FORM APCS_Trumbull.pdf
 PPA Survey FORM APCS_Trumbull.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	05/03/2012

Comments:

Form RF-1 is attached.

Attachment:

AR LOSS COST DATA ENTRY RF1_eff 7-26-12.pdf

SERFF Tracking Number: HART-128226942 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number:
 Company Tracking Number: FN.15.599.2012.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Automobile - Universal 3.0 Changes
 Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	05/03/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Explanatory Memorandum and Revised Supporting Exhibits	Filed	05/03/2012
Comments:	The Explanatory Memorandum and Revised Supporting Exhibits are attached.		
Attachments:	Explanatory Memorandum.pdf Revised Supporting Exhibits.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Marked Up Pages	Filed	05/03/2012
Comments:	The Marked Up Pages are attached.		
Attachments:	Marked Up Rule Pages.pdf Marked Up Arkansas Underwriting Tier Guidelines.pdf		

ARKANSAS INSURANCE DEPARTMENT

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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Trumbull Insurance Company
NAIC No. 27120 Group No. 00914

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

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

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

4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines

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

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

*Please Specify Qualification for Discount _____

e. Anti-theft Discount 5 - 15 %

f. Other (specify) _____ %

Passive Restraint/ Safety Equipment 10 - 20 %

Accident Prevention Course 5 %

Companion Auto Discount 2 - 10 %

Account Credit/ Homeownership Credit 2 - 10 %

AARP Membership 2 - 10 %

6. Do you have an installment payment plan for automobile insurance? Yes

If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

9,752,284

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

Inna Zhitomirsky

Signature

Pricing Consultant

Title

ARKANSAS INSURANCE DEPARTMENT

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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hartford Accident and Indemnity Company
NAIC No. 22357 Group No. 00914

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

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

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

4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines

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

a. Driver Over 55	<u>5</u>	%
b. Good Student Discount	<u>5</u>	%
c. Multi-car Discount	<u>N/A</u>	%
d. Accident Free Discount*	<u>N/A</u>	%
*Please Specify Qualification for Discount _____		
e. Anti-theft Discount	<u>5 - 15</u>	%
f. Other (specify)		%
<u>Passive Restraint/ Safety Equipment</u>	<u>10 - 20</u>	%
<u>Accident Prevention Course</u>	<u>5</u>	%
<u>Companion Auto Discount</u>	<u>2 - 10</u>	%
<u>Account Credit/ Homeownership Credit</u>	<u>2 - 10</u>	%
		%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

609,744

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

Inna Zhitomirsky
Signature

Pricing Consultant
Title

ARKANSAS INSURANCE DEPARTMENT

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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hartford Casualty Insurance Company
NAIC No. 29424 Group No. 00914

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

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

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

4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines

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

a. Driver Over 55	<u>5</u>	%
b. Good Student Discount	<u>5</u>	%
c. Multi-car Discount	<u>N/A</u>	%
d. Accident Free Discount*	<u>N/A</u>	%
*Please Specify Qualification for Discount _____		
e. Anti-theft Discount	<u>5 - 15</u>	%
f. Other (specify)		%
<u>Passive Restraint/ Safety Equipment</u>	<u>10 - 20</u>	%
<u>Accident Prevention Course</u>	<u>5</u>	%
<u>Companion Auto Discount</u>	<u>2 - 10</u>	%
<u>Account Credit/ Homeownership Credit</u>	<u>2 - 10</u>	%
		%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

96,922

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

Inna Zhitomirsky
Signature

Pricing Consultant
Title

ARKANSAS INSURANCE DEPARTMENT

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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hartford Underwriters Insurance Company
NAIC No. 30104 Group No. 00914

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

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

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

4. Do you insure drivers with an international or foreign driver's license? No, not eligible per our underwriting guidelines

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

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

*Please Specify Qualification for Discount _____

e. Anti-theft Discount 5 - 15 %

f. Other (specify) _____ %

Passive Restraint/ Safety Equipment 10 - 20 %

Accident Prevention Course 5 %

Companion Auto Discount 2 - 10 %

Account Credit/ Homeownership Credit 2 - 10 %

AARP Membership 2 - 10 %

6. Do you have an installment payment plan for automobile insurance? Yes

If so, what is the fee for installment payments? \$5 service fee for every installment bill we send to a customer or a \$2 fee for each repetitive EFT payment.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 99 tiers have % differences of approximately -85% to 795%.

State the current volume for each program.

239,082

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

Inna Zhitomirsky

Signature

Pricing Consultant

Title

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 22357
Company Name: Hartford Accident and Indemnity Company
Contact Person: Inna Zhitomirsky
Telephone No.: 860-843-3466
Email Address: Inna.Zhitomirsky@thehartford.com
Effective Date: 7/26/2012

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**

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DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 10-20 %
 AUTO/HOMEOWNERS 2-10 %
 GOOD STUDENT 5 %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 2/26 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	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		\$858	\$894	\$338	\$299	\$624	\$649	\$247	\$219	\$969	\$1,008	\$380	\$335	\$880	\$916	\$346	\$305	\$710	\$738	\$279	\$247	
	Minimum Liability with Comprehensive and Collision		\$1,358	\$1,460	\$626	\$490	\$1,216	\$1,319	\$594	\$456	\$1,466	\$1,570	\$677	\$537	\$1,465	\$1,579	\$675	\$526	\$1,258	\$1,357	\$605	\$473	
	100/300/50 Liability with Comprehensive and Collision		\$1,720	\$1,834	\$803	\$639	\$1,487	\$1,594	\$736	\$576	\$1,869	\$1,983	\$879	\$708	\$1,832	\$1,957	\$856	\$679	\$1,569	\$1,674	\$767	\$612	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$815	\$848	\$320	\$288	\$595	\$618	\$235	\$211	\$924	\$960	\$362	\$325	\$839	\$871	\$329	\$295	\$678	\$704	\$266	\$239	
	Minimum Liability with Comprehensive and Collision		\$1,510	\$1,638	\$712	\$555	\$1,402	\$1,536	\$705	\$538	\$1,611	\$1,740	\$759	\$602	\$1,647	\$1,794	\$776	\$603	\$1,427	\$1,554	\$703	\$547	
	100/300/50 Liability with Comprehensive and Collision		\$1,844	\$1,980	\$874	\$692	\$1,655	\$1,790	\$836	\$648	\$1,984	\$2,120	\$947	\$759	\$1,987	\$2,140	\$942	\$742	\$1,716	\$1,845	\$856	\$674	
2003 Honda Odyssey "EX"	Minimum Liability		\$770	\$798	\$301	\$270	\$564	\$585	\$222	\$199	\$876	\$908	\$343	\$307	\$792	\$821	\$309	\$278	\$642	\$666	\$252	\$227	
	Minimum Liability with Comprehensive and Collision		\$1,520	\$1,649	\$728	\$567	\$1,435	\$1,571	\$732	\$560	\$1,625	\$1,750	\$778	\$620	\$1,664	\$1,811	\$794	\$619	\$1,455	\$1,580	\$730	\$572	
	100/300/50 Liability with Comprehensive and Collision		\$1,839	\$1,974	\$893	\$708	\$1,684	\$1,820	\$874	\$680	\$1,988	\$2,118	\$975	\$785	\$1,991	\$2,141	\$967	\$764	\$1,745	\$1,870	\$897	\$711	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$796	\$828	\$314	\$284	\$581	\$603	\$230	\$208	\$901	\$935	\$354	\$321	\$817	\$849	\$321	\$290	\$661	\$686	\$260	\$235	
	Minimum Liability with Comprehensive and Collision		\$1,680	\$1,833	\$797	\$626	\$1,581	\$1,739	\$798	\$613	\$1,774	\$1,926	\$843	\$671	\$1,849	\$2,023	\$877	\$684	\$1,595	\$1,745	\$791	\$618	
	100/300/50 Liability with Comprehensive and Collision		\$2,021	\$2,183	\$968	\$770	\$1,842	\$2,002	\$939	\$733	\$2,157	\$2,318	\$1,043	\$839	\$2,197	\$2,379	\$1,052	\$833	\$1,895	\$2,048	\$955	\$758	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$800	\$832	\$314	\$283	\$583	\$605	\$229	\$206	\$906	\$941	\$355	\$318	\$821	\$854	\$322	\$289	\$663	\$689	\$260	\$234	
	Minimum Liability with Comprehensive and Collision		\$2,028	\$2,229	\$988	\$756	\$2,000	\$2,215	\$1,044	\$780	\$2,126	\$2,324	\$1,040	\$807	\$2,247	\$2,476	\$1,093	\$833	\$1,979	\$2,180	\$1,014	\$771	
	100/300/50 Liability with Comprehensive and Collision		\$2,388	\$2,595	\$1,174	\$912	\$2,278	\$2,495	\$1,199	\$910	\$2,533	\$2,735	\$1,259	\$989	\$2,613	\$2,848	\$1,284	\$993	\$2,302	\$2,501	\$1,197	\$925	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$881	\$917	\$347	\$305	\$639	\$665	\$253	\$223	\$993	\$1,033	\$390	\$342	\$903	\$939	\$355	\$312	\$727	\$756	\$287	\$252	
	Minimum Liability with Comprehensive and Collision		\$1,361	\$1,461	\$627	\$491	\$1,213	\$1,314	\$593	\$455	\$1,470	\$1,571	\$678	\$538	\$1,462	\$1,574	\$675	\$526	\$1,258	\$1,355	\$605	\$472	
	100/300/50 Liability with Comprehensive and Collision		\$1,736	\$1,849	\$810	\$644	\$1,494	\$1,602	\$739	\$577	\$1,889	\$2,002	\$889	\$715	\$1,843	\$1,966	\$861	\$682	\$1,581	\$1,684	\$775	\$617	

SERFF Tracking Number: HART-128226942 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:*
Company Tracking Number: FN.15.599.2012.01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile - Universal 3.0 Changes
Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

Attachment "PPA Survey FORM APCS_HA&IC.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 29424
Company Name: Hartford Casualty Insurance Company
Contact Person: Inna Zhitomirsky
Telephone No.: 860-843-3466
Email Address: Inna.Zhitomirsky@thehartford.com
Effective Date: 7/26/2012

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
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Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	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		\$811	\$843	\$320	\$281	\$590	\$612	\$234	\$205	\$915	\$951	\$359	\$317	\$831	\$864	\$327	\$287	\$670	\$696	\$264	\$232	
	Minimum Liability with Comprehensive and Collision		\$1,282	\$1,378	\$590	\$462	\$1,149	\$1,244	\$559	\$431	\$1,382	\$1,480	\$638	\$506	\$1,382	\$1,489	\$637	\$498	\$1,187	\$1,279	\$571	\$446	
	100/300/50 Liability with Comprehensive and Collision		\$1,624	\$1,731	\$757	\$603	\$1,403	\$1,503	\$692	\$543	\$1,765	\$1,871	\$828	\$668	\$1,729	\$1,845	\$807	\$640	\$1,482	\$1,578	\$725	\$577	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$770	\$800	\$303	\$271	\$562	\$583	\$221	\$199	\$872	\$906	\$342	\$308	\$791	\$821	\$310	\$278	\$639	\$663	\$250	\$225	
	Minimum Liability with Comprehensive and Collision		\$1,424	\$1,545	\$671	\$525	\$1,324	\$1,449	\$665	\$508	\$1,521	\$1,641	\$716	\$569	\$1,554	\$1,691	\$731	\$569	\$1,346	\$1,464	\$662	\$516	
	100/300/50 Liability with Comprehensive and Collision		\$1,739	\$1,868	\$825	\$653	\$1,560	\$1,688	\$789	\$613	\$1,872	\$2,000	\$893	\$717	\$1,873	\$2,017	\$888	\$703	\$1,617	\$1,739	\$806	\$637	
2003 Honda Odyssey "EX"	Minimum Liability		\$725	\$753	\$284	\$255	\$532	\$551	\$209	\$188	\$826	\$856	\$322	\$290	\$747	\$776	\$292	\$262	\$607	\$628	\$238	\$213	
	Minimum Liability with Comprehensive and Collision		\$1,433	\$1,556	\$686	\$536	\$1,353	\$1,481	\$692	\$530	\$1,532	\$1,653	\$735	\$585	\$1,571	\$1,709	\$751	\$585	\$1,373	\$1,494	\$690	\$539	
	100/300/50 Liability with Comprehensive and Collision		\$1,734	\$1,862	\$842	\$669	\$1,588	\$1,717	\$823	\$643	\$1,875	\$1,998	\$919	\$741	\$1,877	\$2,021	\$911	\$723	\$1,646	\$1,765	\$844	\$671	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$751	\$780	\$296	\$268	\$547	\$568	\$217	\$197	\$849	\$882	\$333	\$303	\$771	\$800	\$303	\$275	\$623	\$646	\$245	\$223	
	Minimum Liability with Comprehensive and Collision		\$1,582	\$1,729	\$751	\$590	\$1,490	\$1,639	\$752	\$577	\$1,674	\$1,816	\$796	\$634	\$1,742	\$1,907	\$825	\$644	\$1,505	\$1,645	\$746	\$586	
	100/300/50 Liability with Comprehensive and Collision		\$1,907	\$2,060	\$915	\$726	\$1,737	\$1,890	\$886	\$690	\$2,035	\$2,186	\$985	\$792	\$2,071	\$2,244	\$992	\$786	\$1,787	\$1,932	\$903	\$716	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$755	\$786	\$297	\$265	\$550	\$571	\$217	\$195	\$855	\$888	\$335	\$300	\$775	\$806	\$304	\$273	\$626	\$650	\$246	\$221	
	Minimum Liability with Comprehensive and Collision		\$1,915	\$2,103	\$934	\$712	\$1,887	\$2,089	\$985	\$735	\$2,006	\$2,192	\$983	\$761	\$2,121	\$2,335	\$1,031	\$788	\$1,869	\$2,056	\$957	\$729	
	100/300/50 Liability with Comprehensive and Collision		\$2,253	\$2,447	\$1,108	\$860	\$2,149	\$2,352	\$1,131	\$859	\$2,390	\$2,581	\$1,187	\$935	\$2,465	\$2,687	\$1,212	\$938	\$2,173	\$2,361	\$1,130	\$874	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$831	\$865	\$328	\$288	\$604	\$627	\$240	\$210	\$938	\$975	\$368	\$324	\$852	\$886	\$335	\$293	\$686	\$714	\$270	\$236	
	Minimum Liability with Comprehensive and Collision		\$1,282	\$1,379	\$594	\$463	\$1,144	\$1,241	\$560	\$429	\$1,387	\$1,484	\$641	\$508	\$1,379	\$1,486	\$636	\$494	\$1,188	\$1,280	\$572	\$445	
	100/300/50 Liability with Comprehensive and Collision		\$1,638	\$1,744	\$765	\$607	\$1,410	\$1,511	\$698	\$544	\$1,783	\$1,889	\$838	\$674	\$1,739	\$1,855	\$813	\$643	\$1,494	\$1,590	\$732	\$580	

SERFF Tracking Number: HART-128226942 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:*
Company Tracking Number: FN.15.599.2012.01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile - Universal 3.0 Changes
Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

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Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 30104
Company Name: Hartford Underwriters Insurance Company
Contact Person: Inna Zhitomirsky
Telephone No.: 860-843-3466
Email Address: Inna.Zhitomirsky@thehartford.com
Effective Date: 7/26/2012

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Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
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First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:*
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TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile - Universal 3.0 Changes
Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

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NAIC Number: 27120
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Contact Person: Inna Zhitomirsky
Telephone No.: 860-843-3466
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 \$250/\$500 Deductible Comp./Coll. 2/26 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	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		\$811	\$843	\$320	\$242	\$590	\$612	\$234	\$177	\$915	\$951	\$359	\$273	\$831	\$864	\$327	\$248	\$670	\$696	\$264	\$201	
	Minimum Liability with Comprehensive and Collision		\$1,282	\$1,378	\$590	\$402	\$1,149	\$1,244	\$559	\$374	\$1,382	\$1,480	\$638	\$441	\$1,382	\$1,489	\$637	\$432	\$1,187	\$1,279	\$571	\$387	
	100/300/50 Liability with Comprehensive and Collision		\$1,624	\$1,731	\$757	\$522	\$1,403	\$1,503	\$692	\$471	\$1,765	\$1,871	\$828	\$578	\$1,729	\$1,845	\$807	\$554	\$1,482	\$1,578	\$725	\$499	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$770	\$800	\$303	\$234	\$562	\$583	\$221	\$172	\$872	\$906	\$342	\$265	\$791	\$821	\$310	\$240	\$639	\$663	\$250	\$195	
	Minimum Liability with Comprehensive and Collision		\$1,424	\$1,545	\$671	\$454	\$1,324	\$1,449	\$665	\$441	\$1,521	\$1,641	\$716	\$493	\$1,554	\$1,691	\$731	\$495	\$1,346	\$1,464	\$662	\$447	
	100/300/50 Liability with Comprehensive and Collision		\$1,739	\$1,868	\$825	\$567	\$1,560	\$1,688	\$789	\$531	\$1,872	\$2,000	\$893	\$622	\$1,873	\$2,017	\$888	\$610	\$1,617	\$1,739	\$806	\$553	
2003 Honda Odyssey "EX"	Minimum Liability		\$725	\$753	\$284	\$221	\$532	\$551	\$209	\$163	\$826	\$856	\$322	\$250	\$747	\$776	\$292	\$227	\$607	\$628	\$238	\$185	
	Minimum Liability with Comprehensive and Collision		\$1,433	\$1,556	\$686	\$466	\$1,353	\$1,481	\$692	\$458	\$1,532	\$1,653	\$735	\$509	\$1,571	\$1,709	\$751	\$509	\$1,373	\$1,494	\$690	\$468	
	100/300/50 Liability with Comprehensive and Collision		\$1,734	\$1,862	\$842	\$582	\$1,588	\$1,717	\$823	\$557	\$1,875	\$1,998	\$919	\$644	\$1,877	\$2,021	\$911	\$629	\$1,646	\$1,765	\$844	\$582	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$751	\$780	\$296	\$232	\$547	\$568	\$217	\$170	\$849	\$882	\$333	\$261	\$771	\$800	\$303	\$237	\$623	\$646	\$245	\$192	
	Minimum Liability with Comprehensive and Collision		\$1,582	\$1,729	\$751	\$512	\$1,490	\$1,639	\$752	\$501	\$1,674	\$1,816	\$796	\$550	\$1,742	\$1,907	\$825	\$562	\$1,505	\$1,645	\$746	\$507	
	100/300/50 Liability with Comprehensive and Collision		\$1,907	\$2,060	\$915	\$630	\$1,737	\$1,890	\$886	\$600	\$2,035	\$2,186	\$985	\$687	\$2,071	\$2,244	\$992	\$683	\$1,787	\$1,932	\$903	\$621	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$755	\$786	\$297	\$230	\$550	\$571	\$217	\$169	\$855	\$888	\$335	\$260	\$775	\$806	\$304	\$235	\$626	\$650	\$246	\$190	
	Minimum Liability with Comprehensive and Collision		\$1,915	\$2,103	\$934	\$620	\$1,887	\$2,089	\$985	\$639	\$2,006	\$2,192	\$983	\$661	\$2,121	\$2,335	\$1,031	\$682	\$1,869	\$2,056	\$957	\$632	
	100/300/50 Liability with Comprehensive and Collision		\$2,253	\$2,447	\$1,108	\$747	\$2,149	\$2,352	\$1,131	\$745	\$2,390	\$2,581	\$1,187	\$812	\$2,465	\$2,687	\$1,212	\$814	\$2,173	\$2,361	\$1,130	\$759	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$831	\$865	\$328	\$248	\$604	\$627	\$240	\$180	\$938	\$975	\$368	\$278	\$852	\$886	\$335	\$253	\$686	\$714	\$270	\$204	
	Minimum Liability with Comprehensive and Collision		\$1,282	\$1,379	\$594	\$401	\$1,144	\$1,241	\$560	\$373	\$1,387	\$1,484	\$641	\$439	\$1,379	\$1,486	\$636	\$430	\$1,188	\$1,280	\$572	\$386	
	100/300/50 Liability with Comprehensive and Collision		\$1,638	\$1,744	\$765	\$527	\$1,410	\$1,511	\$698	\$472	\$1,783	\$1,889	\$838	\$585	\$1,739	\$1,855	\$813	\$558	\$1,494	\$1,590	\$732	\$504	

SERFF Tracking Number: HART-128226942 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:*
Company Tracking Number: FN.15.599.2012.01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile - Universal 3.0 Changes
Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # FN.15.599.2012.01

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.	Trumbull Insurance Company	B. 27120

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

(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
Personal Automobile	5.80%	3.5%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.80%	3.5%					

6. 5 Year History*		Rate Change History		State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
Year	Policy Count	% of Change	Effective Date				
2011	9966	7.0%	2/5/2011	9,682,331	6,937,406	0.72	0.71
2010	7004	7.0%	7/15/2010	8,423,979	6,961,792	0.83	0.73
2009	5259	no change	no change	5,960,407	4,915,612	0.82	0.73
2008	3514	-0.3%	12/6/2008	2,671,282	1,425,858	0.53	0.54
2008	1669	-5.0%	4/1/2008	2,671,282	1,425,858	0.53	0.54

7. Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	22.9%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	7.0%
E. Other (explain)	N/A
F. TOTAL	32.7%

** AR PNG was introduced on August 1, 2007.

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

9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A

10. -5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	FN.15.599.2012.01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Hartford Underwriters Insurance Company	B.	30104

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

(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
Personal Automobile	5.80%	3.5%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.8%	3.5%					

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
2011	new class plan rollout		2/5/2011	99,005	79,173	0.80	0.61

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	22.9%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	7.0%
E. Other (explain)	N/A
F. TOTAL	32.7%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. -5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # FN.15.599.2012.01

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

3. A. Company Name Hartford Accident and Indemnity Company B. Company NAIC Number 22357

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

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
Personal Automobile	5.80%	3.5%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.8%	3.5%					

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
2011	new class plan rollout		2/5/2011	462,001	433,872	0.94	0.68

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	22.9%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	7.0%
E. Other (explain)	N/A
F. TOTAL	32.7%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
 9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
 10. -5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	FN.15.599.2012.01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Hartford Casualty Insurance Company	B.	29424

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

(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
Personal Automobile	5.80%	3.5%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.8%	3.5%					

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
2011	new class plan rollout		2/5/2011	39,563	93,040	2.35	0.67

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	22.9%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	7.0%
E. Other (explain)	N/A
F. TOTAL	32.7%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. -5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

**Arkansas
UNIVERSAL AUTO
EXPLANATORY MEMORANDUM**

This filing modifies our Universal Private Passenger Auto class plan in the following companies: Trumbull Insurance Company, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, and Hartford Accident and Indemnity Company. The effective date of the change is July 26, 2012 for new business, and September 13, 2012 for renewals.

Revisions to base rates are based on actuarial indications using the two accident years ending June 30, 2011, evaluated as of September 30, 2011 for Bodily Injury and Uninsured Motorists. Indications for all other coverages are based on experience for the two accident years ending September 30, 2011, evaluated as of September 30, 2011.

Revisions are being made to the following:

- Base rate table – R-1
- Household Composition table – PC 1.1 and PC 1.2
- Driver Age Gender Marital Status table – PC 4.1, 4.1A, 4.2, 4.2A, 4.3, 4.3A, 4.4, 4.4A, 4.5, 4.5A, 4.6, 4.6 A
- RCOB factors table – COB 1.1
- Territory pages T-1 through T-3 have been reprinted to include the most up-to date list of zip codes. No territory redefinition took place at this time.
- Rule 3.E.7 – Policy Expense Fee
Revised language to clarify when a vehicle on the policy has suspended liability.
- Rule 21. G - Alternative Fuel Credit:
The Hartford is expanding our Hybrid Vehicles rule to encompass additional fuel types and adjusting the rule name accordingly. The revised rule applies to policies written on or after July 26, 2012.
- Rule 23 - Renewal Premium Capping: The minimum cap has been modified to -5%.
- Rule 24 – Book Acquisitions and Transfers
The wording of Rule 24 is expanding to allow for existing Hartford policies to be transitioned to the newest rating plan in addition to policies from outside of The Hartford.
- Underwriting Tier Guidelines:
 - Cover page – wording in regards to the Miscellaneous vehicle stand-alone policies
 - BI Coverage Package - ARKANSAS UW Tier-1

RATE LEVEL INDICATIONS

The following are the proposed rate level changes by coverage:

Coverage	Indicated	#Total Rate Level Change
BI	-2.3%	-0.7%
PD	-8.0%	-4.6%
PIP	63.7%	53.3%
UM	32.2%	25.3%
Liability Subtotal	4.3%	3.3%
COMP	16.6%	11.0%
COLL	3.5%	1.9%
Physical Damage Subtotal	7.9%	4.9%
TOTAL	5.8%	3.5%

Attached please find marked up and updated rule manual pages, and updated rate pages.

This filing has been prepared by Inna Zhitomirsky, Pricing Consultant and Jitendra Mohnani, Arkansas Product Manager. Any questions regarding the filing or supporting documentation should be directed to either of the above.

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Supporting exhibits

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Determination of Rate Level Indications

Personal Automobile Insurance

Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011

		Data Evaluation Period:						
		@15	@12	@15	@12	@12	@12	
		Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Comprehensive	Collision	Total
(1) Collected Earned Premium	2011	2,247,046	1,929,042	687,196	348,679	1,348,283	2,828,049	9,388,295
	2010	1,856,034	1,582,611	560,877	292,757	1,131,195	2,352,783	7,776,257
	2009	1,140,331	1,086,067	341,263	199,569	744,273	1,530,298	5,041,801
	2008	315,113	410,973	92,723	71,369	270,185	558,872	1,719,235
(2) Trended Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,427,810	806,343	413,784	1,604,282	3,172,786	11,045,148
	2010	2,255,590	2,107,736	685,746	375,131	1,381,482	2,764,600	9,570,285
	2009	1,349,552	1,428,128	414,507	246,713	898,979	1,779,621	6,117,500
	2008	367,409	537,150	112,989	89,049	325,710	652,830	2,085,138
(3) Incurred Losses Including W&W Losses	2011	1,195,434	1,112,994	375,505	494,275	917,170	1,819,018	5,914,396
	2010	1,065,351	1,019,516	616,535	339,838	834,179	1,615,084	5,490,503
	2009	705,449	740,075	209,444	227,244	580,530	986,125	3,453,867
	2008	129,943	248,877	28,410	91,186	173,447	340,416	1,012,279
(4) Ultimate Losses Including LAE	2011	1,597,104	1,332,102	723,245	503,121	1,045,359	1,910,755	7,111,686
	2010	1,243,552	1,128,122	829,579	370,919	921,546	1,774,757	6,268,475
	2009	801,244	816,320	254,943	255,613	641,692	1,084,453	3,859,727
	2008	146,240	274,462	32,510	103,095	191,739	374,401	1,122,447
(5) Trended Ultimate Losses (Trended to 9/12/2013)	2011	1,728,067	1,542,574	783,274	609,783	1,180,210	2,078,901	7,922,809
	2010	1,461,174	1,254,472	972,267	472,551	1,045,033	1,945,134	7,150,629
	2009	1,023,189	871,830	323,013	342,521	730,887	1,196,152	4,493,053
	2008	202,835	281,324	44,539	145,158	219,349	415,960	1,309,164
(6) Trended Ultimate Loss Ratio [(5) / (2)]	2011	0.660	0.635	0.971	1.474	0.736	0.655	0.717
	2010	0.648	0.595	1.418	1.260	0.756	0.704	0.747
	2009	0.758	0.610	0.779	1.388	0.813	0.672	0.734
	2008	0.552	0.524	0.394	1.630	0.673	0.637	0.628
(7) Accident Year Weights	2011	0.45	0.45	0.45	0.45	0.45	0.45	0.45
	2010	0.35	0.35	0.35	0.35	0.35	0.35	0.35
	2009	0.15	0.15	0.15	0.15	0.15	0.15	0.15
	2008	0.05	0.05	0.05	0.05	0.05	0.05	0.05
(8) Weighted Loss Ratio		0.665	0.612	1.070	1.394	0.751	0.674	0.726
(9) Credibility		0.65	1.00	0.50	0.60	1.00	1.00	
(10) Permissible Loss Ratio		0.705	0.676	0.705	0.626	0.645	0.655	0.673
(11) Rate Level Loss Ratio ((8)*(9))+((10)*(T)*(1.0-(9)))		0.689	0.612	0.902	1.104	0.751	0.674	0.709
(12) Indicated Rate Level Change ((11)/(10))-1.0		-2.3%	-9.5%	27.9%	76.4%	16.4%	2.9%	5.5%

ARKANSAS

Hartford Accident and Indemnity Company
 Hartford Casualty Insurance Company
 Hartford Underwriters Insurance Company
 Trumbull Insurance Company

**Premium Adjustments
 Personal Automobile Insurance**

Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured /Underinsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre- hensive</u>	<u>Collision</u>
(1) Earned Exposures	2011	15,696	16,143	14,947	12,925	11,993	11,441
	2010	13,353	14,448	12,761	11,523	10,493	10,048
	2009	8,198	9,793	7,680	7,726	6,891	6,618
	2008	2,185	3,571	2,095	2,776	2,428	2,335
(2) Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,262,637	799,943	413,784	1,495,137	2,868,703
	2010	2,237,688	1,939,040	678,956	369,587	1,267,415	2,410,288
	2009	1,328,299	1,297,119	409,592	239,527	812,086	1,496,738
	2008	358,798	481,317	111,429	85,133	289,263	529,465
(3) Miscellaneous Premium Adjustment	2011	1,000	1,000	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000	1,000	1,000
(4) Adjusted Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,262,637	799,943	413,784	1,495,137	2,868,703
	2010	2,237,688	1,939,040	678,956	369,587	1,267,415	2,410,288
	2009	1,328,299	1,297,119	409,592	239,527	812,086	1,496,738
	2008	358,798	481,317	111,429	85,133	289,263	529,465
(5) Retrospective Prem Trend (Trended to 12/30/2010)	2011	1.000	1.000	1.000	1.000	1.000	1.000
	2010	1.008	1.013	1.002	1.015	1.016	1.037
	2009	1.016	1.026	1.004	1.030	1.032	1.075
	2008	1.024	1.040	1.006	1.046	1.049	1.115
(6) Prospective Prem Trend (Trended to 9/12/2013)	2011	1.000	1.073	1.008	1.000	1.073	1.106
	2010	1.000	1.073	1.008	1.000	1.073	1.106
	2009	1.000	1.073	1.008	1.000	1.073	1.106
	2008	1.000	1.073	1.008	1.000	1.073	1.106
(7) Total Premium Trend (5) x (6)	2011	1.000	1.073	1.008	1.000	1.073	1.106
	2010	1.008	1.087	1.010	1.015	1.090	1.147
	2009	1.016	1.101	1.012	1.030	1.107	1.189
	2008	1.024	1.116	1.014	1.046	1.126	1.233
(8) Trended Earned Premium at Present Rates (EPAPR) (4) x (7)	2011	2,620,144	2,427,810	806,343	413,784	1,604,282	3,172,786
	2010	2,255,590	2,107,736	685,746	375,131	1,381,482	2,764,600
	2009	1,349,552	1,428,128	414,507	246,713	898,979	1,779,621
	2008	367,409	537,150	112,989	89,049	325,710	652,830
(9) Average Rate (8) / (1)	2011	166.93	150.39	53.95	32.01	133.77	277.32
	2010	168.92	145.88	53.74	32.55	131.66	275.14
	2009	164.62	145.83	53.97	31.93	130.46	268.91
	2008	168.15	150.42	53.93	32.08	134.15	279.58

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

**Loss Adjustments
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011**

Data Evaluation Period:			@15	@12	@15	@12	@12	@12
			Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Comprehensive	Collision
(1)	Accident Year Losses including Wind & Water Losses	2011	1,195,434	1,112,994	375,505	494,275	917,170	1,819,018
		2010	1,065,351	1,019,516	616,535	339,838	834,179	1,615,084
		2009	705,449	740,075	209,444	227,244	580,530	986,125
		2008	129,943	248,877	28,410	91,186	173,447	340,416
(2)	Loss Development Factor	2011	1.185	1.085	1.730	0.900	1.031	0.955
		2010	1.036	1.003	1.208	0.965	0.999	0.999
		2009	1.008	1.000	1.093	0.995	1.000	1.000
		2008	0.999	1.000	1.028	1.000	1.000	1.000
(3)	Loss Adjustment Expense Factor		12.7%	10.3%	11.3%	13.1%	10.5%	10.0%
(4)	Miscellaneous Loss Adjustment	2011	1.000	1.000	1.000	1.000	1.000	1.000
		2010	1.000	1.000	1.000	1.000	1.000	1.000
		2009	1.000	1.000	1.000	1.000	1.000	1.000
		2008	1.000	1.000	1.000	1.000	1.000	1.000
(4)	Allocated Loss Adjustment Expense	2011	0	0	0	0	0	0
		2010	0	0	0	0	0	0
		2009	0	0	0	0	0	0
		2008	0	0	0	0	0	0
(5)	ALAE Development Factor	2011	1.000	1.000	1.000	1.000	1.000	1.000
		2010	1.000	1.000	1.000	1.000	1.000	1.000
		2009	1.000	1.000	1.000	1.000	1.000	1.000
		2008	1.000	1.000	1.000	1.000	1.000	1.000
(6)	Ultimate Allocated Loss Adjustment Expense	2011	0	0	0	0	0	0
		2010	0	0	0	0	0	0
		2009	0	0	0	0	0	0
		2008	0	0	0	0	0	0
(7)	Ultimate Losses Including LAE	2011	1,597,104	1,332,102	723,245	503,121	1,045,359	1,910,755
		2010	1,243,552	1,128,122	829,579	370,919	921,546	1,774,757
		2009	801,244	816,320	254,943	255,613	641,692	1,084,453
		2008	146,240	274,462	32,510	103,095	191,739	374,401
(8)	Retrospective Loss Trend (Trended to 12/30/2010)	2011	1.000	1.000	1.000	1.000	1.000	1.000
		2010	1.086	0.960	1.082	1.051	1.004	1.007
		2009	1.180	0.922	1.170	1.106	1.009	1.014
		2008	1.282	0.885	1.265	1.162	1.013	1.021
(9)	Prospective Loss Trend (Trended to 9/12/2013)	2011	1.082	1.158	1.083	1.212	1.129	1.088
		2010	1.082	1.158	1.083	1.212	1.129	1.088
		2009	1.082	1.158	1.083	1.212	1.129	1.088
		2008	1.082	1.158	1.083	1.212	1.129	1.088
(10)	Total Loss Trend	2011	1.082	1.158	1.083	1.212	1.129	1.088
		2010	1.175	1.112	1.172	1.274	1.134	1.096
		2009	1.277	1.068	1.267	1.340	1.139	1.103
		2008	1.387	1.025	1.370	1.408	1.144	1.111
(11)	Trended Ultimate Losses Including LAE (7) x (10)	2011	1,728,067	1,542,574	783,274	609,783	1,180,210	2,078,901
		2010	1,461,174	1,254,472	972,267	472,551	1,045,033	1,945,134
		2009	1,023,189	871,830	323,013	342,521	730,887	1,196,152
		2008	202,835	281,324	44,539	145,158	219,349	415,960
(12)	Trended Ultimate Loss Ratio	2011	0.660	0.635	0.971	1.474	0.736	0.655
		2010	0.648	0.595	1.418	1.260	0.756	0.704
		2009	0.758	0.610	0.779	1.388	0.813	0.672
		2008	0.552	0.524	0.394	1.630	0.673	0.637
(13)	Expenses as a % of Losses	2011	12.7%	10.3%	11.3%	13.1%	10.5%	10.0%
		2010	12.7%	10.3%	11.3%	13.1%	10.5%	10.0%
		2009	12.7%	10.3%	11.3%	13.1%	10.5%	10.0%
		2008	12.7%	10.3%	11.3%	13.1%	10.5%	10.0%

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

**Wind & Water Adjustments (Non Wind Corridor State)
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011**

		Comprehensive
		All Deductibles
(1) Accident Year	2011	656,528
Non Wind & Water Losses	2010	597,122
	2009	415,555
	2008	124,157
(2) Wind & Water Losses	2011	607,042
	2010	129,547
	2009	209,684
	2008	145,950
(4) Excess Wind & Water Losses	2011	346,400
(2) - (1) x (3)	2010	-107,510
	2009	44,709
	2008	96,660
(5) Total Losses excluding	2011	917,170
Excess Wind & Water Losses	2010	834,179
(1) + (2) - (4)	2009	580,530
	2008	173,447
(6) Expected Excess		0.0%
Wind & Water Factor		
(7) Total Losses including	2011	917,170
Expected Wind & Water Losses	2010	834,179
(5) x (1.0 + (6))	2009	580,530
	2008	173,447

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Explanatory Notes

Line

- (2) The trended earned premium at present rates is calculated by extending earned exposures by current manual rates and by reflecting the current classification factors and the premium trend factors.
- (5) The accident year losses have been developed to an ultimate settlement basis as shown on the Loss Development sheets in Exhibit II of this filing. The developed losses are trended to the average date of loss for the proposed rate level.
- (9) Credibility for all coverages is based on the sum of the claims for the number of years used to calculate the rate level indications. The development of these factors is shown in detail in Exhibit II Credibility.
- (10) The permissible loss ratios were developed from The Hartford expense experience data. The allocation of the premium dollar is as follows:

	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre- hensive</u>	<u>Collision</u>
Commissions	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Contingent Commissions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
General Expense	22.87%	22.87%	22.87%	22.87%	22.87%	22.87%
Other Acquisition Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
State Taxes & Fees	2.28%	2.28%	2.28%	2.28%	2.78%	2.78%
Miscellaneous Taxes	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
Assessments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Profit	4.00%	6.90%	4.00%	11.90%	9.50%	8.50%
Assigned Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Expense and Profit	29.52%	32.42%	29.52%	37.42%	35.52%	34.52%
Permissible Loss Ratio	70.48%	67.58%	70.48%	62.58%	64.48%	65.48%
Total Premium	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

The above provisions for Commissions and Taxes are based on actual experience for this state.

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

**Determination of Historical Premium Trend
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011**

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured /Underinsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre- hensive</u>	<u>Collision</u>
(1) Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,262,637	799,943	413,784	1,495,137	2,868,703
	2010	2,237,688	1,939,040	678,956	369,587	1,267,415	2,410,288
	2009	1,328,299	1,297,119	409,592	239,527	812,086	1,496,738
	2008	358,798	481,317	111,429	85,133	289,263	529,465
	2007	0	9,606	0	1,612	5,564	9,868
(2) Earned Exposures	2011	15,696	16,143	14,947	12,925	11,993	11,441
	2010	13,353	14,448	12,761	11,523	10,493	10,048
	2009	8,198	9,793	7,680	7,726	6,891	6,618
	2008	2,185	3,571	2,095	2,776	2,428	2,335
	2007	0	65	0	49	42	40
(3) Average Premium (1) / (2)	2011	167	140	54	32	125	251
	2010	168	134	53	32	121	240
	2009	162	132	53	31	118	226
	2008	164	135	53	31	119	227
	2007	0	148	0	33	132	247
(4) Retrospective Trend Factors	2011	1.000	1.000	1.000	1.000	1.000	1.000
	2010	0.996	1.044	1.006	0.998	1.032	1.045
	2009	1.030	1.058	1.004	1.033	1.058	1.109
	2008	1.017	1.040	1.006	1.044	1.046	1.106
	2007	0.000	0.948	0.000	0.973	0.941	1.016
(5) Retrospective Trend (Exponential Annual)	2 Yr	-0.4%	4.4%	0.6%	-0.2%	3.2%	4.5%
	3 Yr	1.5%	2.9%	0.2%	1.6%	2.9%	5.3%
	4 Yr	0.8%	1.3%	0.2%	1.6%	1.6%	3.7%
	5 Yr		-1.1%		-0.1%	-1.1%	0.9%
(6) Selected Retrospective Trend		0.8%	1.3%	0.2%	1.5%	1.6%	3.7%
(7) Selected Prospective Trend		0.0%	2.9%	0.3%	0.0%	2.9%	4.2%

ARKANSAS

Hartford Accident and Indemnity Company
 Hartford Casualty Insurance Company
 Hartford Underwriters Insurance Company
 Trumbull Insurance Company

Determination of Credibility

<u>Number of Claims</u>	<u>Credibility</u>	<u>Number of Claims</u>	<u>Credibility</u>	<u>Number of Claims</u>	<u>Credibility</u>
1	0.03	137 - 144	0.36	509 - 523	0.69
2	0.04	145 - 152	0.37	524 - 538	0.70
3	0.05	153 - 160	0.38	539 - 554	0.71
4	0.06	161 - 169	0.39	555 - 569	0.72
5 - 6	0.07	170 - 177	0.40	570 - 585	0.73
7	0.08	178 - 186	0.41	586 - 601	0.74
8 - 9	0.09	187 - 195	0.42	602 - 617	0.75
10 - 11	0.10	196 - 205	0.43	618 - 634	0.76
12 - 14	0.11	206 - 214	0.44	635 - 651	0.77
15 - 16	0.12	215 - 224	0.45	652 - 667	0.78
17 - 19	0.13	225 - 234	0.46	668 - 685	0.79
20 - 22	0.14	235 - 244	0.47	686 - 702	0.80
23 - 26	0.15	245 - 254	0.48	703 - 720	0.81
27 - 29	0.16	255 - 265	0.49	721 - 737	0.82
30 - 33	0.17	266 - 276	0.50	738 - 755	0.83
34 - 37	0.18	277 - 287	0.51	756 - 774	0.84
38 - 41	0.19	288 - 298	0.52	775 - 792	0.85
42 - 45	0.20	299 - 310	0.53	793 - 811	0.86
46 - 50	0.21	311 - 321	0.54	812 - 829	0.87
51 - 54	0.22	322 - 333	0.55	830 - 849	0.88
55 - 59	0.23	334 - 346	0.56	850 - 868	0.89
60 - 65	0.24	347 - 358	0.57	869 - 887	0.90
66 - 70	0.25	359 - 370	0.58	888 - 907	0.91
71 - 76	0.26	371 - 383	0.59	908 - 927	0.92
77 - 81	0.27	384 - 396	0.60	928 - 947	0.93
82 - 88	0.28	397 - 409	0.61	948 - 968	0.94
89 - 94	0.29	410 - 423	0.62	969 - 988	0.95
95 - 100	0.30	424 - 437	0.63	989 - 1,009	0.96
101 - 107	0.31	438 - 450	0.64	1,010 - 1,030	0.97
108 - 114	0.32	451 - 465	0.65	1,031 - 1,051	0.98
115 - 121	0.33	466 - 479	0.66	1,052 - 1,073	0.99
122 - 129	0.34	480 - 493	0.67	1,074 -	1.00
130 - 136	0.35	494 - 508	0.68		

CREDIBILITY FORMULA: $\sqrt{\text{Number of Claims} / 1,084}$

	<u>Claims</u>
BI	459
PD	1,188
UM	270
PIP	396
Comp	2,038
Coll	1,549



ARKANSAS PERSONAL VEHICLE MANUAL

- ★ 7. Add the Policy Expense Fee to the policy premium.
- a. Annual Policy Expense Fee:
 - Single Car \$142
 - Multi-Car: 1st Auto \$71 2nd Auto \$71
 - b. The appropriate single or multi-car Policy Expense Fee is added to the Bodily Injury premium for the first and second autos. If there is no auto on the policy, the single car expense fee amount is added to the Bodily Injury premium of the first vehicle.

Note: If two or more autos are insured on the policy and only one auto has liability coverage charge the multi-car policy expense fee.
 - c. The annual expense fee shall be reduced by \$24 if the named insured has been referred by an existing Hartford policyholder and has been issued a policy in Trumbull Insurance Company or Hartford Casualty Insurance Company. The reduction shall apply to the initial policy term and at each subsequent renewal. The reduced charge shall be applied as outlined in b. above and on a multi-car policy split accordingly.

Note: To receive the expense fee reduction the named insured must present, at the time of application, the promotion code and policy number issued to the existing policyholder.
 - d. Except where specified, the Policy Expense Fee is not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
 - e. The Policy Expense Fee applies to all policies.
 - f. The Policy Expense Fee is subject to the cancellation provisions of this manual.
8. Refer to the Renewal Premium Capping and Book Acquisition and Transfers Rules to determine any applicable Capping factor.
- F. When a surcharge is applicable under the Certified Risk - Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.



ARKANSAS PERSONAL VEHICLE MANUAL

E. Personal Umbrella Policy

When a Personal Umbrella Policy has been issued in conjunction with the auto policy apply the applicable factors below to each private passenger auto, motor home, travel trailer, camper body and Antique.

	Coverages					
	BI	PD	Med Pay	UM/UDM	Comp	Collision
No Account or Homeownership credit	0.950	0.950	0.950	0.950	0.950	0.950
With Account Credit	0.980	0.980	0.980	0.980	0.980	0.980
With Homeownership Credit	0.990	0.990	0.990	0.990	0.990	0.990

★F. Vehicle Fuel Type

Apply the applicable fuel type factor to private passenger autos based on the type of fuel or fuel sources used to power the vehicle. The fuel source must be original manufacture's equipment.

The hybrid factor applies to an auto powered by 2 or more distinct power sources one of which is a rechargeable energy storage system. The electric factor applies to a vehicle that is powered solely by a rechargeable energy storage system.

Fuel Type	Coverages					
	BI	PD	Med Pay	UM/UDM	Comp	Collision
Hybrid	.950	.950	.950	.950	.950	.950
Electric	.950	.950	.950	.950	.950	.950
All Other	1.000	1.000	1.000	1.000	1.000	1.000

~~F. Hybrid Vehicles~~

~~The Hybrid Vehicle factor applies to private passenger autos powered by 2 or more distinct power sources one of which is a rechargeable energy storage system.~~

Coverage	BI	PD	Med Pay	UM/UDM	Comp	Collision
	.950	.950	.950	.950	.950	.950

H. Employee Discount

If the named insured/applicant has qualifying employment relationship or retiree status with The Hartford Financial Services Group, Inc., apply the applicable factor to the premiums for all vehicles listed on the policy, including any miscellaneous type vehicles.

Company	Coverage					
	BI	PD	Med Pay	UM/UDM	Comp	Collision
Trumbull Insurance Company	.900	.900	.900	.900	.900	.900
Hartford Casualty Insurance Company	.800	.800	.800	.800	.800	.800



ARKANSAS PERSONAL VEHICLE MANUAL

I. New Vehicle Discount

The New Vehicle Discount factor applies to each private passenger auto, pick-up or van whose age is 1 year or less based on the calculation of vehicle age as defined in Rule 6.

Coverage	BI	PD	Med Pay	UM	Comp	Collision
	.980	.980	.980	.980	.980	.980



**ARKANSAS PERSONAL VEHICLE MANUAL
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY**

23. ★RENEWAL PREMIUM CAPPING

For policies originally written prior to ~~February-July 526~~, 2014~~2~~ with renewal effective dates of ~~March-September 2613~~, 2014~~2~~ and later, renewal premium increases above 15% will be capped at 15% and renewal decreases below ~~3-5~~ % will be capped at ~~35~~% by application of a Rate Cap discount factor in accordance with this rule. The Rate Cap factor will be calculated and applied as follows:

- ★1. The capping factor applies to Expense Fees and all class rated coverages, as identified in Rule 3., on owned class rated vehicles, and those same coverages when afforded to motor homes, recreational trailers and camper bodies, motorcycles and antiques. For the purposes of this rule, the full term premium is the sum of premiums and Expense fees for only these vehicles and coverages.
2. The re-rated expiring term premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21., and 26., and using rates and rules in effect at the time the prior term was written. The uncapped full term renewal premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21., and 26., and using the rates and rules in effect as of the forthcoming renewal effective date. If the renewal term has been revised to reflect a different term period, policy package coverage option or coverage limit/deductible amount, etc., the calculation of both the prior and new renewal term premiums will reflect these revisions.
3. The re-rated expiring full term premium is compared to the uncapped full term renewal premium and if the amount of premium increase is above rate cap percent of 15 the capping discount factor will be calculated by dividing the expiring full term premium by the uncapped full term renewal premium. The resulting value is then multiplied by one plus 15 percent and rounded to three decimal positions to determine the Rate Cap factor. If the amount of premium decrease is below ~~3-5~~ percent the capping factor will be calculated by dividing the re-rated expiring term premium by the uncapped renewal term premium. The resulting value is then multiplied by one minus ~~3-5~~ percent and rounded to three decimal positions to determine the Rate Cap Factor.

Only if a policy qualifies for application of the Rate Cap factor at its first renewal effective ~~March-September 2613~~, ~~2014-2012~~ and later, will it be reviewed at future renewal terms to determine whether it continues to qualify for renewal premium capping. If a policy does not qualify for renewal premium capping, it will not be reevaluated for qualification at future renewal terms.

If a vehicle is added mid-term to a policy being capped, the capping factor will not be applied to the newly added vehicle until the next renewal term, but only if the policy continues to qualify for capping.

NOTE: Policies capping under Rule 24 are not eligible for capping under this rule. These policies will be evaluated for Renewal Premium Capping at their first renewal subsequent to meeting the condition outlined in 6. of Rule 24. if the policy meets all of the requirements outlined above.



ARKANSAS PERSONAL VEHICLE MANUAL
TRUMBULL INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

24. ★BOOK ACQUISITIONS, TRANSFERS

~~THIS RULE APPLIES TO POLICIES WRITTEN IN HARTFORD UNDERWRITERS INSURANCE COMPANY AND HARTFORD ACCIDENT AND INDEMNITY.~~

For policies converting from a Non-Hartford Company, that are a part of an approved acquisition or book of business transfer or for existing Hartford policies for which a new rate plan is being introduced.

For these policies, the premium for the initial and qualifying renewal terms will be capped by application of a Rate cap factor in accordance with the following:

- ★ The capping factor applies to Expense Fees and all class rated coverages, as identified in Rule 3., on owned class rated vehicles and those same coverages when afforded to motor homes, recreational trailers and camper bodies, motorcycles and antiques. For the purposes of this rule, the full term premium is the sum of premiums and Expense fees for only these vehicles and coverages.
- For the initial policy term, develop the full term premium as defined in 1. above using the rules and rates as of the effective date of the policy, divide by the prior Carrier's premium, or in the case of a Hartford policy, the expiring term premium, and round to 3 decimal places.
- ~~For the initial policy term, develop the full term premium as defined in 1. above using the rules and rates as of the effective date of the policy, divide by the prior Carrier's premium and round to 3 decimal places.~~
- ~~F~~ For subsequent renewals, divide the uncapped full term renewal premium by the expiring term full term premium and round to 3 decimal places.

The expiring term full term premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21., and 26., and using rates and rules in effect at the time the prior term was written. The uncapped full term renewal premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19., 21. and 26., and using the rates and rules in effect as of the forthcoming renewal effective date. If the renewal term has been revised to reflect a different term period, policy package coverage option or coverage limit/deductible amount, etc., the calculation of both the prior and new renewal term premiums will reflect these revisions

- For the initial policy term, use the factor developed in 2. to determine the Rate Cap factor from the RCF pages. For all subsequent terms, use the factor developed in 3..

Note: If the factor determined in 4. is 1.00, the policy is not subject to capping.

- For the initial policy term, multiply the factor determined in 4 to the full term premium.
- For subsequent terms, multiply the factor determined in 4. by the uncapped full term renewal premium.

Only if a policy qualifies for application of the Rate Cap factor on the initial policy term will it be reviewed at future renewal terms to determine whether it continues to qualify for premium capping. Once a policy does not qualify for renewal premium capping, it will no longer be reevaluated for qualification at future renewal terms.

If a vehicle is added mid-term to a policy being capped, the capping factor will not be applied to the newly added vehicle until the next renewal term, but only if the policy continues to qualify for capping.

**ARKANSAS
UNDERWRITING TIER GUIDELINES**

Assess the eligibility of the risk for this program.

Using the risk characteristics for each of the underwriting variables identified in items 1 - 37, determine the Underwriting Score for each coverage on each vehicle as follows:

For Non-Excess vehicles - multiply the applicable factors for each coverage for each of the underwriting variables.

For Excess Vehicles (MCTD)

- a. Determine the average of the factors for each coverage of all Non-Excess vehicles for variables 3, 4, 6, 7, 9, 17, 18 for that variable.
- b. All other variables, select the appropriate factor by coverage.
- c. Multiply the factors determined in a. and b. for each coverage.

~~For Miscellaneous type vehicle(s) only policies, variables 12, 16, and 19 are not used in the determination of tier.~~

For Miscellaneous type vehicle(s) only policies, use the risk characteristics of the Principal Operator(s) only in the determination of tier.

Using the Underwriting Tier Score Chart, identify which Score Range encompasses the Underwriting Score calculated above and assign the corresponding Underwriting Tier for each coverage afforded.

Note: Incident includes all at fault accidents and motor vehicle violation convictions within the 5 year experience period.

Not at fault accidents and comprehensive losses are not used for tiering.

The first at fault accident below the threshold may be forgiven if the Advantage PLUS coverage is part of the policy at the time of the incident and remains on the policy.

To be forgiven, all drivers must be free of major moving traffic convictions; and accidents, for a minimum of 5 years prior to the incident and no other accidents have been waived under the Safe Driver Insurance plan.

Note: 'New Business' means the first year and 'Renewal Business' means all subsequent terms.

SERFF Tracking Number: HART-128226942 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number:
 Company Tracking Number: FN.15.599.2012.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Automobile - Universal 3.0 Changes
 Project Name/Number: Private Passenger Auto/FN.15.599.2012.01

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)
04/02/2012	Supporting	Explanatory Memorandum and Document Supporting Exhibits	04/19/2012	Explanatory Memorandum.pdf Supporting Exhibits.pdf (Superseded)

Supporting exhibits

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Determination of Rate Level Indications

Personal Automobile Insurance

Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011

		Data Evaluation Period:		@15	@12	@15	@12	@12	@12	
		2011	2010	Bodily Injury	Property Damage	Uninsured /Underinsured Motorist	Personal Injury Protection	Comprehensive	Collision	Total
(1)	Collected Earned Premium	2011	2010	2,247,046	1,929,042	687,196	348,679	1,348,283	2,828,049	9,388,295
				1,856,034	1,582,611	560,877	292,757	1,131,195	2,352,783	7,776,257
(2)	Trended Earned Premium at Present Rates (EPAPR)	2011	2010	2,620,144	2,421,022	806,343	413,784	1,587,835	3,172,786	11,021,913
				2,255,590	2,121,310	685,746	375,131	1,373,878	2,776,652	9,588,305
(3)	Incurred Losses Including W&W Losses	2011	2010	1,195,434	1,112,994	375,505	494,275	917,170	1,819,018	5,914,396
				1,065,351	1,019,516	616,535	339,838	834,179	1,615,084	5,490,503
(4)	Ultimate Losses Including LAE	2011	2010	1,597,104	1,332,102	723,245	503,121	1,045,359	1,910,755	7,111,686
				1,243,552	1,128,122	829,579	370,919	921,546	1,774,757	6,268,475
(5)	Trended Ultimate Losses (Trended to 9/12/2013)	2011	2010	1,728,067	1,542,574	783,274	609,783	1,180,210	2,078,901	7,922,809
				1,461,174	1,254,472	972,267	472,551	1,045,033	1,945,134	7,150,629
(6)	Trended Ultimate Loss Ratio [(5) / (2)]	2011	2010	0.660	0.637	0.971	1.474	0.743	0.655	0.719
				0.648	0.591	1.418	1.260	0.761	0.701	0.746
(7)	Accident Year Weights	2011	2010	0.50	0.50	0.50	0.50	0.50	0.50	0.50
				0.50	0.50	0.50	0.50	0.50	0.50	0.50
(8)	Weighted Loss Ratio			0.654	0.614	1.195	1.367	0.752	0.678	0.733
(9)	Credibility			0.56	0.88	0.43	0.51	1.00	1.00	
(10)	Permissible Loss Ratio			0.705	0.676	0.705	0.626	0.645	0.655	0.673
(11)	Rate Level Loss Ratio ((8)*(9))+((10)*(T)*(1.0-(9)))			0.689	0.622	0.932	1.025	0.752	0.678	0.712
(12)	Indicated Rate Level Change ((11)/(10))-1.0			-2.3%	-8.0%	32.2%	63.7%	16.6%	3.5%	5.8%

ARKANSAS

Hartford Accident and Indemnity Company
 Hartford Casualty Insurance Company
 Hartford Underwriters Insurance Company
 Trumbull Insurance Company

**Premium Adjustments
 Personal Automobile Insurance**

Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured /Underinsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre- hensive</u>	<u>Collision</u>
(1) Earned Exposures	2011	15,696	16,143	14,947	12,925	11,993	11,441
	2010	13,353	14,448	12,761	11,523	10,493	10,048
(2) Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,262,637	799,943	413,784	1,495,137	2,868,703
	2010	2,237,688	1,939,040	678,956	369,587	1,267,415	2,410,288
(3) Miscellaneous Premium Adjustment	2011	1,000	1,000	1,000	1,000	1,000	1,000
	2010	1,000	1,000	1,000	1,000	1,000	1,000
(4) Adjusted Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,262,637	799,943	413,784	1,495,137	2,868,703
	2010	2,237,688	1,939,040	678,956	369,587	1,267,415	2,410,288
(5) Retrospective Prem Trend (Trended to 12/30/2010)	2011	1.000	1.000	1.000	1.000	1.000	1.000
	2010	1.008	1.022	1.002	1.015	1.021	1.042
(6) Prospective Prem Trend (Trended to 9/12/2013)	2011	1.000	1.070	1.008	1.000	1.062	1.106
	2010	1.000	1.070	1.008	1.000	1.062	1.106
(7) Total Premium Trend (5) x (6)	2011	1.000	1.070	1.008	1.000	1.062	1.106
	2010	1.008	1.094	1.010	1.015	1.084	1.152
(8) Trended Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,421,022	806,343	413,784	1,587,835	3,172,786
	2010	2,255,590	2,121,310	685,746	375,131	1,373,878	2,776,652
(9) Average Rate (8) / (1)	2011	166.93	149.97	53.95	32.01	132.40	277.32
	2010	168.92	146.82	53.74	32.55	130.93	276.34

ARKANSAS

Hartford Accident and Indemnity Company
 Hartford Casualty Insurance Company
 Hartford Underwriters Insurance Company
 Trumbull Insurance Company

Loss Adjustments
Personal Automobile Insurance
 Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011

Data Evaluation Period:		@15	@12	@15	@12	@12	@12	
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured /Underinsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre-hensive</u>	<u>Collision</u>	
(1)	Accident Year Losses	2011	1,195,434	1,112,994	375,505	494,275	917,170	1,819,018
	including Wind & Water Losses	2010	1,065,351	1,019,516	616,535	339,838	834,179	1,615,084
(2)	Loss Development Factor	2011	1.185	1.085	1.730	0.900	1.031	0.955
		2010	1.036	1.003	1.208	0.965	0.999	0.999
(3)	Loss Adjustment Expense Factor		12.7%	10.3%	11.3%	13.1%	10.5%	10.0%
(4)	Miscellaneous Loss Adjustment	2011	1.000	1.000	1.000	1.000	1.000	1.000
		2010	1.000	1.000	1.000	1.000	1.000	1.000
(4)	Allocated Loss Adjustment Expense	2011	0	0	0	0	0	0
		2010	0	0	0	0	0	0
(5)	ALAE Development Factor	2011	1.000	1.000	1.000	1.000	1.000	1.000
		2010	1.000	1.000	1.000	1.000	1.000	1.000
(6)	Ultimate Allocated Loss Adjustment Expense	2011	0	0	0	0	0	0
		2010	0	0	0	0	0	0
(7)	Ultimate Losses Including LAE	2011	1,597,104	1,332,102	723,245	503,121	1,045,359	1,910,755
		2010	1,243,552	1,128,122	829,579	370,919	921,546	1,774,757
(8)	Retrospective Loss Trend (Trended to 12/30/2010)	2011	1.000	1.000	1.000	1.000	1.000	1.000
		2010	1.086	0.960	1.082	1.051	1.004	1.007
(9)	Prospective Loss Trend (Trended to 9/12/2013)	2011	1.082	1.158	1.083	1.212	1.129	1.088
		2010	1.082	1.158	1.083	1.212	1.129	1.088
(10)	Total Loss Trend	2011	1.082	1.158	1.083	1.212	1.129	1.088
		2010	1.175	1.112	1.172	1.274	1.134	1.096
(11)	Trended Ultimate Losses Including LAE (7) x (10)	2011	1,728,067	1,542,574	783,274	609,783	1,180,210	2,078,901
		2010	1,461,174	1,254,472	972,267	472,551	1,045,033	1,945,134
(12)	Trended Ultimate Loss Ratio	2011	0.660	0.637	0.971	1.474	0.743	0.655
		2010	0.648	0.591	1.418	1.260	0.761	0.701
(13)	Expenses as a % of Losses	2011	12.7%	10.3%	11.3%	13.1%	10.5%	10.0%
		2010	12.7%	10.3%	11.3%	13.1%	10.5%	10.0%

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Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

**Wind & Water Adjustments
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011**

		Comprehensive All Deductibles
(1) Accident Year	2011	656,528
Non Wind & Water Losses	2010	597,122
(2) Wind & Water Losses	2011	607,042
	2010	129,547
(4) Excess Wind & Water Losses	2011	346,400
(2) - (1) x (3)	2010	-107,510
(5) Total Losses excluding Excess Wind & Water Losses	2011	917,170
	2010	834,179
(6) Expected Excess Wind & Water Factor		0.0%
(7) Total Losses including Expected Wind & Water Losses	2011	917,170
	2010	834,179

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Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

Explanatory Notes

Line

- (2) The trended earned premium at present rates is calculated by extending earned exposures by current manual rates and by reflecting the current classification factors and the premium trend factors.
- (5) The accident year losses have been developed to an ultimate settlement basis as shown on the Loss Development sheets in Exhibit II of this filing. The developed losses are trended to the average date of loss for the proposed rate level.
- (9) Credibility for all coverages is based on the sum of the claims for the number of years used to calculate the rate level indications. The development of these factors is shown in detail in Exhibit II Credibility.
- (10) The permissible loss ratios were developed from The Hartford expense experience data. The allocation of the premium dollar is as follows:

	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre- hensive</u>	<u>Collision</u>
Commissions	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Contingent Commissions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
General Expense	22.87%	22.87%	22.87%	22.87%	22.87%	22.87%
Other Acquisition Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
State Taxes & Fees	2.28%	2.28%	2.28%	2.28%	2.78%	2.78%
Miscellaneous Taxes	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
Assessments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Profit	4.00%	6.90%	4.00%	11.90%	9.50%	8.50%
Assigned Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Expense and Profit	29.52%	32.42%	29.52%	37.42%	35.52%	34.52%
Permissible Loss Ratio	70.48%	67.58%	70.48%	62.58%	64.48%	65.48%
Total Premium	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

The above provisions for Commissions and Taxes are based on actual experience for this state.

ARKANSAS

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Trumbull Insurance Company

**Determination of Historical Premium Trend
Personal Automobile Insurance
Calendar/Accident Year Data Ending 6/30/2011 @9/30/2011**

Data Evaluation Period:		@15	@12	@15	@12	@12	@12
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Uninsured /Underinsured Motorist</u>	<u>Personal Injury Protection</u>	<u>Compre- hensive</u>	<u>Collision</u>
(1) Earned Premium at Present Rates (EPAPR)	2011	2,620,144	2,262,637	799,943	413,784	1,495,137	2,868,703
	2010	2,237,688	1,939,040	678,956	369,587	1,267,415	2,410,288
	2009	1,328,299	1,297,119	409,592	239,527	812,086	1,496,738
	2008	358,798	481,317	111,429	85,133	289,263	529,465
	2007	0	9,606	0	1,612	5,564	9,868
(2) Earned Exposures	2011	15,696	16,143	14,947	12,925	11,993	11,441
	2010	13,353	14,448	12,761	11,523	10,493	10,048
	2009	8,198	9,793	7,680	7,726	6,891	6,618
	2008	2,185	3,571	2,095	2,776	2,428	2,335
	2007	0	65	0	49	42	40
(3) Average Premium (1) / (2)	2011	167	140	54	32	125	251
	2010	168	134	53	32	121	240
	2009	162	132	53	31	118	226
	2008	164	135	53	31	119	227
	2007	0	148	0	33	132	247
(4) Retrospective Trend Factors	2011	1.000	1.000	1.000	1.000	1.000	1.000
	2010	0.996	1.044	1.006	0.998	1.032	1.045
	2009	1.030	1.058	1.004	1.033	1.058	1.109
	2008	1.017	1.040	1.006	1.044	1.046	1.106
	2007	0.000	0.948	0.000	0.973	0.941	1.016
(5) Retrospective Trend (Exponential Annual)	2 Yr	-0.4%	4.4%	0.6%	-0.2%	3.2%	4.5%
	3 Yr	1.5%	2.9%	0.2%	1.6%	2.9%	5.3%
	4 Yr	0.8%	1.3%	0.2%	1.6%	1.6%	3.7%
	5 Yr		-1.1%		-0.1%	-1.1%	0.9%
(6) Selected Retrospective Trend		0.8%	2.2%	0.2%	1.5%	2.1%	4.2%
(7) Selected Prospective Trend		0.0%	2.8%	0.3%	0.0%	2.5%	4.2%

ARKANSAS

Hartford Accident and Indemnity Company
 Hartford Casualty Insurance Company
 Hartford Underwriters Insurance Company
 Trumbull Insurance Company

Determination of Credibility

<u>Number of Claims</u>	<u>Credibility</u>	<u>Number of Claims</u>	<u>Credibility</u>	<u>Number of Claims</u>	<u>Credibility</u>
1	0.03	137 - 144	0.36	509 - 523	0.69
2	0.04	145 - 152	0.37	524 - 538	0.70
3	0.05	153 - 160	0.38	539 - 554	0.71
4	0.06	161 - 169	0.39	555 - 569	0.72
5 - 6	0.07	170 - 177	0.40	570 - 585	0.73
7	0.08	178 - 186	0.41	586 - 601	0.74
8 - 9	0.09	187 - 195	0.42	602 - 617	0.75
10 - 11	0.10	196 - 205	0.43	618 - 634	0.76
12 - 14	0.11	206 - 214	0.44	635 - 651	0.77
15 - 16	0.12	215 - 224	0.45	652 - 667	0.78
17 - 19	0.13	225 - 234	0.46	668 - 685	0.79
20 - 22	0.14	235 - 244	0.47	686 - 702	0.80
23 - 26	0.15	245 - 254	0.48	703 - 720	0.81
27 - 29	0.16	255 - 265	0.49	721 - 737	0.82
30 - 33	0.17	266 - 276	0.50	738 - 755	0.83
34 - 37	0.18	277 - 287	0.51	756 - 774	0.84
38 - 41	0.19	288 - 298	0.52	775 - 792	0.85
42 - 45	0.20	299 - 310	0.53	793 - 811	0.86
46 - 50	0.21	311 - 321	0.54	812 - 829	0.87
51 - 54	0.22	322 - 333	0.55	830 - 849	0.88
55 - 59	0.23	334 - 346	0.56	850 - 868	0.89
60 - 65	0.24	347 - 358	0.57	869 - 887	0.90
66 - 70	0.25	359 - 370	0.58	888 - 907	0.91
71 - 76	0.26	371 - 383	0.59	908 - 927	0.92
77 - 81	0.27	384 - 396	0.60	928 - 947	0.93
82 - 88	0.28	397 - 409	0.61	948 - 968	0.94
89 - 94	0.29	410 - 423	0.62	969 - 988	0.95
95 - 100	0.30	424 - 437	0.63	989 - 1,009	0.96
101 - 107	0.31	438 - 450	0.64	1,010 - 1,030	0.97
108 - 114	0.32	451 - 465	0.65	1,031 - 1,051	0.98
115 - 121	0.33	466 - 479	0.66	1,052 - 1,073	0.99
122 - 129	0.34	480 - 493	0.67	1,074 -	1.00
130 - 136	0.35	494 - 508	0.68		

CREDIBILITY FORMULA: $\sqrt{\text{Number of Claims} / 1,084}$

	<u>Claims</u>
BI	336
PD	844
UM	199
PIP	278
Comp	1,474
Coll	1,147