

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forwar
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR123756100001

Filing at a Glance

Company: Allmerica Financial Benefit Insurance Co
Product Name: *PPA- Private Passenger Automobile 2010 and Forwar
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 08/29/2012
SERFF Tr Num: HNVX-G128651353
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR123756100001

Effective Date 12/06/2012
Requested (New):
Effective Date 12/06/2012
Requested (Renewal):
Author(s): SPI Hanover
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 09/25/2012
Disposition Status: Filed
Effective Date (New): 12/06/2012
Effective Date (Renewal):

State Filing Description:

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
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General Information

Project Name: *PPA- Private Passenger Automobile 2010 and Status of Filing in Domicile:
 Forward
 Project Number: AR123756100001 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 09/25/2012
 State Status Changed: Deemer Date:
 Created By: SPI Hanover Submitted By: SPI Hanover
 Corresponding Filing Tracking Number:

Filing Description:

We are proposing an overall +5.8% rate change for our Arkansas Private Passenger Connections Auto Program effective 12/06/2012 for new and renewal business. In order to better serve our customers and improve our Connections auto program, we propose to make the following adjustments.

- Revise Base Rates
- Introduce Advance Quote Modifier
- Revise Rate Cap

Thank you for your attention and review of this filing. Should you have any questions regarding this filing, please contact this office.

Company and Contact

Filing Contact Information

Susan Whitworth, Pricing Analyst swhitworth@hanover.com
 440 Lincoln Street 508-855-4664 [Phone] 4664 [Ext]
 Worcester, MA 01653 508-855-4311 [FAX]

Filing Company Information

Allmerica Financial Benefit Insurance Co	CoCode: 41840	State of Domicile: Michigan
440 Lincoln Street	Group Code: 88	Company Type:
Worcester, MA 01653	Group Name: The Hanover Insurance Group	State ID Number:
(508) 853-7200 ext. [Phone]	FEIN Number: 23-2643430	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	1 Rate/Rule Filing = \$150.00
Per Company:	No

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Company	Amount	Date Processed	Transaction #
Allmerica Financial Benefit Insurance Co	\$150.00	08/29/2012	62116210

SERFF Tracking #:

HNWX-G128651353

State Tracking #:

Company Tracking #:

AR123756100001

State:

Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/25/2012	09/25/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/06/2012	09/06/2012

Response Letters

Responded By	Created On	Date Submitted
SPI Hanover	09/17/2012	09/17/2012

SERFF Tracking #:

HNWX-G128651353

State Tracking #:

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Disposition

Disposition Date: 09/25/2012
 Effective Date (New): 12/06/2012
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allmerica Financial Benefit Insurance Co	18.300%	5.800%	\$978,676	11,801	\$16,873,726	12.000%	2.000%

State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	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	Actuarial Support	Filed	Yes
Supporting Document	Side By Side Comparison ~ Rate/Rule Manual Pages	Filed	Yes
Supporting Document	Arkansas Actuarial Memorandum	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Rate	Arkansas Rate Schedule; Base Rates	Filed	Yes
Rate	Arkansas Rate Schedule; Advanced Quote Modifier	Filed	Yes
Rate	Arkansas Rate Schedule; Cover Page	Filed	Yes
Rate	Arkansas Rate Schedule; Table of Contents	Filed	Yes
Rate	Arkansas Rule Guide; Cover Page	Filed	Yes
Rate	Arkansas Rule Guide; Advanced Quote Modifier - Modification Factors	Filed	Yes

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/06/2012
Submitted Date	09/06/2012
Respond By Date	

Dear Susan Whitworth,

Introduction:

This will acknowledge receipt of the captioned filing. The Rf-1 indicates the overall impact is +5.8 percent and the maximum increase per for an insured is 2 percent? Please clarify and/or correct.

The ACPS is incorrectly named HPSC and does not have the updated vehicles rated on the form.

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.

Conclusion:

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	09/17/2012
Submitted Date	09/17/2012

Dear Alexa Grissom,

Introduction:

Thank you for your letter of September 6, 2012 regarding this filing. Below is our response.

Response 1

Comments:

We have attached a revised RF-1 document to reflect the correct maximum and minimum changes being proposed. We apologize for these errors on the original form. We have also attached a revised APCS document with the updated vehicles rated on the form. Thank you for alerting us to this vehicle change.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your attention and review of this filing. Should you have any questions, please contact this office.

Sincerely,

SPI Hanover

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 05/01/2012
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allmerica Financial Benefit Insurance Co	18.300%	5.800%	\$978,676	11,801	\$16,873,726	12.000%	2.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 09/25/2012	Arkansas Rate Schedule; Base Rates	Exhibit 6, Page 1	Replacement	HNVX-G128026598	AR Rate Schedule Ex 6 Page 1 ~ Clean.PDF
2	Filed 09/25/2012	Arkansas Rate Schedule; Advanced Quote Modifier	Exhibit 17, Page 1,2	Replacement	HNVX-G128026598	AR Rate Schedule Ex 17 Page 1,2 ~ Clean.PDF
3	Filed 09/25/2012	Arkansas Rate Schedule; Cover Page	1	Replacement	HNVX-G128026598	AR Rate Schedule Cover ~ Clean.PDF
4	Filed 09/25/2012	Arkansas Rate Schedule; Table of Contents		Replacement	HNVX-G128026598	AR Rate Schedule Table of Contents ~ Clean.PDF
5	Filed 09/25/2012	Arkansas Rule Guide; Cover Page	1	Replacement	HNVX-G128026598	AR_Rule_Guide Eff 12_06_2012 Page 1 ~ Clean.PDF
6	Filed 09/25/2012	Arkansas Rule Guide; Advanced Quote Modifier - Modification Factors	15	Replacement	HNVX-G128026598	AR_Rule_Guide Eff 12_06_2012 Page 15 ~ Clean.PDF

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile	
Semi-Annual Base Rates	
Coverage	Base Rate
Bodily Injury	\$391
Property Damage	\$309
Combined Single Limit	\$680
PIP	\$280
UM BI	\$47
UIM BI	\$51
UM PD	\$30
UM CSL	\$103
UIM CSL	\$102
Comprehensive	\$442
Collision	\$353
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$24
Collision Auto Loan/Lease	\$18
Additional Customized Equipment	\$8
<u>Endorsement Rates</u>	
Travel Right Endorsement	\$16
Reassurance Plus	\$5
Home Care Services	\$3
Rental Coverage Upgrade	\$5
Roadside Assistance	\$8

**Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

**State of Arkansas
Effective 12/06/2012
Rate Schedule**

State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile

Table of Contents

Exhibit 1	Page 1	Rate Order of Calculation
	Page 2	Average Driver Factor
Exhibit 2	Pages 1 - 74	Driver Class Factor Tables
Exhibit 3	Pages 1 - 2	Point Surcharge Factor Table
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Exhibit 5	Page 1	Household Structure Factor Table
		Point Assignment
Exhibit 6	Page 1	Base and Endorsement Rates
Exhibit 7	Page 1	Underwriting Tier Factor
Exhibit 8	Pages 1 - 2	Territory Definitions
	Page 3	Territory Factors
Exhibit 9	Page 1	Symbol Factors
Exhibit 10	Page 1	Model Year Factors
Exhibit 11	Page 1	Limit/Deductibles Factors
Exhibit 12	Pages 1 - 20	Core Discount Factors
Exhibit 13	Page 1	Other Discounts and Surcharges
Exhibit 14	Page 1	Policy Term Factor
Exhibit 15	Page 1	Fees
Exhibit 16	Pages 1 - 11	Youthful Driver Discount
Exhibit 17	Pages 1 - 2	Advance Quote Modifier

**State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: December 6, 2012 New Business and Renewals

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
	R42	Connections Prior Carrier Discount Rule
	R45	Youthful Driver Renewal Discount
	R46	Student Away at School Discount
	R47	Good Student Discount
	R50	Renewal Rate Capping
	R52	Advanced Quote Rule – Modification Factors
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

R52 - Advanced Quote Rule – Modification Factors

This rule is for new business effective 12/06/12 and after.

An Advance Quote modification factor will be applied when a customer quote is received from Allmerica Financial Benefits Insurance Company that is greater than six (6) days prior to the effective date of a new business policy. The amount of the modification factor will be reduced gradually over a ten (10) year period. Existing customers, including rewrites/spin-offs, are ineligible for the modification factor.

The modification factor is allowed for all private passenger vehicles as defined in Rule C1 – Definition of Private Passenger Auto, Motor Home, and Permitted Named Insured.

Exception: policies with the modification factor or discount, as defined in rule R39 – Transition Rule – Modification Factors and R42 – Connections Prior Carrier Discount, are not eligible for the Advanced Quote modification factor.

The modification factors will be applied by coverage as outlined in the Rate Schedule.

OPERATOR RULES

O1 - Operator Definitions

The term “eligible-to-be-rated operator” refers to any person who is required to be disclosed on the application (all persons above the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle), other than excluded operators.

O2 - Operator Classification

Operators are classified by age, gender, and marital status.

Age refers to the age attained by the operator's last birthday before inception of the policy term. Marital status is defined as follows:

Single - An operator who is not married, as defined below;

Married - An operator who is legally married, or who is deemed married pursuant to state law, but not including an operator who is legally separated. (The inability of married persons to live together because of career obligations or military service does not deny them the married classification.) Existing customers who are widowed during the policy period will retain married rating status.

O3 - Driving Record Points

Driving record points are assigned to operators for chargeable accidents and violations. “Accidents” do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date - The occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE reconciliation process, the occurrence date will be deemed to be the day before the inception date of the policy.

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HNVX-G128651353

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/25/2012
Comments:			
Attachment(s):	PPA Survey FORM APCS.PDF PPA Survey FORM APCS.XLS		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/25/2012
Comments:			
Attachment(s):	FORM RF-1 Rate Filing Abstract AFB 20121206.PDF		

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/25/2012
Bypass Reason:	N/A to this filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Support	Filed	09/25/2012
Comments:			
Attachment(s):	Actuarial Support 20121206.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Side By Side Comparison ~ Rate/Rule Manual Pages	Filed	09/25/2012
Comments:			
Attachment(s):			

SERFF Tracking #:

HNWX-G128651353

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AR Rate Schedule Cover ~ Marked Up.PDF
 AR Rate Schedule Ex 6 Page 1 ~ Marked Up.PDF
 AR Rate Schedule Ex 17 Page 1,2 ~ Marked Up.PDF
 AR Rate Schedule Table of Contents ~ Marked Up.PDF
 AR_Rule_Guide Eff 12_06_2012 Page 1 ~ Marked.PDF
 AR_Rule_Guide Eff 12_06_2012 Page 15 ~ Marked.PDF

		Item Status:	Status Date:
Satisfied - Item:	Arkansas Actuarial Memorandum	Filed	09/25/2012
Comments:			
Attachment(s):	Explanatory Memo 20121206.PDF		

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/25/2012
Comments:			
Attachment(s):	AR Form A-1 - AFB 20121206.PDF		

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

NAIC Number: 41840
 Company Name: Allmerica Financial Benefit Insurance Co.
 Contact Person: Nathan Senra
 Telephone No.: 508-855-2105
 Email Address: nsenra@hanover.com
 Effective Date: 12/6/2012

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
 7 **If male and female rates are different, use the highest of the two**

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	3	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	Comp only 25	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	Coll only 9	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 'LS' regular cab 119" WB	Minimum Liability			\$2,196	\$2,751	\$915	\$931	\$3,011	\$3,775	\$1,252	\$1,276	\$3,203	\$4,055	\$1,296	\$1,321	\$2,864	\$3,590	\$1,193	\$1,213	\$2,953	\$3,739	\$1,203	\$1,227
	Minimum Liability with Comprehensive and Collision			\$4,273	\$5,750	\$1,853	\$1,772	\$6,340	\$8,621	\$2,948	\$2,750	\$5,240	\$7,011	\$2,272	\$2,181	\$6,033	\$8,202	\$2,807	\$2,617	\$5,514	\$7,460	\$2,467	\$2,334
	100/300/50 Liability with Comprehensive and Collision			\$3,908	\$5,256	\$1,566	\$1,514	\$5,785	\$7,856	\$2,471	\$2,327	\$4,899	\$6,561	\$1,944	\$1,888	\$5,506	\$7,471	\$2,350	\$2,216	\$5,094	\$6,886	\$2,091	\$2,001
2009 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability			\$2,364	\$2,956	\$985	\$1,003	\$3,245	\$4,054	\$1,349	\$1,372	\$3,448	\$4,351	\$1,395	\$1,420	\$3,084	\$3,853	\$1,284	\$1,308	\$3,175	\$4,010	\$1,294	\$1,319
	Minimum Liability with Comprehensive and Collision			\$4,630	\$6,230	\$2,013	\$1,921	\$6,894	\$9,366	\$3,221	\$2,998	\$5,678	\$7,584	\$2,468	\$2,366	\$6,555	\$8,908	\$3,066	\$2,852	\$5,977	\$8,083	\$2,688	\$2,537
	100/300/50 Liability with Comprehensive and Collision			\$4,226	\$5,683	\$1,695	\$1,634	\$6,272	\$8,514	\$2,683	\$2,527	\$5,295	\$7,084	\$2,105	\$2,039	\$5,967	\$8,099	\$2,554	\$2,405	\$5,509	\$7,449	\$2,267	\$2,164
2010 Honda Odyssey 'EX'	Minimum Liability			\$1,856	\$2,282	\$802	\$813	\$2,545	\$3,130	\$1,095	\$1,115	\$2,683	\$3,339	\$1,118	\$1,137	\$2,420	\$2,976	\$1,043	\$1,057	\$2,470	\$3,077	\$1,040	\$1,060
	Minimum Liability with Comprehensive and Collision			\$4,241	\$5,726	\$1,883	\$1,780	\$6,381	\$8,717	\$3,064	\$2,825	\$5,029	\$6,740	\$2,247	\$2,131	\$6,073	\$8,291	\$2,915	\$2,684	\$5,417	\$7,359	\$2,507	\$2,341
	100/300/50 Liability with Comprehensive and Collision			\$3,817	\$5,155	\$1,574	\$1,499	\$5,726	\$7,812	\$2,530	\$2,355	\$4,618	\$6,193	\$1,893	\$1,817	\$5,450	\$7,433	\$2,405	\$2,238	\$4,919	\$6,678	\$2,092	\$1,977
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$2,200	\$2,678	\$952	\$965	\$3,021	\$3,673	\$1,304	\$1,323	\$3,178	\$3,915	\$1,331	\$1,354	\$2,874	\$3,494	\$1,240	\$1,259	\$2,921	\$3,602	\$1,230	\$1,252
	Minimum Liability with Comprehensive and Collision			\$5,292	\$7,148	\$2,365	\$2,228	\$8,034	\$10,980	\$3,910	\$3,577	\$6,232	\$8,346	\$2,815	\$2,659	\$7,646	\$10,447	\$3,716	\$3,402	\$6,767	\$9,192	\$3,163	\$2,937
	100/300/50 Liability with Comprehensive and Collision			\$4,726	\$6,382	\$1,950	\$1,854	\$7,148	\$9,764	\$3,189	\$2,945	\$5,671	\$7,605	\$2,343	\$2,234	\$6,802	\$9,290	\$3,032	\$2,803	\$6,088	\$8,269	\$2,607	\$2,446
2011 Cadillac Seville 'CTS' AWD WAG 4 door 3.0L	Minimum Liability			\$2,216	\$2,736	\$944	\$960	\$3,042	\$3,751	\$1,293	\$1,315	\$3,216	\$4,010	\$1,328	\$1,350	\$2,895	\$3,566	\$1,230	\$1,251	\$2,960	\$3,694	\$1,231	\$1,251
	Minimum Liability with Comprehensive and Collision			\$6,046	\$8,272	\$2,693	\$2,524	\$9,249	\$12,797	\$4,518	\$4,105	\$6,997	\$9,495	\$3,165	\$2,966	\$8,801	\$12,174	\$4,295	\$3,903	\$7,720	\$10,617	\$3,624	\$3,338
	100/300/50 Liability with Comprehensive and Collision			\$5,380	\$7,350	\$2,217	\$2,091	\$8,199	\$11,324	\$3,669	\$3,365	\$6,345	\$8,609	\$2,627	\$2,486	\$7,805	\$10,774	\$3,495	\$3,202	\$6,918	\$9,499	\$2,975	\$2,768
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$2,048	\$2,531	\$873	\$888	\$2,807	\$3,473	\$1,195	\$1,215	\$2,969	\$3,713	\$1,223	\$1,245	\$2,671	\$3,301	\$1,136	\$1,154	\$2,734	\$3,420	\$1,140	\$1,159
	Minimum Liability with Comprehensive and Collision			\$4,835	\$6,560	\$2,156	\$2,033	\$7,355	\$10,105	\$3,590	\$3,280	\$5,728	\$7,719	\$2,578	\$2,435	\$7,000	\$9,611	\$3,409	\$3,118	\$6,214	\$8,486	\$2,911	\$2,698
	100/300/50 Liability with Comprehensive and Collision			\$4,344	\$5,889	\$1,793	\$1,703	\$6,589	\$9,030	\$2,946	\$2,717	\$5,254	\$7,079	\$2,166	\$2,067	\$6,268	\$8,591	\$2,801	\$2,588	\$5,632	\$7,676	\$2,418	\$2,263

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forwar
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR123756100001

Supporting Document Schedules

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forwar
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR123756100001

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR123756100001
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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.	Allmerica Financial Benefit Insurance Co.	B.	088-41840	

		Product Coding Matrix Line of Business (i.e., Type of Insurance)			Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)	

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	26.7%	6.0%	N/A	N/A	N/A	N/A	N/A
PD	14.1%	1.0%					
UM / UIM	15.9%	6.5%					
PIP	61.7%	39.8%					
Comp	20.6%	11.5%					
Coll	6.4%	0.0%					
TOTAL OVERALL EFFECT	18.3%	5.8%					

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
2008	5,558	4.3%	10/01/08	3,794	2,573	67.8%	67.0%
2009	8,167	3.1% 3.3%	04/01/09 11/19/09	8,152	4,991	61.2%	69.7%
2010	10,191	N/A	N/A	11,540	7,579	65.7%	71.1%
2011	11,918	4.5%, 2.5%	05/01/11, 11/01/11	14,783	10,135	68.6%	66.0%
2012Q1	11,801	5.0%	05/01/12	4,101	3,693	90.0%	71.7%

7.		Liability	Physical Damage
Expense Constants	Selecte d Provisio ns	Selecte d Provisio ns	
A. Total Production Expense	16.1%	16.1%	
B. General Expense	10.8 %	10.8%	
C. Taxes, License & Fees	3.0%	3.0%	
D. Underwriting Profit & Contingencies	3.4%	4.1%	

E. Other (explain)		
Reinsurance	0.1%	0.1%
ULAE	10.8%	11.3%
F. TOTAL	44.2%	45.3%

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

9. 12.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Multiple Territories

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

Arkansas

Personal Auto - All Companies Combined - Connections & Non-Connections Rate Indication Summary Exhibit

<u>Coverage</u>	Retrosp. Annual Loss <u>Trend</u>	Retrosp. Annual Premium <u>Trend</u>	Prosp. Annual Loss <u>Trend</u>	Prosp. Annual Premium <u>Trend</u>	Rate Change Indication +
Bodily Injury *	3.0%	-1.9%	3.0%	-2.0%	26.7%
Property Damage *	2.0%	-1.9%	2.0%	-2.0%	14.1%
UM/UIM	2.0%	-1.0%	2.0%	-1.0%	15.9%
PIP	3.0%	-1.9%	3.0%	-2.0%	61.7%
Comprehensive **	2.0%	-2.8%	2.0%	-2.8%	20.6%
Collision	2.0%	0.1%	2.0%	0.6%	6.4%
All Liability Coverages:	2.6%	-1.7%	2.6%	-1.8%	23.3%
All Physical Damage Coverages:	2.0%	-0.9%	2.0%	-0.6%	11.2%
Total	2.4%	-1.4%	2.4%	-1.3%	18.3%

+Rate indication targets a 96.3% Combined Ratio

* CSL experience is distributed to BI and PD separately.

** Includes Towing, Rental Reimbursement and Sound/Receiving Equip.

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Bodily Injury Rate Indication for Rates Effective 12/6/2012
Includes CSL - BI Experience

		Accident Year Ending:				
		<u>03/31/08</u>	<u>03/31/09</u>	<u>03/31/10</u>	<u>03/31/11</u>	<u>03/31/12</u>
	Earned Premium - BI ONLY	1,577,584	1,890,032	2,258,067	2,819,301	3,374,601
	Written Premium - BI ONLY	1,715,596	2,044,941	2,506,335	3,075,817	3,597,313
1	Earned Premium (Incl.CSL BI)	1,728,756	2,115,930	2,594,852	3,373,715	4,142,844
	Written Premium (incl.CSL BI)	1,887,895	2,306,776	2,923,118	3,737,073	4,457,814
	Uncapped Earned Premium (Incl.CSL BI)					4,151,456
	Uncapped Written Premium (incl.CSL BI)					4,479,502
2	Current Rate Level Factor	1.238	1.274	1.250	1.174	1.103
3 = 1-2	Premium at CRL	2,140,695	2,695,350	3,242,703	3,959,591	4,578,895
4a	Annual Prem Trend - Retrospective	-0.1%	-1.3%	-1.7%	-1.8%	-1.9%
5a	Prem Trend Factor - Retrospective	0.996	0.961	0.967	0.982	1.000
4b	Annual Prem Trend - Prospective	-1.4%	-1.8%	-1.9%	-1.9%	-2.0%
5b	Prem Trend Factor - Prospective	0.971	0.971	0.971	0.971	0.971
6 = 3*5a*5b	Trended Premium	2,071,864	2,494,688	3,011,215	3,728,481	4,388,939
	Incurred Losses - BI & CSL BI	956,241	1,280,610	1,723,948	2,054,671	3,644,014
7	Incurred Loss @ 3/31/12	956,241	1,280,610	1,723,948	2,054,671	3,644,014
8	Loss Development Factor	0.996	0.989	1.004	1.052	1.320
9 = 7*8	Est Ultimate Incurred Loss	952,416	1,266,523	1,730,844	2,161,514	4,810,098
10a	Annual Loss Trend - Retrospective	2.5%	2.9%	2.9%	3.0%	3.0%
10b	Loss Trend Factor - Retrospective	1.103	1.090	1.059	1.030	1.000
11a	Annual Loss Trend - Prospective	2.5%	2.9%	2.9%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.053	1.053	1.053	1.053	1.053
12 = 9*10b*11b	Trended Incurred Losses	1,106,561	1,467,393	1,948,474	2,370,118	5,123,072
13	ALAE (% of Loss)	1.8%	1.8%	1.8%	1.8%	1.8%
14 = 12*(1+13)	Trended Loss & ALAE	1,126,479	1,493,806	1,983,547	2,412,780	5,215,288
15a = 14+6	Projected Loss & ALAE Ratio	54.4%	59.9%	65.9%	64.7%	118.8%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					79.4%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					55.8%
20	Non-Cat Loss Ratio Trend Factor					1.111
21 = 19-20	Trended Permissible Loss & ALAE Ratio					62.0%
22a	Fixed Expense					16.3%
22b	Variable Expense (incl Profit)					27.9%
23a	Incurred Feature Counts	145	279	374	458	554
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					26.7%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Property Damage Rate Indication for Rates Effective 12/6/2012
Includes CSL - PD Experience

		Accident Year Ending:				
		<u>03/31/08</u>	<u>03/31/09</u>	<u>03/31/10</u>	<u>03/31/11</u>	<u>03/31/12</u>
	Earned Premium - PD ONLY	924,683	1,127,313	1,468,441	1,874,069	2,296,211
	Written Premium - PD ONLY	1,008,020	1,243,833	1,671,423	2,046,478	2,479,132
1	Earned Premium (Incl.CSL PD)	1,019,749	1,273,222	1,687,189	2,234,867	2,796,595
	Written Premium (incl.CSL PD)	1,119,462	1,414,968	1,944,607	2,480,374	3,044,055
	Uncapped Earned Premium (Incl.CSL PD)					2,802,628
	Uncapped Written Premium (incl.CSL PD)					3,058,768
2	Current Rate Level Factor	1.393	1.550	1.417	1.292	1.186
3 = 1-2	Premium at CRL	1,420,573	1,973,028	2,391,151	2,886,517	3,323,246
4a	Annual Prem Trend - Retrospective	-0.3%	-1.4%	-1.7%	-1.8%	-1.9%
5a	Prem Trend Factor - Retrospective	0.989	0.958	0.966	0.982	1.000
4b	Annual Prem Trend - Prospective	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
5b	Prem Trend Factor - Prospective	0.958	0.958	0.958	0.958	0.958
6 = 3*5a*5b	Trended Premium	1,345,320	1,810,125	2,212,259	2,713,574	3,182,888
	Incurring Losses - PD & CSL PD	697,435	991,420	1,038,655	1,750,362	2,062,169
7	Incurring Loss @ 3/31/12	697,435	991,420	1,038,655	1,750,362	2,062,169
8	Loss Development Factor	1.000	1.000	1.001	1.009	1.115
9 = 7*8	Est Ultimate Incurred Loss	697,435	991,420	1,039,694	1,766,115	2,299,318
10a	Annual Loss Trend - Retrospective	1.6%	1.8%	1.9%	2.0%	2.0%
10b	Loss Trend Factor - Retrospective	1.064	1.056	1.039	1.020	1.000
11a	Annual Loss Trend - Prospective	1.6%	1.8%	1.9%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.034	1.034	1.034	1.034	1.034
12 = 9*10b*11b	Trended Incurred Losses	767,199	1,088,357	1,124,793	1,877,629	2,397,290
13	ALAE (% of Loss)	1.8%	1.8%	1.8%	1.8%	1.8%
14 = 12*(1+13)	Trended Loss & ALAE	781,008	1,107,948	1,145,040	1,911,426	2,440,441
15a = 14÷6	Projected Loss & ALAE Ratio	58.1%	61.2%	51.8%	70.4%	76.7%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					66.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					55.8%
		96.6%				
20	Non-Cat Loss Ratio Trend Factor					1.089
21 = 19-20	Trended Permissible Loss & ALAE Ratio					60.7%
22a	Fixed Expense					16.3%
22b	Variable Expense (incl Profit)					27.9%
23a	Incurred Feature Counts	277	372	494	684	831
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1.000
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					14.1%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Uninsured/Underinsured Motorists Rate Indication for Rates Effective 12/6/2012

	Accident Year Ending:					
	<u>03/31/08</u>	<u>03/31/09</u>	<u>03/31/10</u>	<u>03/31/11</u>	<u>03/31/12</u>	
1	Earned Premium	668,084	837,780	1,092,909	1,429,810	1,733,171
	Written Premium	718,977	930,237	1,250,714	1,572,542	1,869,350
	Uncapped Earned Premium					1,736,556
	Uncapped Written Premium					1,877,929
2	Current Rate Level Factor	1.266	1.372	1.311	1.222	1.170
3 = 1-2	Premium at CRL	846,085	1,149,265	1,432,371	1,747,857	2,032,271
4a	Annual Prem Trend - Retrospective	-1.6%	-1.2%	-1.1%	-1.0%	-1.0%
5a	Prem Trend Factor - Retrospective	0.938	0.965	0.978	0.990	1.000
4b	Annual Prem Trend - Prospective	-0.4%	-0.8%	-0.9%	-1.0%	-1.0%
5b	Prem Trend Factor - Prospective	0.991	0.991	0.991	0.991	0.991
6 = 3*5a*5b	Trended Premium	786,494	1,089,667	1,374,151	1,694,442	1,990,225
	Incurred Loss Evaluated @ 3/31/12	491,052	473,310	662,253	999,842	1,064,092
7	Net Incurred Losses	491,052	473,310	662,253	999,842	1,064,092
8	Loss Development Factor	1.005	1.041	1.048	1.246	1.897
9 = 7*8	Est Ultimate Incurred Loss	493,507	492,716	694,041	1,245,803	2,018,583
10a	Annual Loss Trend - Retrospective	2.0%	2.0%	2.0%	2.0%	2.0%
10b	Loss Trend Factor - Retrospective	1.083	1.061	1.040	1.020	1.000
11a	Annual Loss Trend - Prospective	2.0%	2.0%	2.0%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.043	1.043	1.043	1.043	1.043
12 = 9*10b*11b	Trended Incurred Losses	557,334	545,489	753,308	1,325,672	2,105,821
13	ALAE (% of Loss)	1.8%	1.8%	1.8%	1.8%	1.8%
14 = 12*(1+13)	Trended Loss & ALAE	567,366	555,308	766,868	1,349,534	2,143,726
15a = 14÷6	Projected Loss & ALAE Ratio	72.1%	51.0%	55.8%	79.6%	107.7%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					78.2%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	96.6%				55.8%
20	Non-Cat Loss Ratio Trend Factor					1.065
21 = 19-20	Trended Permissible Loss & ALAE Ratio					59.4%
22a	Fixed Expense					16.3%
22b	Variable Expense (incl Profit)					27.9%
23a	Incurred Feature Counts	62	79	139	132	148
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					15.9%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
PIP Rate Indication for Rates Effective 12/6/2012

		Accident Year Ending:				
		<u>03/31/08</u>	<u>03/31/09</u>	<u>03/31/10</u>	<u>03/31/11</u>	<u>03/31/12</u>
	Earned Premium	232,096	164,094	209,954	382,184	540,345
	Written Premium	119,891	64,289	45,949	33,615	27,193
1	Earned Premium	232,096	164,094	209,954	382,184	540,345
	Written Premium	119,891	64,289	45,949	33,615	27,193
	Uncapped Earned Premium					540,345
	Uncapped Written Premium					27,193
2	Current Rate Level Factor	1.818	3.104	2.919	1.829	1.470
3 = 1-2	Premium at CRL	421,928	509,353	612,809	698,955	794,199
4a	Annual Prem Trend - Retrospective	0.0%	-1.2%	-1.6%	-1.8%	-1.9%
5a	Prem Trend Factor - Retrospective	1.002	0.964	0.968	0.982	1.000
4b	Annual Prem Trend - Prospective	-1.3%	-1.7%	-1.9%	-1.9%	-2.0%
5b	Prem Trend Factor - Prospective	0.972	0.972	0.972	0.972	0.972
6 = 3*5a*5b	Trended Premium	410,966	473,034	569,691	658,579	761,372
	Incurred Loss Evaluated @ 3/31/12	119,655	370,384	451,981	483,841	773,792
7	Net Incurred Losses	119,655	370,384	451,981	483,841	773,792
8	Loss Development Factor	0.996	0.989	1.004	1.052	1.320
9 = 7*8	Est Ultimate Incurred Loss	119,177	366,310	453,789	509,001	1,021,406
10a	Annual Loss Trend - Retrospective	2.3%	2.8%	2.9%	3.0%	3.0%
10b	Loss Trend Factor - Retrospective	1.094	1.087	1.059	1.030	1.000
11a	Annual Loss Trend - Prospective	2.3%	2.8%	2.9%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.049	1.049	1.049	1.049	1.049
12 = 9*10b*11b	Trended Incurred Losses	136,804	422,441	511,213	557,869	1,087,966
13	ALAE (% of Loss)	1.8%	1.8%	1.8%	1.8%	1.8%
14 = 12*(1+13)	Trended Loss & ALAE	139,266	430,044	520,415	567,910	1,107,549
15a = 14÷6	Projected Loss & ALAE Ratio	33.9%	90.9%	91.4%	86.2%	145.5%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					100.5%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					55.8%
		96.6%				
20	Non-Cat Loss Ratio Trend Factor					1.111
21 = 19-20	Trended Permissible Loss & ALAE Ratio					62.0%
22a	Fixed Expense					16.3%
22b	Variable Expense (incl Profit)					27.9%
23a	Incurred Feature Counts	88	202	378	584	886
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					0.994
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					61.7%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Comprehensive, Towing, Rental Reimbursement and Sound Equipment Rate Indication Indication for Rates Effective 12/6/2012

		Accident Year Ending:				
		<u>03/31/08</u>	<u>03/31/09</u>	<u>03/31/10</u>	<u>03/31/11</u>	<u>03/31/12</u>
1	Earned Premium	716,497	888,939	1,217,285	1,753,849	2,255,407
	Written Premium	789,335	994,118	1,452,806	1,983,182	2,443,849
	Uncapped Earned Premium					2,258,700
	Uncapped Written Premium					2,451,581
2	Current Rate Level Factor	1.332	1.550	1.447	1.264	1.171
3 = 1-2	Premium at CRL	954,586	1,377,873	1,761,190	2,217,208	2,645,048
4a	Annual Prem Trend - Retrospective	1.1%	-1.7%	-2.4%	-2.7%	-2.8%
5a	Prem Trend Factor - Retrospective	1.052	0.951	0.953	0.973	1.000
4b	Annual Prem Trend - Prospective	1.1%	-1.7%	-2.4%	-2.7%	-2.8%
5b	Prem Trend Factor - Prospective	1.024	1.024	1.024	1.024	1.024
6 = 3*5a*5b	Trended Premium	1,038,301	1,269,883	1,595,721	2,037,002	2,489,005
7a	Incurred Loss Evaluated @ 3/31/12	424,000	700,139	916,308	1,085,101	1,834,001
7b	Catastrophe Losses	23,628	98,139	30,861	78,784	601,815
7c = 7a-7b	Net Incurred Losses	400,372	602,000	885,447	1,006,317	1,232,186
8	Loss Development Factor	1.000	1.000	1.000	1.001	1.065
9 = 7c*8	Est Ultimate Incurred Loss	400,372	602,000	885,447	1,007,323	1,312,278
10a	Annual Loss Trend - Retrospective	2.4%	2.2%	2.0%	2.1%	2.0%
10b	Loss Trend Factor - Retrospective	1.102	1.067	1.041	1.021	1.000
11a	Annual Loss Trend - Prospective	2.4%	2.2%	2.0%	2.1%	2.0%
11b	Loss Trend Factor - Prospective	1.053	1.053	1.053	1.053	1.053
12 = 9*10b*11b	Trended Incurred Losses	464,325	672,651	962,894	1,073,736	1,370,059
13	ALAE (% of Loss)	1.0%	1.0%	1.0%	1.0%	1.0%
14 = 12*(1+13)	Trended Loss & ALAE	468,968	679,377	972,523	1,084,473	1,383,760
15a = 14+6	Projected Loss & ALAE Ratio	45.2%	53.5%	60.9%	53.2%	55.6%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss Ratio (Excluding Catastrophes)					54.7%
19a	Hurricane Loss & ALAE Ratio					0.0%
19b	Other Catastrophes Loss & ALAE Ratio					13.5%
19c	Permissible Loss & ALAE Ratio Excluding Catastrophes to yield a Combined Ratio of	95.9%				41.2%
20a	Cat Annual Loss Trend					1.0%
20b	Cat Loss Ratio Trend Factor					1.086
20c	Non-Cat Loss Ratio Trend Factor					1.110
21a = 19a*20b	Trended Hurricane Loss & ALAE Ratio					0.0%
21b = 19b*20b	Trended Other Catastrophes Loss & ALAE Ratio					14.6%
21c = 19c*20c	Trended Permissible Loss & ALAE Ratio Excluding Catastrophes					45.7%
22a	Fixed Expense					16.7%
22b	Variable Expense (incl Profit)					28.6%
23a	Incurred Feature Counts	626	856	1,221	1,717	2,200
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					1.000
24b=[17a*23b+21c*(1.0-23b)+22a+21a+21b]/(19+22a+21a	Indicated Rate Change					20.6%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Collision Rate Indication for Rates Effective 12/6/2012

		Accident Year Ending:				
		<u>03/31/08</u>	<u>03/31/09</u>	<u>03/31/10</u>	<u>03/31/11</u>	<u>03/31/12</u>
1	Earned Premium	1,860,309	2,729,708	3,509,449	4,306,623	5,075,361
	Written Premium	2,169,203	3,118,096	3,883,535	4,703,177	5,259,773
	Uncapped Earned Premium					5,082,709
	Uncapped Written Premium					5,277,249
2	Current Rate Level Factor	1.014	0.947	0.908	0.931	0.947
3 = 1-2	Premium at CRL	1,885,965	2,584,606	3,188,106	4,010,101	4,811,917
4a	Annual Prem Trend - Retrospective	2.3%	0.8%	0.4%	0.2%	0.1%
5a	Prem Trend Factor - Retrospective	1.099	1.024	1.008	1.002	1.000
4b	Annual Prem Trend - Prospective	2.0%	1.0%	0.7%	0.6%	0.6%
5b	Prem Trend Factor - Prospective	1.042	1.042	1.042	1.042	1.042
6 = 3*5a*5b	Trended Premium	2,163,048	2,705,936	3,264,618	4,072,412	4,871,153
	Incurred Loss Evaluated @ 3/31/12	1,181,357	1,395,489	1,636,456	2,215,175	2,993,080
7	Net Incurred Losses	1,181,357	1,395,489	1,636,456	2,215,175	2,993,080
8	Loss Development Factor	1.000	1.000	1.000	0.996	0.969
9 = 7*8	Est Ultimate Incurred Loss	1,181,357	1,395,489	1,636,456	2,206,314	2,900,295
10a	Annual Loss Trend - Retrospective	2.0%	2.0%	2.0%	2.0%	2.0%
10b	Loss Trend Factor - Retrospective	1.082	1.061	1.040	1.020	1.000
11a	Annual Loss Trend - Prospective	2.0%	2.0%	2.0%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.043	1.043	1.043	1.043	1.043
12 = 9*10b*11b	Trended Incurred Losses	1,333,782	1,544,835	1,776,137	2,347,726	3,025,622
13	ALAE (% of Loss)	1.0%	1.0%	1.0%	1.0%	1.0%
14 = 12*(1+13)	Trended Loss & ALAE	1,347,120	1,560,283	1,793,899	2,371,204	3,055,879
15a = 14÷6	Projected Loss & ALAE Ratio	62.3%	57.7%	54.9%	58.2%	62.7%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					59.2%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					54.7%
		95.9%				
20	Non-Cat Loss Ratio Trend Factor					1.031
21 = 19*20	Trended Permissible Loss & ALAE Ratio					56.3%
22a	Fixed Expense					16.7%
22b	Variable Expense (incl Profit)					28.6%
23a	Incurred Feature Counts	422	443	632	867	1,110
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					6.4%

Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200801	706,818	510,348	314,616	368,228	849,681
200802	1,015,103	730,251	459,342	546,114	1,237,214
200803	1,297,319	929,462	599,312	716,616	1,603,516
200804	1,521,289	1,086,325	720,237	864,633	1,901,246
200901	1,716,178	1,221,407	827,430	996,968	2,162,577
200902	1,887,403	1,340,136	920,822	1,111,944	2,395,895
200903	2,033,111	1,440,871	1,003,068	1,215,339	2,603,047
200904	2,173,521	1,535,802	1,079,480	1,314,191	2,807,761
201001	2,312,713	1,628,013	1,154,387	1,413,393	3,014,556
201002	2,453,530	1,719,294	1,231,119	1,517,155	3,238,984
201003	2,599,824	1,813,021	1,310,363	1,630,284	3,480,982
201004	2,738,865	1,902,310	1,389,219	1,743,771	3,726,568
201101	2,869,842	1,988,131	1,466,427	1,857,769	3,978,858
201102	2,997,158	2,073,055	1,542,157	1,972,820	4,228,395
201103	3,118,416	2,156,137	1,614,445	2,081,736	4,465,000
201104	3,233,399	2,234,806	1,681,688	2,179,390	4,681,239
201201	3,331,257	2,301,977	1,738,916	2,263,386	4,873,655

Earned Car Years

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200801	3,868	3,868	7,785	3,403	3,320
200802	5,459	5,459	11,083	4,863	4,742
200803	6,888	6,888	14,125	6,209	6,049
200804	8,042	8,042	16,672	7,312	7,114
200901	9,089	9,090	19,013	8,329	8,073
200902	10,080	10,081	21,195	9,297	8,951
200903	11,010	11,010	23,216	10,239	9,763
200904	11,969	11,969	25,253	11,251	10,602
201001	12,931	12,931	27,263	12,284	11,427
201002	13,924	13,924	29,371	13,413	12,309
201003	14,918	14,918	31,549	14,649	13,242
201004	15,883	15,883	33,731	15,953	14,183
201101	16,819	16,819	35,872	17,270	15,132
201102	17,757	17,757	37,998	18,575	16,072
201103	18,658	18,658	39,982	19,768	16,946
201104	19,495	19,495	41,769	20,795	17,732
201201	20,225	20,225	43,327	21,666	18,405

Note: Liability exposure uses BI, PhysDam uses CL and Total uses Liability.

Average Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200801	183	132	40	108	256
200802	186	134	41	112	261
200803	188	135	42	115	265
200804	189	135	43	118	267
200901	189	134	44	120	268
200902	187	133	43	120	268
200903	185	131	43	119	267
200904	182	128	43	117	265
201001	179	126	42	115	264
201002	176	123	42	113	263
201003	174	122	42	111	263
201004	172	120	41	109	263
201101	171	118	41	108	263
201102	169	117	41	106	263
201103	167	116	40	105	263
201104	166	115	40	105	264
201201	165	114	40	104	265

Year Over Year

Latest 4 Quarters Ending	BI	PD	UM	CM	CL
200901	3.3%	1.9%	7.7%	10.6%	4.7%
201001	-5.3%	-6.3%	-2.7%	-3.9%	-1.5%
201101	-4.6%	-6.1%	-3.5%	-6.5%	-0.3%
201201	-3.5%	-3.7%	-1.8%	-2.9%	0.7%

Latest 4 Year	-2.6%	-3.6%	-0.2%	-0.9%	0.9%
Latest 3 Year	-4.4%	-5.4%	-2.7%	-4.4%	-0.4%
Latest 2 Year	-4.0%	-4.9%	-2.6%	-4.7%	0.2%

Fitted Annual Premium Trend*

4 Year Trend	-3.6%	-4.7%	-1.3%	-2.6%	0.1%
3 Year Trend	-4.6%	-5.7%	-3.0%	-5.2%	-0.5%
2 Year Trend	-4.0%	-4.9%	-2.7%	-4.9%	0.2%
1 Year Trend	-3.5%	-3.7%	-1.8%	-2.8%	0.7%

* Log Fit

Selected Trend

	BI	PD	UM	CM	CL
Retrospective	-2.0%	-2.0%	-1.0%	-3.0%	0.0%
Prospective	-2.0%	-2.0%	-1.0%	-3.0%	0.5%

Earned Premium at Current Rate Level						
Rolling AY-QTR Ending	BI	PD	UM	CM	CL	
200801	1,205,963	711,579	495,963	547,043	1,102,661	
200802	998,351	592,024	398,079	449,245	910,902	
200803	807,564	483,062	311,063	360,359	735,494	
200804	661,746	399,399	247,471	294,474	604,495	
200901	553,771	336,968	202,435	245,850	507,597	
200902	472,726	289,970	168,382	209,462	434,762	
200903	412,628	254,538	144,901	182,362	380,715	
200904	366,703	227,199	127,049	160,694	337,399	
201001	331,017	205,567	113,660	143,949	303,628	
201002	300,011	186,343	102,921	129,713	274,966	
201003	273,427	169,826	93,532	117,504	248,889	
201004	246,347	153,112	84,626	107,173	225,592	
201101	219,282	136,695	75,751	96,918	202,284	
201102	197,118	122,821	68,531	88,797	183,776	
201103	179,365	111,364	62,325	81,583	168,263	
201104	164,171	101,485	56,972	75,492	155,422	
201201	150,055	92,119	52,250	69,510	143,955	

Earned Car Years						
Rolling AY-QTR Ending	BI	PD	UM	CM	CL	
200801	4,617	4,617	8,856	4,043	3,938	
200802	3,746	3,746	7,139	3,218	3,140	
200803	2,974	2,974	5,628	2,505	2,444	
200804	2,407	2,407	4,522	1,995	1,947	
200901	1,988	1,988	3,719	1,627	1,587	
200902	1,662	1,662	3,098	1,344	1,309	
200903	1,438	1,438	2,676	1,147	1,116	
200904	1,272	1,272	2,369	999	973	
201001	1,152	1,152	2,151	892	868	
201002	1,057	1,057	1,978	811	789	
201003	965	965	1,812	736	715	
201004	866	866	1,631	664	643	
201101	769	769	1,450	592	574	
201102	695	695	1,311	535	519	
201103	634	634	1,189	486	471	
201104	586	586	1,091	445	432	
201201	540	540	1,003	407	396	

Note: Liability exposure uses BI, PhysDam uses CL and Total uses Liability.

Average Earned Premium at Current Rate Level						
Rolling AY-QTR Ending	BI	PD	UM	CM	CL	
200801	261	154	56	135	280	
200802	267	158	56	140	290	
200803	272	162	55	144	301	
200804	275	166	55	148	310	
200901	279	169	54	151	320	
200902	284	174	54	156	332	
200903	287	177	54	159	341	
200904	288	179	54	161	347	
201001	287	178	53	161	350	
201002	284	176	52	160	349	
201003	283	176	52	160	348	
201004	284	177	52	162	351	
201101	285	178	52	164	352	
201102	283	177	52	166	354	
201103	283	176	52	168	357	
201104	280	173	52	170	360	
201201	278	170	52	171	363	

Year Over Year						
Latest 4 Quarters Ending	BI	PD	UM	CM	CL	
200901	6.6%	10.0%	-2.8%	11.6%	14.3%	
201001	3.1%	5.3%	-2.9%	6.9%	9.4%	
201101	-0.7%	-0.3%	-1.1%	1.4%	0.7%	
201201	-2.7%	-4.1%	-0.3%	4.2%	3.1%	

Latest 4 Year	1.5%	2.5%	-1.8%	6.0%	6.7%	
Latest 3 Year	-0.1%	0.2%	-1.5%	4.1%	4.3%	
Latest 2 Year	-1.7%	-2.3%	-0.7%	2.8%	1.9%	

Fitted Annual Premium Trend*						
4 Year Trend	1.3%	2.4%	-2.0%	5.2%	5.9%	
3 Year Trend	-0.5%	-0.2%	-1.5%	3.4%	3.2%	
2 Year Trend	-1.2%	-1.6%	-0.1%	3.6%	2.1%	
1 Year Trend	-2.6%	-4.1%	-0.3%	4.4%	3.2%	

* Log Fit

Selected Trend						
	BI	PD	UM	CM	CL	
Retrospective	1.0%	1.0%	-2.0%	4.0%	4.0%	
Prospective	-1.0%	-2.0%	0.0%	4.0%	3.0%	

**ARKANSAS
PERSONAL AUTOMOBILE - BODILY INJURY**

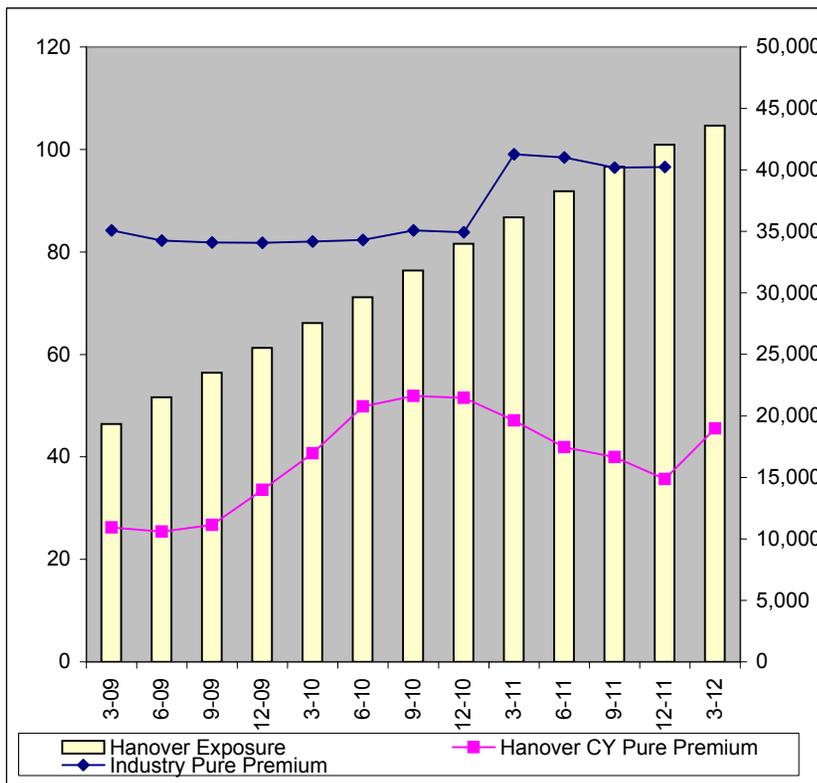
PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover	Industry
	CY	CY
	Average Pure Premium	Average Pure Premium
3-09	26	84
6-09	25	82
9-09	27	82
12-09	34	82
3-10	41	82
6-10	50	82
9-10	52	84
12-10	52	84
3-11	47	99
6-11	42	98
9-11	40	96
12-11	36	97
3-12	46	

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	18.2%	6.0%
2 Years	-8.2%	11.8%
Latest Year	-8.6%	10.8%

Selected Trends

Retrospective: 3.0%
Prospective: 3.0%



**ARKANSAS
PERSONAL AUTOMOBILE - PROPERTY DAMAGE**

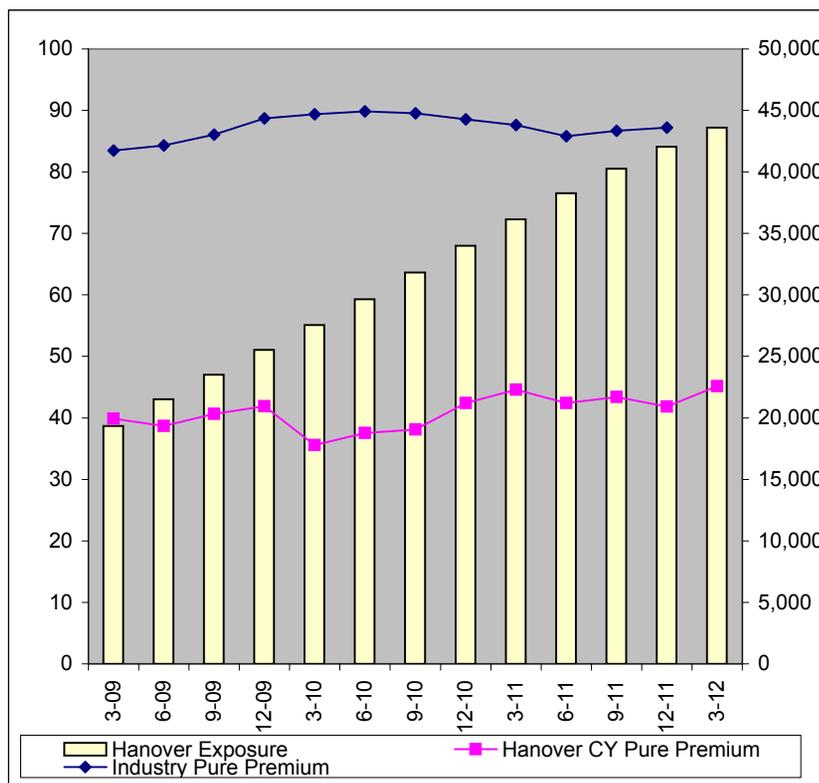
PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover	Industry
	CY	Average
	Average Pure Premium	Pure Premium
3-09	40	83
6-09	39	84
9-09	41	86
12-09	42	89
3-10	36	89
6-10	38	90
9-10	38	90
12-10	42	89
3-11	45	88
6-11	42	86
9-11	43	87
12-11	42	87
3-12	45	

FITTED		
ANNUAL RATE OF CHANGE		
CY		
Period	Hanover	Industry
3 Years	4.5%	1.3%
2 Years	10.8%	-1.8%
Latest Year	0.4%	-1.7%

Selected Trends

Retrospective: 2.0%
Prospective: 2.0%



**COUNTRYWIDE
PERSONAL AUTOMOBILE - UM and UIM**

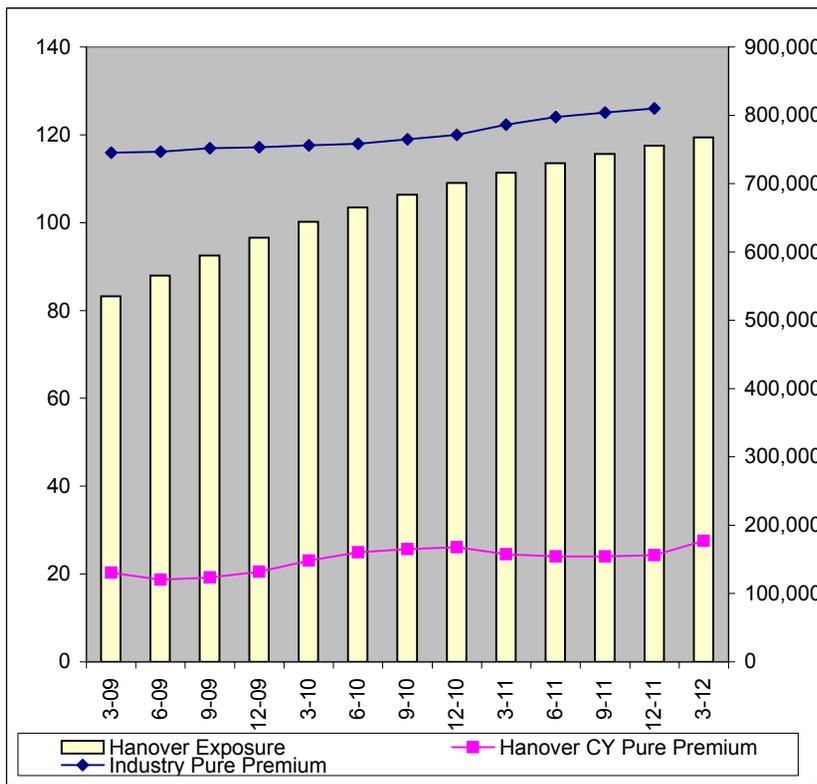
PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover	Industry
	CY	CY
	Average Pure Premium	Average Pure Premium
3-09	20	116
6-09	19	116
9-09	19	117
12-09	20	117
3-10	23	118
6-10	25	118
9-10	26	119
12-10	26	120
3-11	24	122
6-11	24	124
9-11	24	125
12-11	24	126
3-12	28	

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	10.8%	2.9%
2 Years	2.8%	4.1%
Latest Year	10.5%	4.9%

Selected Trends

Retrospective: 2.0%
Prospective: 2.0%



**ARKANSAS
PERSONAL AUTOMOBILE - COLLISION**

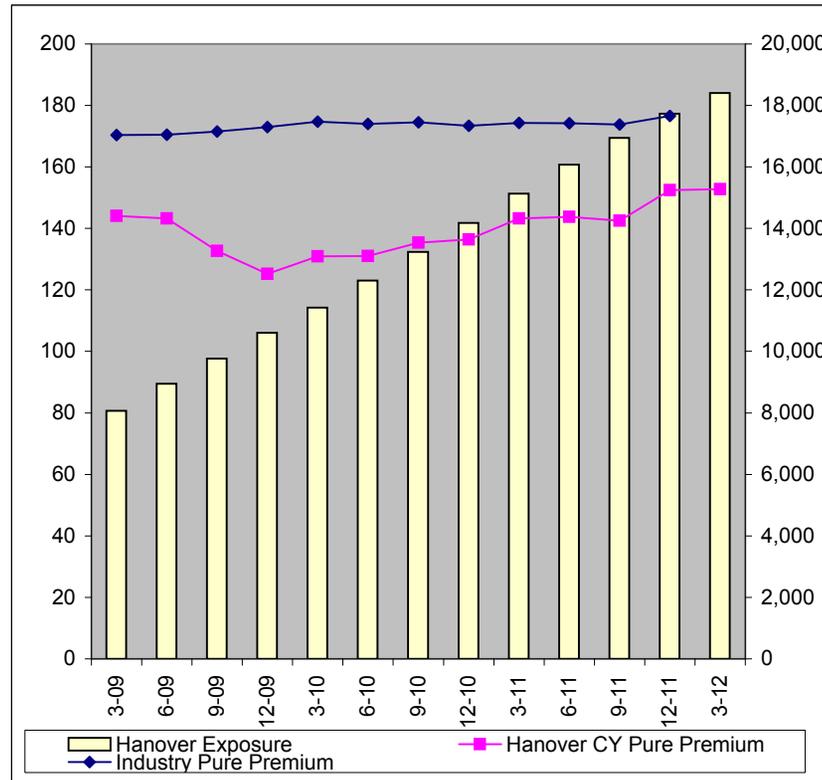
PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover	Industry
	CY	CY
	Average Pure Premium	Average Pure Premium
3-09	144	170
6-09	143	171
9-09	133	171
12-09	125	173
3-10	131	175
6-10	131	174
9-10	135	175
12-10	136	173
3-11	143	174
6-11	144	174
9-11	143	174
12-11	152	177
3-12	153	

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	3.6%	0.8%
2 Years	8.6%	0.5%
Latest Year	7.8%	1.4%

Selected Trends

Retrospective: 2.0%
Prospective: 2.0%



ARKANSAS
PERSONAL AUTOMOBILE - COMPREHENSIVE

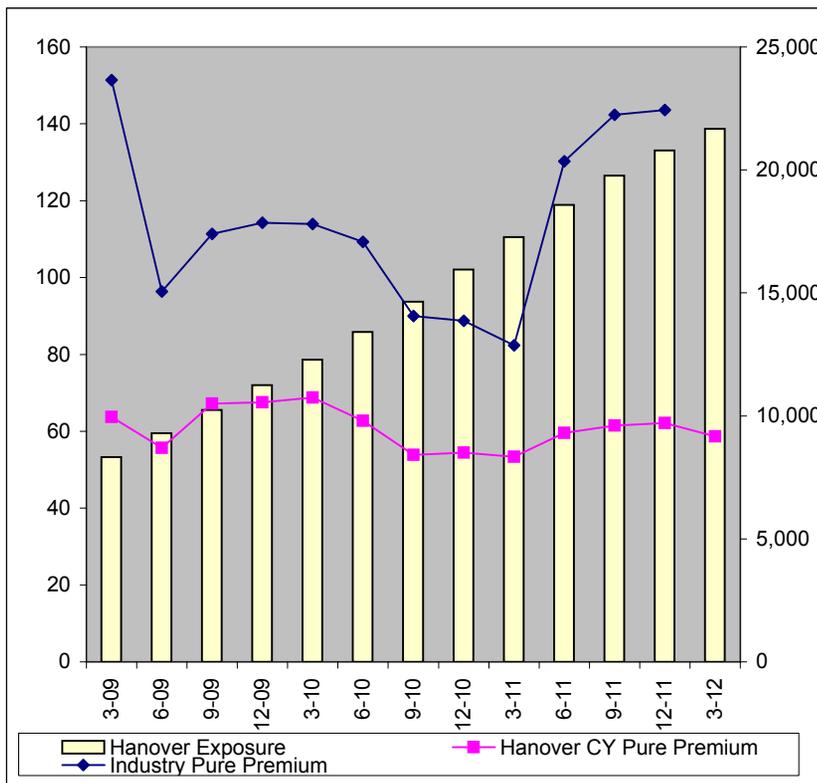
PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover	Industry
	CY	Average
	Average Pure Premium	Pure Premium
3-09	64	151
6-09	56	96
9-09	67	111
12-09	68	114
3-10	69	114
6-10	63	109
9-10	54	90
12-10	54	89
3-11	53	82
6-11	60	130
9-11	61	142
12-11	62	144
3-12	59	

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-2.9%	-2.3%
2 Years	-2.0%	13.1%
Latest Year	9.8%	82.9%

Selected Trends

Retrospective:	2.0%
Prospective:	2.0%



**ARKANSAS
PERSONAL AUTOMOBILE - BODILY INJURY**

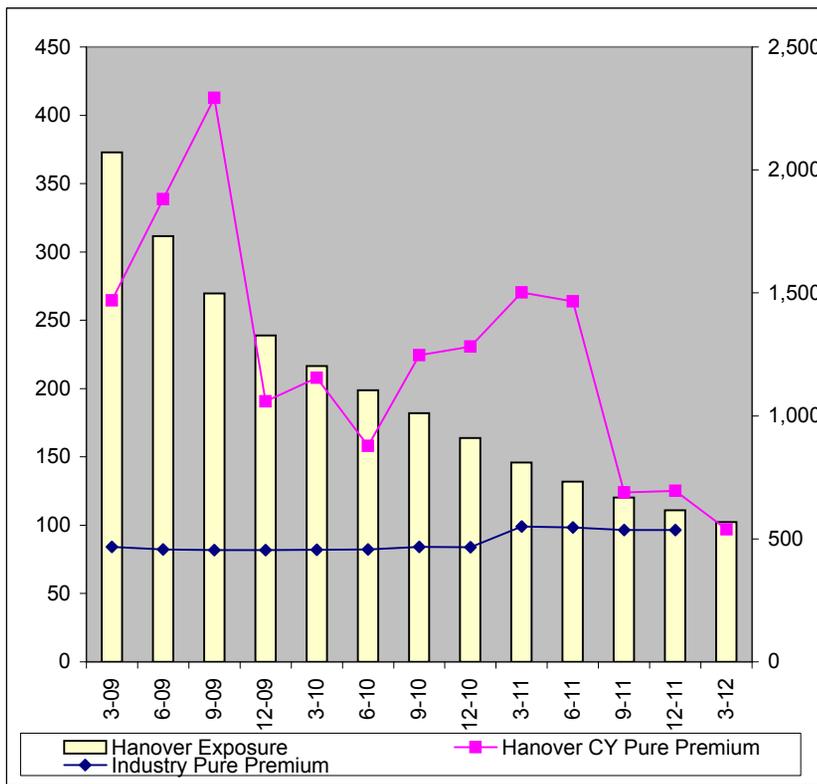
PURE PREMIUM - Non Connections

4 Qtrs. Ending	Hanover	Industry
	CY	Average
	Average Pure Premium	Pure Premium
3-09	264	84
6-09	339	82
9-09	413	82
12-09	191	82
3-10	208	82
6-10	158	82
9-10	224	84
12-10	231	84
3-11	270	99
6-11	264	98
9-11	124	96
12-11	125	97
3-12	97	

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-26.4%	6.0%
2 Years	-27.4%	11.8%
Latest Year	-67.4%	10.8%

Selected Trends

Retrospective:	2.0%
Prospective:	2.0%



**ARKANSAS
PERSONAL AUTOMOBILE - PROPERTY DAMAGE**

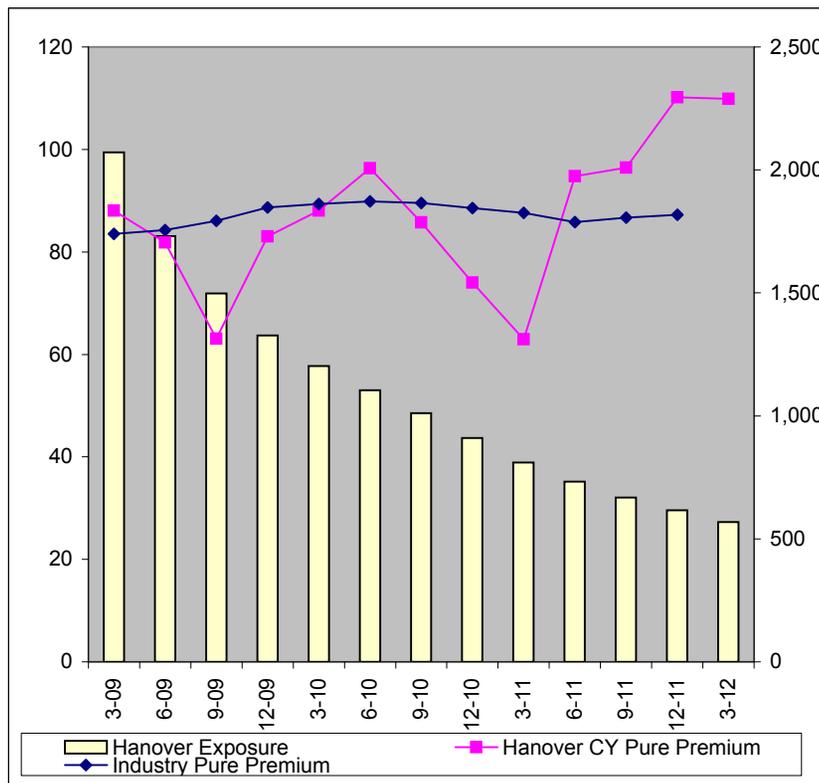
PURE PREMIUM - Non Connections

4 Qtrs. Ending	Hanover	Industry
	CY	Average
	Average Pure Premium	Pure Premium
3-09	88	83
6-09	82	84
9-09	63	86
12-09	83	89
3-10	88	89
6-10	96	90
9-10	86	90
12-10	74	89
3-11	63	88
6-11	95	86
9-11	96	87
12-11	110	87
3-12	110	

FITTED		
ANNUAL RATE OF CHANGE		
CY		
Period	Hanover	Industry
3 Years	9.1%	1.3%
2 Years	12.5%	-1.8%
Latest Year	65.8%	-1.7%

Selected Trends

Retrospective: 1.0%
Prospective: 1.0%



**COUNTRYWIDE
PERSONAL AUTOMOBILE - UM and UIM**

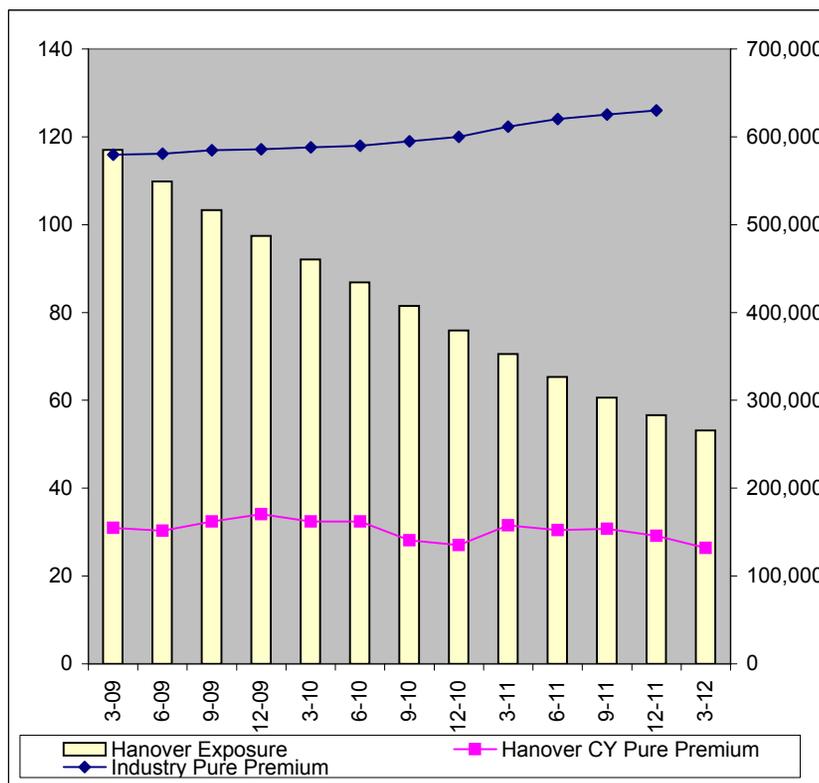
PURE PREMIUM - Non Connections

4 Qtrs. Ending	Hanover	Industry
	CY	CY
	Average Pure Premium	Average Pure Premium
3-09	31	116
6-09	30	116
9-09	32	117
12-09	34	117
3-10	32	118
6-10	32	118
9-10	28	119
12-10	27	120
3-11	32	122
6-11	30	124
9-11	31	125
12-11	29	126
3-12	26	

FITTED		
ANNUAL RATE OF CHANGE		
CY		
Period	Hanover	Industry
3 Years	-4.2%	2.9%
2 Years	-5.5%	4.1%
Latest Year	-14.7%	4.9%

Selected Trends

Retrospective: 2.0%
Prospective: 2.0%



**ARKANSAS
PERSONAL AUTOMOBILE - COLLISION**

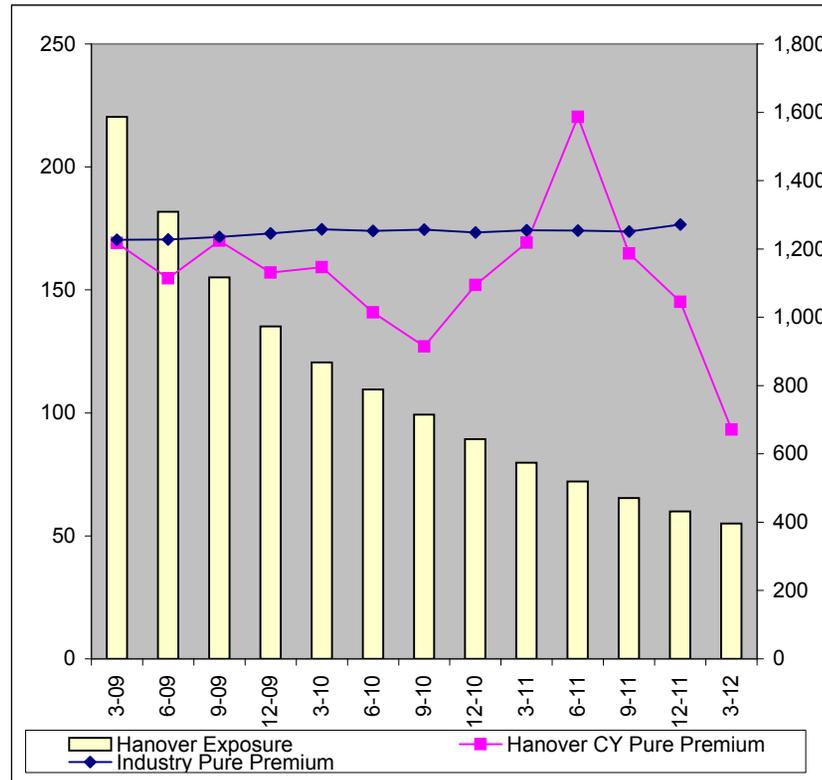
PURE PREMIUM - Non Connections

4 Qtrs. Ending	Hanover	Industry
	CY	Average
	Average Pure Premium	Pure Premium
3-09	169	170
6-09	155	171
9-09	170	171
12-09	157	173
3-10	159	175
6-10	141	174
9-10	127	175
12-10	152	173
3-11	169	174
6-11	220	174
9-11	165	174
12-11	145	177
3-12	93	

FITTED		
ANNUAL RATE OF CHANGE		
CY		
Period	Hanover	Industry
3 Years	-6.0%	0.8%
2 Years	-7.5%	0.5%
Latest Year	-47.5%	1.4%

Selected Trends

Retrospective:	2.0%
Prospective:	2.0%



**ARKANSAS
PERSONAL AUTOMOBILE - COMPREHENSIVE**

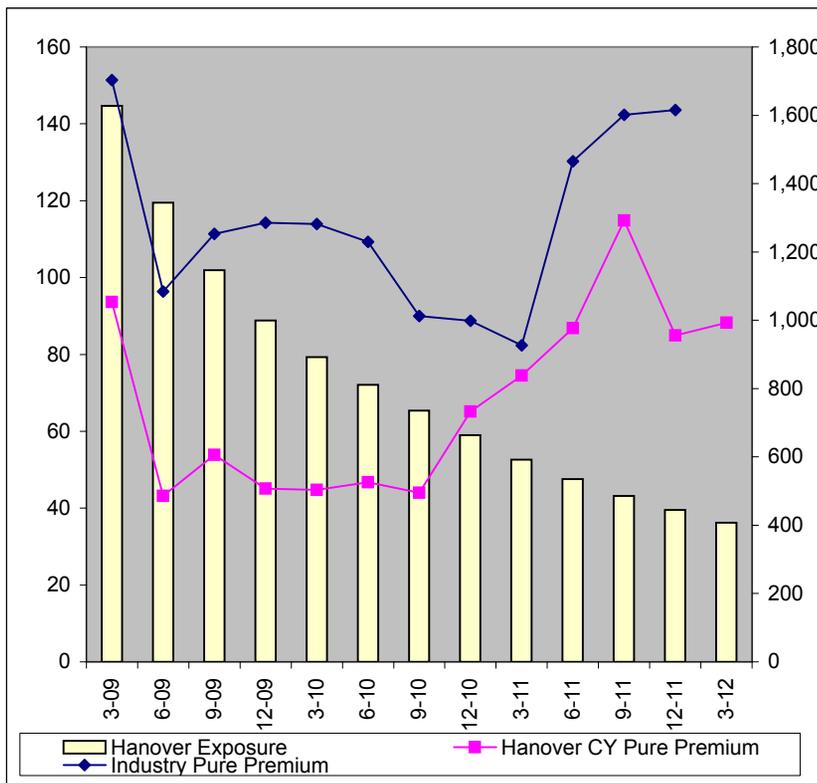
PURE PREMIUM - Non Connections

4 Qtrs. Ending	Hanover	Industry
	CY	Average
	Average Pure Premium	Pure Premium
3-09	94	151
6-09	43	96
9-09	54	111
12-09	45	114
3-10	45	114
6-10	47	109
9-10	44	90
12-10	65	89
3-11	74	82
6-11	87	130
9-11	115	142
12-11	85	144
3-12	88	

FITTED		
ANNUAL RATE OF CHANGE		
CY		
Period	Hanover	Industry
3 Years	22.9%	-2.3%
2 Years	56.5%	13.1%
Latest Year	13.6%	82.9%

Selected Trends

Retrospective:	3.0%
Prospective:	3.0%



Hanover Property and Casualty Insurance Companies

South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)

PPA - Bodily Injury, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200303	8,357	11,313	11,498	11,800	11,932	11,907	11,857	11,901	11,878	11,878	11,878
200403	8,775	12,570	13,369	13,566	13,433	13,209	13,209	13,209	13,209		13,209
200503	9,083	10,646	11,533	11,883	11,832	11,779	11,765	11,748			11,736
200603	7,915	11,436	12,428	12,710	12,233	12,234	12,304				12,304
200703	15,944	19,092	19,647	19,864	19,711	19,505					19,544
200803	21,385	28,020	29,327	29,686	29,822						29,703
200903	20,432	26,754	27,807	27,982							27,674
201003	21,079	26,528	28,077								28,190
201103	20,758	24,569									25,846
201203	18,050										23,827
											203,911

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200303	1.354	1.016	1.026	1.011	0.998	0.996	1.004	0.998	1.000	1.000
200403	1.432	1.064	1.015	0.990	0.983	1.000	1.000	1.000		
200503	1.172	1.083	1.030	0.996	0.996	0.999	0.999			
200603	1.445	1.087	1.023	0.962	1.000	1.006				
200703	1.197	1.029	1.011	0.992	0.990					
200803	1.310	1.047	1.012	1.005						
200903	1.309	1.039	1.006							
201003	1.258	1.058								
201103	1.184									
201203										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.250	1.048	1.010	0.986	0.995	1.002	1.001	0.999	1.000	1.000
5-yr	1.252	1.052	1.017	0.989	0.993	1.000	1.001	0.999	1.000	1.000
all-yr	1.296	1.053	1.018	0.993	0.993	1.000	1.001	0.999	1.000	1.000
all-yr wtd.	1.278	1.050	1.015	0.995	0.993	1.000	1.001	0.999	1.000	1.000
5-yr x/ hi,low	1.255	1.048	1.015	0.993	0.994					
SELECTED	1.255	1.048	1.015	0.993	0.994	1.002	1.001	0.999	1.000	1.000
ULTIMATE	1.320	1.052	1.004	0.989	0.996	1.002	1.000	0.999	1.000	1.000

Hanover Property and Casualty Insurance Companies
 South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)
 PPA - Uninsured/Underinsured Motorist, Data Net of Cats
 Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200303	1,170	1,816	2,412	2,291	2,286	2,329	2,324	2,342	2,343	2,343	2,343
200403	2,626	3,456	3,759	3,753	3,962	3,925	3,927	3,903	3,903		3,903
200503	1,608	2,820	2,957	2,947	3,071	3,089	3,087	3,117			3,117
200603	2,022	3,370	3,954	3,947	4,125	4,141	4,143				4,160
200703	4,408	5,753	6,553	6,698	6,639	6,586					6,613
200803	4,284	6,649	8,527	8,944	9,128						9,174
200903	4,280	6,534	7,497	7,498							7,805
201003	4,200	6,466	8,052								8,438
201103	4,568	6,856									8,543
201203	4,463										8,467
											62,562

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200303	1.552	1.328	0.950	0.998	1.019	0.998	1.008	1.000	1.000	1.000
200403	1.316	1.088	0.998	1.056	0.991	1.001	0.994	1.000		
200503	1.754	1.048	0.997	1.042	1.006	0.999	1.010			
200603	1.667	1.173	0.998	1.045	1.004	1.001				
200703	1.305	1.139	1.022	0.991	0.992					
200803	1.552	1.282	1.049	1.021						
200903	1.526	1.147	1.000							
201003	1.539	1.245								
201103	1.501									
201203										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.522	1.225	1.024	1.019	1.001	1.000	1.004	1.000	1.000	1.000
5-yr	1.485	1.197	1.013	1.031	1.002	1.000	1.004	1.000	1.000	1.000
all-yr	1.524	1.181	1.002	1.025	1.002	1.000	1.004	1.000	1.000	1.000
all-yr wtd.	1.499	1.186	1.012	1.022	0.999	1.000	1.002	1.000	1.000	1.000
5-yr x/ hi,low	1.522	1.189	1.007	1.036	1.001					
SELECTED	1.522	1.189	1.007	1.036	1.001	1.000	1.004	1.000	1.000	1.000
ULTIMATE	1.897	1.246	1.048	1.041	1.005	1.004	1.004	1.000	1.000	1.000

**Arkansas Personal Auto
Development of Target Loss & ALAE Ratio**

LIABILITY								
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>3-Year Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.8%	14.9%	14.9%	14.8%	14.9%	0%	100%
(2)	Contingent Commission					1.2%	0%	100%
(3)	General & Other Acq.	12.6%	11.4%	10.5%	11.5%	10.8%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	7.7%	7.2%	8.1%	7.7%	10.8%	100%	0%
(6)	Other Fixed Expense Load					0.1%	100%	0%
(7)	Profit and Contingency					3.4%	0%	100%
	(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)					16.3%		
	(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)					27.9%		
	(10) = (8) + (9)					44.2%		
	(11) = 1.00 - (11)					55.8%		
(9)	ALAE/Loss	1.3%	2.0%	2.1%	1.8%	1.8%		

COLLISION								
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.8%	15.0%	15.0%	14.9%	14.9%	0%	100%
(2)	Contingent Commission					1.2%	0%	100%
(3)	General & Other Acq.	8.4%	6.8%	6.5%	7.2%	10.8%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	12.2%	12.1%	11.7%	12.0%	11.3%	100%	0%
(6)	Other Fixed Expense Load					0.1%	100%	0%
(7)	Profit and Contingency					4.1%	0%	100%
	(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)					16.7%		
	(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)					28.6%		
	(10) = (8) + (9)					45.3%		
	(11) = 1.00 - (11)					54.7%		
(9)	ALAE/Loss	1.1%	1.1%	0.7%	1.0%	1.0%		

COMPREHENSIVE								
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.8%	15.0%	15.0%	14.9%	14.9%	0%	100%
(2)	Contingent Commission					1.2%	0%	100%
(3)	General & Other Acq.	8.4%	6.8%	6.5%	7.2%	10.8%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	12.2%	12.1%	11.7%	12.0%	11.3%	100%	0%
(6)	Other Fixed Expense Load					0.1%	100%	0%
(7)	Profit and Contingency					4.1%	0%	100%
	(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)					16.7%		
	(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)					28.6%		
	(10) = (8) + (9)					45.3%		
	(11) = 1.00 - (11)					54.7%		
(10)	ALAE/Loss	1.1%	1.1%	0.7%	1.0%	1.0%		
(7)	Other Catastrophes Load					13.4%		

Allmerica Financial Benefit Insurance Company
Arkansas Connections Auto
Proposed Changes by Coverage

Coverage	Current On-Level Written Premium*	Proposed Written Premium*	Proposed Total % Change*	Proposed Total Capped% Change
Bodily Injury	3,589,184	3,804,080	6.0%	
Comb. Single Limits	869,734	904,333	4.0%	
Property Damage	2,635,928	2,661,541	1.0%	
PIP	766,631	1,071,830	39.8%	
Uninsured BI	614,302	658,694	7.2%	
Underinsured BI	754,483	797,282	5.7%	
Uninsured CSL	125,582	133,432	6.3%	
Underinsured CSL	135,475	144,654	6.8%	
Uninsured PD	392,032	418,558	6.8%	
Collision	4,657,635	4,657,635	0.0%	
Comprehensive	1,790,621	2,059,843	15.0%	
OLTE	325,992	325,992	0.0%	
Reassurance Plus	1,560	1,560	0.0%	
Recovery Care	294	294	0.0%	
Roadside	194,385	194,385	0.0%	
Travel Right	18,218	18,218	0.0%	
Upgrade Rental	1,670	1,670	0.0%	
All Coverages	16,873,726	17,854,001	5.8%	5.8%

* 6-Month Premiums have been annualized when combined with 12-Month Premiums.

Allmerica Financial Benefit Insurance Company
Arkansas Connections Auto
Policyholder Disruption

Coverage	Number of Policyholders	Cumulative % of Policyholders	Current On-Level Written Premium*	Proposed Written Premium*	Average Uncapped % Change*
< -40%	0	0%	0	0	0.0%
[-40%,-30%)	0	0%	0	0	0.0%
[-30%,-20%)	0	0%	0	0	0.0%
[-20%,-15%)	0	0%	0	0	0.0%
[-15%,-10%)	0	0%	0	0	0.0%
[-10%,-8%)	0	0%	0	0	0.0%
[-8%,-6%)	0	0%	0	0	0.0%
[-6%,-4%)	0	0%	0	0	0.0%
[-4%,-2%)	0	0%	0	0	0.0%
[-2%,0%)	0	0%	0	0	0.0%
[0%,2%)	0	0%	0	0	0.0%
[2%,4%)	967	8%	995,390	1,030,972	3.6%
[4%,6%)	6,191	61%	7,726,460	8,117,201	5.1%
[6%,8%)	3,919	94%	5,577,037	5,952,737	6.7%
[8%,10%)	625	99%	871,396	946,248	8.6%
[10%,15%)	98	100%	88,940	98,628	10.9%
[15%,20%)	1	100%	1,907	2,198	15.3%
[20%,30%)	0	100%	0	0	0.0%
[30%,40%)	0	100%	0	0	0.0%
>= 40%	0	100%	0	0	0.0%
Total	11,801	100.0%	15,261,130	16,147,984	5.8%

* 6-Month Premiums have not been annualized when combined with 12-Month Premiums.

State of Arkansas
Base Rates - effctive NB 12/06/12 and RB 12/06/12

Coverage	Current	Proposed	Change
BI	\$369	\$391	6.0%
COMP	\$384	\$442	15.1%
COMP LOAN LEASE	\$21	\$24	14.3%
CSL	\$654	\$680	4.0%
PIP	\$200	\$280	40.0%
PD	\$306	\$309	1.0%
UMBI	\$44	\$47	6.8%
UIMBI	\$48	\$51	6.3%
UM CSL	\$97	\$103	6.2%
UIM CSL	\$96	\$102	6.3%
UMPD	\$28	\$30	7.1%

**Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

State of Arkansas

Effective 12/06/2012

Effective ~~05/01/2012~~

Rate Schedule

State of Arkansas		
Allmerica Financial Benefit Insurance Company		
Private Passenger Automobile		
Semi-Annual Base Rates		
	<u>Current</u>	<u>Proposed</u>
Coverage	Base Rate	Base Rate
Bodily Injury	\$369	\$391
Property Damage	\$306	\$309
Combined Single Limit	\$654	\$680
PIP	\$200	\$280
UM BI	\$44	\$47
UIM BI	\$48	\$51
UM PD	\$28	\$30
UM CSL	\$97	\$103
UIM CSL	\$96	\$102
Comprehensive	\$384	\$442
Collision	\$353	\$353
Optional Limits Transportation Expense	\$14	\$14
Towing & Labor	\$7	\$7
Comprehensive Auto Loan/Lease	\$21	\$24
Collision Auto Loan/Lease	\$18	\$18
Additional Customized Equipment	\$8	\$8
<u>Endorsement Rates</u>		
Travel Right Endorsement	\$16.00	\$16
Reassurance Plus	\$5.00	\$5
Home Care Services	\$3.00	\$3
Rental Coverage Upgrade	\$5.00	\$5
Roadside Assistance	\$8.00	\$8

State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile

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	Page 2	Average Driver Factor
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Exhibit 5	Page 1	Household Structure Factor Table
		Point Assignment
Exhibit 6	Page 1	Base and Endorsement Rates
Exhibit 7	Page 1	Underwriting Tier Factor
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Exhibit 11	Page 1	Limit/Deductibles Factors
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Exhibit 17	Pages 1 - 2	Advance Quote Modifier

**State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: ~~May 1, 2012~~ **December 6, 2012** New Business and Renewals

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
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	R41	Transition Modification – New Program
	R42	Connections Prior Carrier Discount Rule
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	R47	Good Student Discount
	R50	Renewal Rate Capping
		R52
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

R52 - Advanced Quote Rule – Modification Factors

This rule is for new business effective 12/06/12 and after.

An Advance Quote modification factor will be applied when a customer quote is received from Allmerica Financial Benefits Insurance Company that is greater than six (6) days prior to the effective date of a new business policy. The amount of the modification factor will be reduced gradually over a ten (10) year period. Existing customers, including rewrites/spin-offs, are ineligible for the modification factor.

The modification factor is allowed for all private passenger vehicles as defined in Rule C1 – Definition of Private Passenger Auto, Motor Home, and Permitted Named Insured.

Exception: policies with the modification factor or discount, as defined in rule R39 – Transition Rule – Modification Factors and R42 – Connections Prior Carrier Discount, are not eligible for the Advanced Quote modification factor.

The modification factors will be applied by coverage as outlined in the Rate Schedule.

OPERATOR RULES

O1 - Operator Definitions

The term “eligible-to-be-rated operator” refers to any person who is required to be disclosed on the application (all persons above the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle), other than excluded operators.

O2 - Operator Classification

Operators are classified by age, gender, and marital status.

Age refers to the age attained by the operator's last birthday before inception of the policy term. Marital status is defined as follows:

Single - An operator who is not married, as defined below;

Married - An operator who is legally married, or who is deemed married pursuant to state law, but not including an operator who is legally separated. (The inability of married persons to live together because of career obligations or military service does not deny them the married classification.) Existing customers who are widowed during the policy period will retain married rating status.

O3 - Driving Record Points

Driving record points are assigned to operators for chargeable accidents and violations. “Accidents” do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date - The occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE reconciliation process, the occurrence date will be deemed to be the day before the inception date of the policy.

**Allmerica Financial Benefit
State of Arkansas
Private Passenger Connections Auto Program**

Effective: December 6, 2012 for Renewal Business and New Business
Explanatory Memorandum – Page 1 of 2

Proposal

We are proposing an overall +5.8% rate change for our Arkansas Private Passenger Connections Auto Program effective 12/06/2012 for new and renewal business. In order to better serve our customers and improve our Connections auto program, we propose to make the following adjustments.

- Revise Base Rates
- Introduce Advance Quote Modifier
- Revise Rate Cap

Overall Rate Change

The rate change that we propose varies by coverage and is shown in *Exhibit 7*.

Base Rates

In order to achieve an overall rate change of 5.8%, we are adjusting base rates by coverage as outlined in *Exhibit 8*. Due to rate capping, we will realize 5.0% of this change this year.

Advanced Quote Modifier

Hanover is proposing a new Advanced Quote Modifier that will be implemented for new business. This change is in response to similar filings made by our competitors and will allow us an opportunity to offer prospective customers a more competitive rate.

The Advanced Quote Modifier will apply rating factors to the premium based on the number of days a customer receives a quote from Hanover prior to the effective date of the policy. Rules and rates impacted by this revision are reflected in our Rule Guide and Rate Manual included with this filing.

Rate Cap

We propose to adjust our annual rate cap from 10% to 12% and semiannual rate cap from 7% to 8%.

**Allmerica Financial Benefit
State of Arkansas
Private Passenger Connections Auto Program**

Effective: December 6, 2012 for Renewal Business and New Business
Explanatory Memorandum – Page 2 of 2

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Exhibit 8	Revised Base Rates

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Allmerica Financial Benefit Insurance Co.
 NAIC # (including group #) 088-41840

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

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

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

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

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

- | | |
|--|-----------|
| a. Driver over 55 | 0% |
| b. Good Student Discount | 5% |
| c. Multi-car Discount | 23%-36% |
| d. Accident Free Discount* | 0% |
| Please Specify Qualification for Discount: | |
| e. <u>Anti-Theft Discount</u> | 25% |
| f. <u>Other (specify)</u> | |
| Homeowner | 9%-16% |
| Account Credit | 1%-6% |
| Paid in Full | 6%-9% |
| <u>Prior Carrier Discount</u> | Up to 10% |
| Advanced Quote Modifier | Up to 10% |

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$5

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

Program	Percentage Difference	Volume
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THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

_____ Signature
_____ Nathan Senra Printed Name
_____ Pricing Analyst Title
_____ 508-855-2105 Telephone Number
_____ nsenra@hanover.com Email address

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forwar
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR123756100001
Filing Company: Allmerica Financial Benefit Insurance Co

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)
08/29/2012	Supporting Document	APCS-Auto Premium Comparison Survey	09/17/2012	PPA Survey FORM HPCS.PDF (Superseded) PPA Survey FORM HPCS.XLS (Superseded)
08/29/2012	Supporting Document	NAIC loss cost data entry document	09/17/2012	FORM RF-1 Rate Filing Abstract AFB 20121206.PDF (Superseded)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 41840
Company Name: Allmerica Financial Benefit Insurance Co.
Contact Person: Nathan Senra
Telephone No.: 508-855-2105
Email Address: nsenra@hanover.com
Effective Date: 12/6/2012

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
- 7 **If male and female rates are different, use the highest of the two**

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

Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	3	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	Comp only 25	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	Coll only 9	%

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
			Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66
			Female	Male					Female	Male					Female	Male					Female	Male				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,876	\$2,356	\$782	\$796	\$2,574	\$3,229	\$1,072	\$1,091	\$2,736	\$3,469	\$1,106	\$1,126	\$2,445	\$3,070	\$1,020	\$1,039	\$2,524	\$3,200	\$1,030	\$1,049				
	Minimum Liability with Comprehensive and Collision		\$3,215	\$4,291	\$1,391	\$1,340	\$4,733	\$6,372	\$2,182	\$2,052	\$4,054	\$5,382	\$1,740	\$1,686	\$4,498	\$6,061	\$2,073	\$1,954	\$4,181	\$5,608	\$1,855	\$1,768				
	100/300/50 Liability with Comprehensive and Collision		\$2,979	\$3,975	\$1,191	\$1,162	\$4,372	\$5,884	\$1,850	\$1,763	\$3,835	\$5,102	\$1,512	\$1,479	\$4,163	\$5,598	\$1,759	\$1,677	\$3,914	\$5,247	\$1,589	\$1,537				
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$2,108	\$2,634	\$881	\$895	\$2,896	\$3,614	\$1,207	\$1,229	\$3,076	\$3,876	\$1,244	\$1,269	\$2,752	\$3,433	\$1,150	\$1,169	\$2,827	\$3,571	\$1,157	\$1,177				
	Minimum Liability with Comprehensive and Collision		\$3,980	\$5,341	\$1,735	\$1,659	\$5,926	\$8,027	\$2,777	\$2,588	\$4,923	\$6,556	\$2,139	\$2,056	\$5,636	\$7,634	\$2,644	\$2,462	\$5,151	\$6,950	\$2,321	\$2,195				
	100/300/50 Liability with Comprehensive and Collision		\$3,645	\$4,889	\$1,468	\$1,418	\$5,408	\$7,323	\$2,326	\$2,192	\$4,602	\$6,144	\$1,836	\$1,782	\$5,148	\$6,966	\$2,213	\$2,083	\$4,764	\$6,425	\$1,968	\$1,882				
2003 Honda Odyssey "EX"	Minimum Liability		\$1,625	\$1,999	\$702	\$714	\$2,231	\$2,744	\$965	\$981	\$2,350	\$2,923	\$981	\$997	\$2,117	\$2,605	\$916	\$932	\$2,163	\$2,694	\$915	\$929				
	Minimum Liability with Comprehensive and Collision		\$3,401	\$4,567	\$1,509	\$1,433	\$5,092	\$6,911	\$2,433	\$2,257	\$4,099	\$5,460	\$1,823	\$1,738	\$4,841	\$6,571	\$2,314	\$2,145	\$4,361	\$5,891	\$2,009	\$1,884				
	100/300/50 Liability with Comprehensive and Collision		\$3,081	\$4,136	\$1,273	\$1,220	\$4,599	\$6,233	\$2,026	\$1,897	\$3,789	\$5,052	\$1,550	\$1,495	\$4,380	\$5,931	\$1,927	\$1,804	\$3,991	\$5,385	\$1,693	\$1,607				
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,965	\$2,394	\$850	\$864	\$2,701	\$3,284	\$1,168	\$1,186	\$2,843	\$3,498	\$1,193	\$1,211	\$2,568	\$3,125	\$1,109	\$1,125	\$2,610	\$3,218	\$1,101	\$1,120				
	Minimum Liability with Comprehensive and Collision		\$4,248	\$5,697	\$1,903	\$1,802	\$6,429	\$8,720	\$3,130	\$2,879	\$5,105	\$6,782	\$2,304	\$2,186	\$6,115	\$8,298	\$2,973	\$2,733	\$5,463	\$7,370	\$2,552	\$2,382				
	100/300/50 Liability with Comprehensive and Collision		\$3,823	\$5,122	\$1,583	\$1,511	\$5,762	\$7,809	\$2,572	\$2,391	\$4,677	\$6,232	\$1,931	\$1,850	\$5,479	\$7,433	\$2,445	\$2,274	\$4,956	\$6,684	\$2,122	\$2,001				
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,699	\$2,099	\$728	\$740	\$2,333	\$2,878	\$1,001	\$1,017	\$2,461	\$3,075	\$1,020	\$1,037	\$2,215	\$2,736	\$951	\$967	\$2,266	\$2,834	\$951	\$967				
	Minimum Liability with Comprehensive and Collision		\$4,201	\$5,720	\$1,896	\$1,778	\$6,459	\$8,905	\$3,215	\$2,918	\$4,951	\$6,694	\$2,263	\$2,123	\$6,143	\$8,471	\$3,055	\$2,776	\$5,417	\$7,422	\$2,581	\$2,381				
	100/300/50 Liability with Comprehensive and Collision		\$3,765	\$5,121	\$1,578	\$1,493	\$5,765	\$7,934	\$2,633	\$2,416	\$4,526	\$6,117	\$1,897	\$1,799	\$5,491	\$7,548	\$2,504	\$2,296	\$4,895	\$6,694	\$2,139	\$1,992				
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,932	\$2,367	\$822	\$836	\$2,650	\$3,248	\$1,129	\$1,146	\$2,803	\$3,471	\$1,156	\$1,175	\$2,521	\$3,090	\$1,071	\$1,091	\$2,572	\$3,193	\$1,071	\$1,090				
	Minimum Liability with Comprehensive and Collision		\$3,368	\$4,444	\$1,487	\$1,427	\$5,000	\$6,676	\$2,371	\$2,216	\$4,227	\$5,538	\$1,860	\$1,789	\$4,758	\$6,355	\$2,251	\$2,109	\$4,370	\$5,810	\$1,990	\$1,888				
	100/300/50 Liability with Comprehensive and Collision		\$3,080	\$4,077	\$1,257	\$1,219	\$4,565	\$6,101	\$1,982	\$1,876	\$3,943	\$5,193	\$1,587	\$1,543	\$4,341	\$5,808	\$1,885	\$1,782	\$4,039	\$5,383	\$1,685	\$1,616				

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forwar
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR123756100001

Superseded Schedule Items

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
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Attachment PPA Survey FORM HPCS.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 #
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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.	Allmerica Financial Benefit Insurance Co.	B.	088-41840

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	26.7%	6.0%	N/A	N/A	N/A	N/A	N/A
PD	14.1%	1.0%					
UM / UIM	15.9%	6.5%					
PIP	61.7%	39.8%					
Comp	20.6%	11.5%					
Coll	6.4%	0.0%					
TOTAL OVERALL EFFECT	18.3%	5.8%					

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
2008	5,558	4.3%	10/01/08	3,794	2,573	67.8%	67.0%
2009	8,167	3.1% 3.3%	04/01/09 11/19/09	8,152	4,991	61.2%	69.7%
2010	10,191	N/A	N/A	11,540	7,579	65.7%	71.1%
2011	11,918	4.5%, 2.5%	05/01/11, 11/01/11	14,783	10,135	68.6%	66.0%
2012Q1	11,801	5.0%	05/01/12	4,101	3,693	90.0%	71.7%

7.		Liability	Physical Damage
Expense Constants	Selecte d Provisio ns	Selecte d Provisio ns	
A. Total Production Expense	16.1%	16.1%	
B. General Expense	10.8 %	10.8%	
C. Taxes, License & Fees	3.0%	3.0%	
D. Underwriting Profit & Contingencies	3.4%	4.1%	

E. Other (explain)		
Reinsurance	0.1%	0.1%
ULAE	10.8%	11.3%
F. TOTAL	44.2%	45.3%

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

9. 2.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ Multiple Territories _____

10. 12.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ Multiple Territories _____