Filing at a Glance

Company:	United Automobile Insurance Company
Product Name:	Arkansas Private Passenger Automobile
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	11/20/2012
SERFF Tr Num:	UNAU-128734804
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	AR-20 RATE RULE
Effective Date Requested (New):	02/01/2013
Effective Date Requested (Renewal):	03/15/2013
Author(s):	Dean Kozlowski, Christina Rodriguez, Kevin Murphy, Sean Forbes
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	01/17/2013
Disposition Status:	Filed
Effective Date (New):	02/01/2013
Effective Date (Renewal):	03/15/2013

State Filing Description:

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 01/17/2013
State Status Changed:
Created By: Sean Forbes
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments: This filing only applies to the state of Arkansas.
Reference Number:
Advisory Org. Circular:
Deemer Date:
Submitted By: Sean Forbes

Filing Description:

The rule and rate changes herein apply to the United Automobile Insurnace Company Private Passenger Automobile program in Arkansas. We are requesting a File and Use effective date of February 1, 2013 for new business and March 15, 2013 for renewal business. Please refer to the Rate/Rule Schedule and Supporting Documentation tabs for further details regarding this filing.

Company and Contact

Filing Contact Information

Dean Kozlowski, VP Product Development
724 Enterprise Dr
Oak Brook, IL 60523

dkozlowski@uaig.net
630-282-1807 [Phone]
630-571-6658 [FAX]

Filing Company Information

United Automobile Insurance Company
1313 NW 167th Street
Miami Gardens, FL 33169-5739
(305) 940-5022 ext. 2419[Phone]

CoCode: 35319
Group Code: 1235
Group Name: UAIG
FEIN Number: 65-0145688

State of Domicile: Florida
Company Type: Private Passenger Automobile Insurance Company
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: $100.00
Retaliatory? No
Fee Explanation: Independent Rate Filing Fee: $100
Per Company: No

Company	Amount	Date Processed	Transaction #
United Automobile Insurance Company	$100.00	11/20/2012	65097124

State: Arkansas **Filing Company:** United Automobile Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Automobile
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/17/2013	01/17/2013

Objection Letters and Response Letters

Objection Letters / Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	01/03/2013	01/03/2013	Sean Forbes	01/03/2013	01/03/2013
Pending Industry Response	Alexa Grissom	12/04/2012	12/10/2012	Christina Rodriguez	12/10/2012	12/10/2012
Pending Industry Response	Alexa Grissom	12/04/2012	12/04/2012	Sean Forbes	12/04/2012	12/04/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Underwriting Manual	Sean Forbes	12/11/2012	12/11/2012
Rate	Underwriting Manual	Sean Forbes	12/11/2012	12/11/2012
Supporting Document	Redline Copy of Revised Manual Pages	Sean Forbes	12/11/2012	12/11/2012
Rate	Underwriting Manual	Sean Forbes	12/10/2012	12/10/2012
Supporting Document	Redline Copy of Revised Manual Pages	Sean Forbes	12/10/2012	12/10/2012
Rate	Underwriting Manual	Sean Forbes	11/28/2012	11/28/2012

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Underwriting Manual	Sean Forbes	11/28/2012	11/28/2012
Rate	Underwriting Manual	Sean Forbes	11/28/2012	11/28/2012
Rate	Underwriting Manual	Sean Forbes	11/28/2012	11/28/2012
Rate	Underwriting Manual	Sean Forbes	11/28/2012	11/28/2012
Supporting Document	Filing Memorandum	Sean Forbes	11/28/2012	11/28/2012
Supporting Document	Redline Copy of Revised Manual Pages	Sean Forbes	11/28/2012	11/28/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Notice of Filing Amendment	Note To Reviewer	Sean Forbes	11/28/2012	11/28/2012

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Disposition

Disposition Date: 01/17/2013
Effective Date (New): 02/01/2013
Effective Date (Renewal): 03/15/2013
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Automobile Insurance Company	12.300%	4.700%	$126,459	6,045	$2,690,614	19.200%	-5.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	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	Actuarial Memorandum and Exhibits	Filed	Yes
Supporting Document (revised)	Competitive Exhibits	Filed	Yes
Supporting Document	Competitive Exhibits	Filed	Yes
Supporting Document (revised)	Filing Memorandum	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document (revised)	Redline Copy of Revised Manual Pages	Filed	Yes
Supporting Document	Redline Copy of Revised Manual Pages	Filed	Yes

State: Arkansas **Filing Company:** United Automobile Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Automobile
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Redline Copy of Revised Manual Pages	Filed	Yes
Supporting Document	Redline Copy of Revised Manual Pages	Filed	Yes
Supporting Document	Redline Copy of Revised Manual Pages	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Underwriting Manual	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate (revised)	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes
Rate	Underwriting Manual	Filed	Yes

State:	*Arkansas*	**Filing Company:**	*United Automobile Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Arkansas Private Passenger Automobile*		
Project Name/Number:	*/*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/03/2013
Submitted Date	01/03/2013
Respond By Date	

Dear Dean Kozlowski,

Introduction:

This will acknowledge receipt of the captioned filing. I have been advised the APCS needs to be amended to change all text to numbers.

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

State:	*Arkansas*	**Filing Company:**	*United Automobile Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Arkansas Private Passenger Automobile*		
Project Name/Number:	*/*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/04/2012
Submitted Date	12/10/2012
Respond By Date	

Dear Dean Kozlowski,

Introduction:

This will acknowledge receipt of the captioned filing. Please justify the extreme jump in premium from age 70 to 75.

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

State:	*Arkansas*	**Filing Company:**	*United Automobile Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Arkansas Private Passenger Automobile*		
Project Name/Number:	*/*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/04/2012
Submitted Date	12/04/2012
Respond By Date	

Dear Dean Kozlowski,

Introduction:

This will acknowledge receipt of the captioned filing. Please justify the extreme increase in rate from age 70 to 75.

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

State: Arkansas **Filing Company:** United Automobile Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Automobile
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/03/2013
Submitted Date	01/03/2013

Dear Alexa Grissom,

Introduction:

Please refer to the Supporting Documentation tab for revised Excel and PDF versions of the Premium Survey.

Response 1

Comments:

As advised, the "N/A" survey responses have been re-inputted as zeroes (0's) and now display appropriately as "$0". Please note that our original "N/A" responses were intended to indicate that we do not currenlty offer the higher liability limits. In order to accommodate the survey requirements, we have submitted 0's with the understanding that $0 premium will not appear in our company's results for searches involving the higher liability limits.

We apologize for any incovenience our original survey file may have caused with your system.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Revised EXCEL and PDF files are attached. Please nole that "$0" is to be interpreted as "N/A" because we don't offer those higher limits of liability and we don't offer policies with only physical damage coverages.
Attachment(s):	
PPA Survey FORM APCS 0213 v2.xls PPA Survey FORM APCS 0213 v2.pdf	
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	*EXCEL and PDF files are attached.*
Attachment(s):	
PPA Survey FORM APCS 0213.xls *PPA Survey FORM APCS 0213.pdf*	

No Form Schedule items changed.

State:	Arkansas	**Filing Company:**	United Automobile Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Automobile		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Conclusion:

Please feel free to contact me at (630)282-1815 or sforbes@uaig.net if you have any further questions or issues.

Sincerely,

Sean Forbes

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/10/2012
Submitted Date	12/10/2012

Dear Alexa Grissom,

Introduction:

As discussed. A computer glitch sent us a duplicate copy of the objection. Please see the response submitted on 12/04/12. Please advise if further response is needed.

Response 1

Comments:

As discussed. A computer glitch sent us a duplicate copy of the objection. Please see the response submitted on 12/04/12. Please advise if further response is needed.

Changed Items:

No Supporting Documents changed.
No Form Schedule items changed.
No Rate/Rule Schedule items changed.

Conclusion:

Thank you.
Sincerely,
Christina Rodriguez

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/04/2012
Submitted Date	12/04/2012

Dear Alexa Grissom,

Introduction:

Driver Class Factors for ages 70-74 and 75+, for each of Single Male, Married Male, Single Female, and Married Female have been reduced to address your pricing concerns for these ages of drivers.

Response 1

Comments:

Revised Page R-2 (Driver Class Factors) and an updated redline copy reflecting the reduced Driver Class factors for ages 70-74 and 75+ are attached. Previously-submitted competitive exhibits have also been updated and attached with this response. Please note the revised factors do not affect the originally-submitted Premium Survey results.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	Competitive Exhibits
Comments:	Revised Competitor comparisons attached. "Liability Comps" include BI and PD only.
Attachment(s):	
AR Liability Comps (5-3-12) revised 12-4-12.pdf	
Previous Version	
Satisfied - Item:	*Competitive Exhibits*
Comments:	*Competitor comparisons attached. "Liability Comps" include BI and PD only.*
Attachment(s):	
AR Liability Comps (5-3-12).pdf	
Satisfied - Item:	Redline Copy of Revised Manual Pages
Comments:	Revised Redline copy attached.
Attachment(s):	
AR UW Manual 02-01-2013 v4 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v3 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v2 Redline (filed).pdf	

Supporting Document Schedule Item Changes

Satisfied - Item:	Competitive Exhibits
Comments:	Revised Competitor comparisons attached. "Liability Comps" include BI and PD only.
Attachment(s):	
AR Liability Comps (5-3-12) revised 12-4-12.pdf	
Previous Version	
Satisfied - Item:	*Competitive Exhibits*
Comments:	*Competitor comparisons attached. "Liability Comps" include BI and PD only.*
Attachment(s):	
AR Liability Comps (5-3-12).pdf	
Satisfied - Item:	Redline Copy of Revised Manual Pages
Comments:	Revised Redline copy attached.
Attachment(s):	
AR UW Manual 02-01-2013 v4 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v3 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v2 Redline (filed).pdf	

No Form Schedule items changed.

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Underwriting Manual	page R-2 (renumbered current page 16)	Replacement	UNAU-127083289	12/04/2012 By: Sean Forbes
Previous Version					
1	*Underwriting Manual*	*page R-2 (renumbered current page 16)*	*Replacement*	*UNAU-127083289*	*11/20/2012* *By: Sean Forbes*

Conclusion:

Thank you again for your review of this filing.

Sincerely,

Sean Forbes

Amendment Letter

Submitted Date: 12/11/2012

Comments:

Please refer to revised Underwriting Manual Pages 3, 4, and R-6 for clarification.

Page 3 has been updated to include reference to the Unverifiable Motor Vehicle Record (MVR) Surcharge - this rule is now stated on page 3 and was previously on current page 13 in the violation points table (deletion of the unobtainable MVR line on page 13 already submitted within this filing). There is no rate impact associated with this change.

Page 4 is included as revised since one statement had to be moved to that page in order to fit the MVR rule wording on Page 3. Finally,

Page R-6 was updated by changing "Unobtainable MVR" to "Unverifiable MVR" in order to use language consistent with the added MVR rule wording on Page 3.

Changed Items:

No Form Schedule Items Changed.

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Underwriting Manual	pages 3 and 4	Replacement	UNAU-127083289	12/11/2012 By:
Previous Version					
1	*Underwriting Manual*	*pages 3 and 4*	*Replacement*	*UNAU-127083289*	*11/20/2012* *By: Sean Forbes*
2	Underwriting Manual	page R-6	New		12/11/2012 By:
Previous Version					
2	*Underwriting Manual*	*page R-6*	*New*		*12/10/2012* *By:*
Previous Version					
2	*Underwriting Manual*	*page R-6*	*New*		*11/28/2012* *By:*
Previous Version					
2	*Underwriting Manual*	*page R-6*	*New*		*11/20/2012* *By: Sean Forbes*

Supporting Document Schedule Item Changes

Satisfied - Item:	Redline Copy of Revised Manual Pages
Comments:	Revised Redline copy attached.
Attachment(s):	
AR UW Manual 02-01-2013 v6 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v5 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v4 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v3 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v2 Redline (filed).pdf	

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Amendment Letter

Submitted Date: 12/10/2012
Comments:
Per our phone conversation earlier today I am submitting the following amendment.

Please refer to revised Underwriting Manual (Page R-6). The out of country/foreign govt. license factor is now shown on the surcharge table. There is no rate impact due to this correction. Thank you for your patience and understanding.
Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Underwriting Manual	page R-6	New		12/10/2012 By:
Previous Version					
1	*Underwriting Manual*	*page R-6*	*New*		*11/28/2012* *By:*
Previous Version					
1	*Underwriting Manual*	*page R-6*	*New*		*11/20/2012* *By: Sean Forbes*

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Supporting Document Schedule Item Changes

Satisfied - Item:	Redline Copy of Revised Manual Pages
Comments:	Revised Redline copy attached.
Attachment(s):	
AR UW Manual 02-01-2013 v5 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v4 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Revised Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v3 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v2 Redline (filed).pdf	

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Amendment Letter

Submitted Date: 11/28/2012

Comments:

Please refer to updated Undewriting Manual and Filing Memorandum documents for additional changes made to correct post-submission errors or oversights.

Changed Items:

No Form Schedule Items Changed.

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Underwriting Manual	cover, contact info, table of contents	Replacement	UNAU-127083289	11/28/2012 By:
Previous Version					
1	*Underwriting Manual*	*cover, contact Info, table of contents*	*Replacement*	*UNAU-127083289*	*11/20/2012* *By: Sean Forbes*
2	Underwriting Manual	page 10	Replacement	UNAU-126542371	11/28/2012 By:
Previous Version					
2	*Underwriting Manual*	*page 10*	*Replacement*	*UNAU-126542371*	*11/20/2012* *By: Sean Forbes*
3	Underwriting Manual	page 11	Replacement	UNAU-127083289	11/28/2012 By:
Previous Version					
3	*Underwriting Manual*	*page 11*	*Replacement*	*UNAU-127083289*	*11/20/2012* *By: Sean Forbes*
4	Underwriting Manual	page R-4 (part of current page 18)	Replacement	UNAU-127083289	11/28/2012 By:
Previous Version					
4	*Underwriting Manual*	*page R-4 (part of current page 18)*	*Replacement*	*UNAU-127083289*	*11/20/2012* *By: Sean Forbes*
5	Underwriting Manual	page R-6	New		11/28/2012 By:
Previous Version					

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

5	*Underwriting Manual*	*page R-6*	*New*		*11/20/2012* *By: Sean Forbes*

Supporting Document Schedule Item Changes

Satisfied - Item:	Filing Memorandum
Comments:	Revised Filing Memorandum describing additional changes attached.
Attachment(s):	
AR Explanatory Memorandum 0213 v3.pdf	
Previous Version	
Satisfied - Item:	*Filing Memorandum*
Comments:	*Filing Memorandum attached.*
Attachment(s):	
AR Explanatory Memorandum 0213 v2.pdf	
Satisfied - Item:	Redline Copy of Revised Manual Pages
Comments:	Revised Redline copy attached.
Attachment(s):	
AR UW Manual 02-01-2013 v3 Redline (filed).pdf	
Previous Version	
Satisfied - Item:	*Redline Copy of Revised Manual Pages*
Comments:	*Redline copy attached.*
Attachment(s):	
AR UW Manual 02-01-2013 v2 Redline (filed).pdf	

State:	*Arkansas*	**Filing Company:**	*United Automobile Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Arkansas Private Passenger Automobile*		
Project Name/Number:	*/*		

Note To Reviewer

Created By:

Sean Forbes on 11/28/2012 05:47 PM

Last Edited By:

Alexa Grissom

Submitted On:

01/17/2013 11:27 AM

Subject:

Notice of Filing Amendment

Comments:

Please be informed that a Filing Amendment to our current Rate/Rule has been submitted with updated Underwriting Manual and Filing Memorandum documents. The changes are not substantial but help to correct a few errors in the original filing as well as help to improve the content of the Underwriting Manual.

If you have any questions regarding this filing amendment, please feel free to contact me, Sean Forbes, at (630)282-1800, Extension 24136 or e-mail me at sforbes@uaig.net.

Thank you for your time and consideration.

Sean Forbes
Product Analyst
United Automobile Insurance Company

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -5.600%
Effective Date of Last Rate Revision: 07/15/2011
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):
United Automobile Insurance Company	12.300%	4.700%	$126,459	6,045	$2,690,614	19.200%	-5.000%

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Automobile
Project Name/Number: /

Filing Company: United Automobile Insurance Company

Rate/Rule Schedule

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/17/2013	Underwriting Manual	cover, contact info, table of contents	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v3 cov, info, toc.pdf
2	Filed 01/17/2013	Underwriting Manual	notes, pages 1 and 2	Replacement	UNAU-125515925	AR UW Manual 02-01-2013 v2 notes, pgs 1 and 2.pdf
3	Filed 01/17/2013	Underwriting Manual	pages 3 and 4	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v6 pgs 3 and 4.pdf
4	Filed 01/17/2013	Underwriting Manual	page 5	Replacement	UNAU-125515925	AR UW Manual 02-01-2013 v2 pg 5.pdf
5	Filed 01/17/2013	Underwriting Manual	page 6	Replacement	UNAU-126025836	AR UW Manual 02-01-2013 v2 pg 6.pdf
6	Filed 01/17/2013	Underwriting Manual	page 7	Replacement	UNAU-126580651	AR UW Manual 02-01-2013 v2 pg 7.pdf
7	Filed 01/17/2013	Underwriting Manual	page 8	Replacement	UNAU-125515925	AR UW Manual 02-01-2013 v2 pg 8.pdf
8	Filed 01/17/2013	Underwriting Manual	page 9	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v2 pg 9.pdf
9	Filed 01/17/2013	Underwriting Manual	page 10	Replacement	UNAU-126542371	AR UW Manual 02-01-2013 v3 pg 10.pdf
10	Filed 01/17/2013	Underwriting Manual	page 11	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v3 pg 11.pdf
11	Filed 01/17/2013	Underwriting Manual	page 12	Replacement	UNAU-126025836	AR UW Manual 02-01-2013 v2 pg 12.pdf
12	Filed 01/17/2013	Underwriting Manual	page 13	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v2 pg 13.pdf

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
13	Filed 01/17/2013	Underwriting Manual	pages T-1 thru T-5 (moved & renumbered current pages 19 thru 23, respectively)	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v2 pgs T-1 thru T-5.pdf
14	Filed 01/17/2013	Underwriting Manual	page R-1 (renumbered current page 15)	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v2 pg R-1.pdf
15	Filed 01/17/2013	Underwriting Manual	page R-2 (renumbered current page 16)	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v4 pg R-2.pdf
16	Filed 01/17/2013	Underwriting Manual	page R-3 (combined current page 17 and part of 18)	Replacement	current page 17 (UNAU-126542371), page 18 (UNAU-127083289)	AR UW Manual 02-01-2013 v2 pg R-3.pdf
17	Filed 01/17/2013	Underwriting Manual	page R-4 (part of current page 18)	Replacement	UNAU-127083289	AR UW Manual 02-01-2013 v3 pg R-4.pdf
18	Filed 01/17/2013	Underwriting Manual	page R-5 (moved & renumbered current page 14)	Replacement	UNAU-125515925	AR UW Manual 02-01-2013 v2 pg R-5.pdf
19	Filed 01/17/2013	Underwriting Manual	page R-6	New		AR UW Manual 02-01-2013 v6 pg R-6.pdf

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE February 1, 2013 - NEW BUSINESS
EFFECTIVE March 15, 2013 - RENEWALS

PO BOX 694140
MIAMI, FL 33269-1140
(800) 255-9887

United Automobile Insurance Company

Internet Site: www.uaic.com

Claims Mailing Address
PO Box 694120
Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box 694140
Miami, FL 33269-1140

Phone Number
Toll Free: (800) 255-9887

Fax Numbers
UW fax: 866-218-7679
Claims: 866-797-8778

Marketing Number
(479) 926-7848

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uaic.com).

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaic.com -** if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-218-7679**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list <u>all drivers or licensed members of the insured's household</u> may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL.
17. OUT OF COUNTRY/FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. A surcharge shall apply to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a surcharge applied to BI, PD, COMP, and COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.
19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.
20. MOTOR VEHICLE RECORD – A surcharge shall apply to any policy with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL.
21. Business use is accepted with a surcharge applied to BI, PD, COMP, and COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.
3. <u>6 and 12 Month Policy:</u>
   - 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.

- Insured will be billed directly for each payment due.
- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**
   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.
   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**
   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

deposited into the agents account, or a check will be sent, twenty (20) days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

   .c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

M. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

N. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

O. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

P. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured.
https://www.ark.org/dfa/sr1/index.html

Q. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s). This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

R. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s)

cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

S. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol 59 (25 for Model Years 2010 and prior) and ACV $50,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. **Multi-Car Discount**

A multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. **Transfer Discount**
A transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. **Renewal Discount**
A renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. **EFT Discount**
An EFT discount applies to BI, PD, COMP and COLL coverages if the named insured has selected to pay the policy premium via electronic funds transfer (EFT). The discount is lost when the EFT is removed from the policy.

E. **Paid in Full Discount**
A paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

F. **A Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:
   1. Vehicle is classified as a private passenger automobile; and,
   2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:
1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

G. **Anti-Theft Discount**
An anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

H. **College Graduate Discount**
A reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:
1) If letter grades are used, had a grade average of "B" or higher; or
2) Had at least a 3-point average on a 4-point scale.
3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

I. **Advance Purchase Discount**
An advance purchase discount applies to BI, PD, COMP and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only.

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is <u>unacceptable</u> and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a premium surcharge:

a. All vehicles with an ISO rating symbol of 60 or higher (26 or higher for Model Years 2010 and prior) or an ACV in excess of $50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box 694120
   Miami, FL 33269-1120
   Toll Free (800) 255-9887
   Claims Fax: (866) 797-8778

2. **No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each <u>at fault</u> accident.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street.
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **4 Points**

- Speeding 21-30 miles per hour or more over the speed limit. **3 Points**

- Speeding 11-20 miles per hour over the speed limit **2 Points**

- **Applicant <u>will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged</u> one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
71601	10		71722	1		71836	1		71943	1
71602	10		71724	1		71837	3		71944	1
71603	10		71725	1		71838	3		71945	1
71611	10		71726	1		71839	2		71949	16
71612	10		71728	1		71840	1		71950	3
71613	10		71730	2		71841	1		71951	10
71630	1		71731	2		71842	1		71952	1
71631	1		71740	1		71844	1		71953	1
71635	1		71742	1		71845	1		71956	16
71638	1		71743	16		71846	1		71957	1
71639	1		71744	1		71847	3		71958	1
71640	1		71745	1		71851	1		71959	1
71642	1		71747	1		71852	3		71960	1
71643	1		71748	1		71853	1		71961	1
71644	1		71749	1		71854	16		71962	16
71646	1		71750	1		71855	3		71964	3
71647	1		71751	1		71857	2		71965	1
71651	1		71752	1		71858	1		71966	1
71652	1		71753	1		71859	3		71968	3
71653	1		71754	1		71860	1		71969	1
71654	1		71758	1		71861	1		71970	1
71655	1		71759	1		71862	3		71971	1
71656	1		71762	1		71864	1		71972	1
71657	1		71763	1		71865	1		71973	1
71658	1		71764	1		71866	1		71998	16
71659	1		71765	1		71901	10		71999	16
71660	1		71766	1		71902	10		72001	1
71661	1		71768	2		71903	10		72002	10
71662	1		71770	1		71909	16		72003	1
71663	1		71772	1		71910	10		72004	1
71665	1		71801	2		71913	10		72005	3
71666	1		71802	2		71914	10		72006	1
71667	1		71820	1		71920	1		72007	4
71670	1		71822	1		71921	3		72010	3
71671	1		71823	1		71922	3		72011	8
71674	1		71825	3		71923	16		72012	4
71675	1		71826	1		71929	3		72013	1
71676	1		71827	1		71932	1		72014	3
71677	1		71828	1		71933	3		72015	10
71678	1		71831	1		71935	1		72016	16
71701	2		71832	3		71937	1		72017	1
71711	2		71833	1		71940	3		72018	10
71720	1		71834	1		71941	16		72019	10
71721	1		71835	2		71942	16		72020	3

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72021	1		72070	1		72127	3		72199	11
72022	8		72072	3		72128	1		72201	15
72023	8		72073	1		72129	1		72202	15
72024	3		72074	1		72130	3		72203	14
72025	1		72075	1		72131	3		72204	14
72026	1		72076	9		72132	10		72205	14
72027	16		72078	11		72133	1		72206	15
72028	1		72079	10		72134	1		72207	14
72029	1		72080	16		72135	10		72209	15
72030	16		72081	4		72136	3		72210	11
72031	4		72082	4		72137	16		72211	14
72032	4		72083	1		72139	1		72212	14
72033	9		72084	1		72140	1		72214	14
72034	4		72085	1		72141	1		72215	14
72035	9		72086	8		72142	11		72216	14
72036	1		72087	8		72143	4		72217	14
72037	1		72088	1		72145	4		72219	14
72038	1		72089	10		72149	4		72221	14
72039	16		72099	11		72150	9		72222	14
72040	1		72101	1		72152	10		72223	11
72041	1		72102	4		72153	1		72225	14
72042	1		72103	11		72156	16		72227	14
72043	1		72104	16		72157	16		72231	14
72044	3		72105	8		72158	10		72260	14
72045	3		72106	9		72160	1		72295	14
72046	8		72107	1		72164	15		72301	18
72047	16		72108	1		72165	3		72303	18
72048	1		72110	3		72166	1		72310	4
72051	1		72111	16		72167	8		72311	1
72052	4		72112	3		72168	10		72312	1
72053	15		72113	9		72169	1		72313	2
72055	1		72114	14		72170	1		72315	6
72057	1		72115	14		72173	4		72316	6
72058	16		72116	12		72175	1		72319	6
72059	1		72117	11		72176	4		72320	18
72060	3		72118	11		72178	1		72321	1
72061	1		72119	11		72179	4		72322	1
72063	16		72120	11		72180	14		72324	2
72064	1		72121	4		72181	1		72325	1
72065	14		72122	16		72182	1		72326	18
72066	3		72123	1		72183	14		72327	18
72067	3		72124	12		72189	12		72328	18
72068	4		72125	1		72190	12		72329	3
72069	1		72126	1		72198	15		72330	2

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	**Territory**		**Zip Code**	**Territory**		**Zip Code**	**Territory**		**Zip Code**	**Territory**
72331	18		72395	4		72454	1		72533	3
72332	1		72396	2		72455	3		72534	4
72333	18		72401	6		72456	1		72536	1
72335	18		72402	6		72457	1		72537	16
72336	18		72403	6		72458	1		72538	1
72338	2		72404	6		72459	1		72539	1
72339	18		72410	1		72460	3		72540	1
72340	18		72411	2		72461	1		72542	1
72341	18		72412	6		72462	1		72543	4
72342	18		72413	8		72464	1		72544	16
72346	18		72414	2		72465	1		72545	1
72347	2		72415	1		72466	1		72546	4
72348	18		72416	6		72467	6		72550	4
72350	2		72417	2		72469	1		72553	3
72351	4		72419	2		72470	1		72554	1
72352	18		72421	4		72471	4		72555	1
72353	18		72422	1		72472	4		72556	4
72354	2		72424	1		72473	3		72560	3
72355	18		72425	3		72474	1		72561	1
72358	4		72426	4		72475	1		72562	3
72359	18		72427	1		72476	3		72564	3
72360	18		72428	2		72478	4		72565	1
72364	18		72429	2		72479	2		72566	1
72365	2		72430	1		72482	1		72567	1
72366	18		72431	1		72501	4		72568	3
72367	18		72432	2		72503	4		72569	1
72368	18		72433	3		72512	3		72571	3
72369	18		72434	3		72513	1		72572	1
72370	4		72435	1		72515	1		72573	1
72372	18		72436	3		72517	1		72575	1
72373	2		72437	2		72519	16		72576	1
72374	18		72438	6		72520	1		72577	1
72376	18		72439	1		72521	3		72578	1
72377	1		72440	1		72522	3		72579	3
72379	1		72441	1		72523	4		72581	4
72383	18		72442	2		72524	3		72583	1
72384	18		72443	3		72525	1		72584	1
72386	18		72444	3		72526	4		72585	1
72387	1		72445	1		72527	4		72587	1
72389	18		72447	2		72528	1		72601	3
72390	18		72449	3		72529	1		72602	3
72391	1		72450	6		72530	4		72611	16
72392	18		72451	6		72531	3		72613	1
72394	18		72453	3		72532	1		72615	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	**Territory**		**Zip Code**	**Territory**		**Zip Code**	**Territory**		**Zip Code**	**Territory**
72616	1		72682	1		72760	1		72856	16
72617	16		72683	1		72761	17		72857	16
72619	1		72685	1		72762	17		72858	3
72623	16		72686	1		72764	17		72860	16
72624	1		72687	1		72765	16		72863	16
72626	16		72701	17		72766	16		72865	16
72628	1		72702	17		72768	4		72901	8
72629	1		72703	17		72769	17		72902	8
72630	1		72704	17		72770	16		72903	8
72631	2		72711	4		72773	1		72904	8
72632	2		72712	17		72774	17		72905	6
72633	16		72714	4		72776	1		72906	8
72634	1		72715	4		72801	3		72908	8
72635	1		72716	4		72802	3		72913	8
72636	1		72717	17		72811	3		72914	8
72638	1		72718	4		72812	3		72916	8
72639	1		72719	4		72820	1		72917	8
72640	1		72721	1		72821	1		72918	8
72641	1		72722	4		72823	3		72919	8
72642	1		72727	17		72824	16		72921	8
72644	16		72728	1		72826	1		72923	8
72645	1		72729	17		72827	16		72924	6
72648	1		72730	17		72828	16		72926	1
72650	1		72732	4		72829	1		72927	3
72651	1		72733	1		72830	16		72928	1
72653	3		72734	4		72832	16		72930	1
72654	3		72735	1		72833	16		72932	17
72655	1		72736	4		72834	16		72933	3
72657	1		72737	16		72835	16		72934	17
72658	16		72738	17		72837	16		72935	1
72659	1		72739	4		72838	16		72936	8
72660	1		72740	17		72839	16		72937	5
72661	1		72741	16		72840	16		72938	5
72662	16		72742	1		72841	1		72940	17
72663	1		72744	17		72842	16		72941	17
72666	1		72745	17		72843	16		72943	5
72668	1		72747	4		72845	16		72944	17
72669	1		72749	16		72846	16		72945	1
72670	1		72751	4		72847	16		72946	3
72672	1		72752	1		72851	16		72947	3
72675	1		72753	17		72852	16		72948	17
72677	1		72756	17		72853	16		72949	1
72679	16		72757	4		72854	16		72950	1
72680	1		72758	17		72855	16		72951	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE										
Zip Code	**Territory**		**Zip Code**	**Territory**		**Zip Code**	**Territory**		**Zip Code**	**Territory**
72952	17									
72955	5									
72956	17									
72957	5									
72958	17									
72959	17									

ARKANSAS BASE RATES - SEMI-ANNUAL											
	25/50	25	$1,000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	BI	PD	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	157	160	35	104	28	40	33	130	35	200	400
2	122	136	35	82	27	38	31	108	33	170	350
3	128	130	35	57	28	38	31	110	34	165	340
4	118	118	36	54	28	40	32	113	35	135	300
5	119	124	40	62	28	38	47	135	52	105	245
6	128	137	40	83	28	33	33	135	35	145	325
8	112	122	40	56	28	37	47	135	52	106	253
9	138	153	41	86	30	40	33	130	36	155	310
10	134	144	40	60	28	40	33	140	35	115	290
11	162	166	45	52	31	36	33	145	35	100	245
12	162	162	47	90	32	38	33	155	35	148	308
14	160	178	49	63	32	37	35	170	37	146	330
15	155	176	57	63	39	39	42	190	45	135	330
16	120	119	36	83	27	38	31	125	33	150	320
17	102	115	36	93	27	44	31	125	33	85	200
18	156	160	36	40	28	35	32	113	35	165	340

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.

Rates for the annual (12 month) policy are multiplied by 2

PIP

Medical Expense is a $5,000 limit

Accidental Death is a $5,000 limit

MEDICAL PAYMENTS (MP) INCREASED LIMIT FACTORS

LIMIT	$500	$1,000	$2,000	$2,500	$5,000
FACTOR	0.60	1.00	1.35	1.50	2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL		Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00	**Married Female**	16FM	16	4.00	2.90	2.90
	17MM	17	3.40	2.90	2.90		17FM	17	2.92	2.75	2.75
	18MM	18	2.85	2.75	2.75		18FM	18	2.47	2.60	2.60
	19MM	19	2.22	2.15	2.15		19FM	19	1.76	2.00	2.00
	20MM	20	2.05	1.85	1.85		20FM	20	1.50	1.70	1.70
	21MM	21	1.92	1.60	1.60		21FM	21	1.43	1.50	1.50
	22MM	22	1.65	1.60	1.60		22FM	22	1.31	1.40	1.40
	23MM	23	1.37	1.50	1.50		23FM	23	1.19	1.30	1.30
	24MM	24	1.27	1.40	1.40		24FM	24	1.14	1.20	1.20
	25MM	25-29	1.05	1.30	1.30		25FM	25-29	1.04	1.15	1.15
	30MM	30-34	0.95	1.10	1.10		30FM	30-34	0.96	1.06	1.06
	35MM	35-39	0.95	1.05	1.05		35FM	35-39	0.96	1.00	1.00
	40MM	40-44	0.95	1.00	1.00		40FM	40-44	0.96	1.00	1.00
	45MM	45-49	0.94	1.00	1.00		45FM	45-49	0.97	1.00	1.00
	50MM	50-59	0.94	1.00	1.00		50FM	50-59	0.97	1.00	1.00
	60MM	60-64	0.95	1.00	1.00		60FM	60-64	1.04	1.00	1.00
	65MM	65-69	1.20	1.10	1.10		65FM	65-69	1.07	1.10	1.10
	70MM	70-74	1.50	1.20	1.20		70FM	70-74	1.40	1.15	1.15
	75MM	75+	1.75	1.30	1.30		75FM	75+	1.75	1.25	1.25
Single Male	16MS	16	5.98	3.50	3.50	**Single Female**	16FS	16	4.53	3.15	3.15
	17MS	17	4.81	3.25	3.25		17FS	17	3.50	3.00	3.00
	18MS	18	3.93	3.00	3.00		18FS	18	3.00	2.90	2.90
	19MS	19	2.80	2.75	2.75		19FS	19	2.65	2.50	2.50
	20MS	20	2.64	2.50	2.50		20FS	20	2.17	2.10	2.10
	21MS	21	2.07	2.40	2.40		21FS	21	1.90	1.80	1.80
	22MS	22	1.78	2.35	2.35		22FS	22	1.52	1.70	1.70
	23MS	23	1.66	2.00	2.00		23FS	23	1.42	1.55	1.55
	24MS	24	1.47	2.00	2.00		24FS	24	1.27	1.45	1.45
	25MS	25-29	1.20	1.75	1.75		25FS	25-29	1.20	1.30	1.30
	30MS	30-34	1.15	1.35	1.35		30FS	30-34	1.14	1.15	1.15
	35MS	35-39	1.09	1.20	1.20		35FS	35-39	1.05	1.10	1.10
	40MS	40-44	1.07	1.10	1.10		40FS	40-44	1.05	1.10	1.10
	45MS	45-49	1.01	1.10	1.10		45FS	45-49	1.03	1.10	1.10
	50MS	50-59	1.03	1.10	1.10		50FS	50-59	1.00	1.10	1.10
	60MS	60-64	1.09	1.10	1.10		60FS	60-64	1.05	1.05	1.05
	65MS	65-69	1.22	1.20	1.20		65FS	65-69	1.12	1.15	1.15
	70MS	70-74	1.50	1.35	1.35		70FS	70-74	1.50	1.35	1.35
	75MS	75+	1.75	1.40	1.40		75FS	75+	1.75	1.50	1.50
						Extra Vehicles	0MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL	1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
1 thru 6	1	1	0.65	0.65	17	20	39	2.25	2.25
		2	0.65	0.65			40	2.25	2.25
7	2	3	0.75	0.75			41	2.25	2.25
8	3	4	0.80	0.80		21	42	2.50	2.50
	4	5	0.85	0.85			43	2.50	2.50
10	5	6	0.90	0.90			44	2.50	2.50
	6	7	1.00	1.00			45	2.50	2.50
11	7	8	1.15	1.15	18	22	46	2.75	2.75
	8	10	1.20	1.20			47	2.75	2.75
		11	1.20	1.20			48	2.75	2.75
12	10	12	1.30	1.30			49	2.75	2.75
		13	1.30	1.30		23	50	3.00	3.00
	11	14	1.35	1.35			51	3.00	3.00
		15	1.35	1.35			52	3.00	3.00
13	12	16	1.35	1.35			53	3.00	3.00
		17	1.35	1.35	19	24	54	3.25	3.25
	13	18	1.40	1.40			55	3.25	3.25
		19	1.40	1.40			56	3.25	3.25
14	14	20	1.50	1.50			57	3.25	3.25
		21	1.50	1.50	20	25	58	3.50	3.50
		22	1.50	1.50			59	3.50	3.50
		23	1.50	1.50	21	26	60	3.75	3.75
	15	24	1.50	1.50			61	3.75	3.75
		25	1.50	1.50		27	62	3.75	3.75
		26	1.50	1.50			63	3.75	3.75
15	16	27	1.55	1.55			64	3.75	3.75
		28	1.55	1.55			65	3.75	3.75
		29	1.55	1.55			66	3.75	3.75
	17	30	1.70	1.70			67	3.75	3.75
		31	1.70	1.70			68	3.75	3.75
		32	1.70	1.70			69	3.75	3.75
16	18	33	1.85	1.85			70	3.75	3.75
		34	1.85	1.85			71	3.75	3.75
		35	1.85	1.85			72	3.75	3.75
	19	36	2.00	2.00			73	3.75	3.75
		37	2.00	2.00			74	3.75	3.75
		38	2.00	2.00			75	3.75	3.75
							98	3.75	3.75

VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	COMP	COLL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

VIOLATION POINT FACTORS

Points	BI	PD	COMP	COLL
0	1.00	1.00	1.00	1.00
1	1.05	1.05	1.00	1.05
2	1.10	1.10	1.00	1.10
3	1.15	1.15	1.05	1.15
4	1.20	1.20	1.05	1.25
5	1.35	1.35	1.05	1.35
6	1.45	1.45	1.10	1.45
7	1.50	1.50	1.10	1.50
8	1.60	1.60	1.10	1.60
9	1.70	1.70	1.30	1.70
10	1.85	1.85	1.30	1.85
11	2.00	2.00	1.50	2.00
12	2.15	2.15	1.50	2.15
13	2.30	2.30	1.75	2.30
14	2.45	2.45	1.75	2.45
15	2.60	2.60	2.00	2.60
16	2.75	2.75	2.00	2.75
17	3.00	3.00	2.00	3.00
18	3.50	3.50	2.00	3.50

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Out of State US License	1.00	1.00						1.00	1.00	
Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Out of Country/ Foreign Govt License	1.15	1.15						1.15	1.15	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unverifiable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	01/17/2013
Comments:	Form A-1 is attached.		
Attachment(s):			
AR Form A-1 0213.pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	01/17/2013
Comments:	Revised EXCEL and PDF files are attached. Please nole that "$0" is to be interpreted as "N/A" because we don't offer those higher limits of liability and we don't offer policies with only physical damage coverages.		
Attachment(s):			
PPA Survey FORM APCS 0213 v2.xls PPA Survey FORM APCS 0213 v2.pdf			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	01/17/2013
Comments:	Loss Cost Data Entry form is attached.		
Attachment(s):			
Loss Cost Data Entry 0213.pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	01/17/2013
Bypass Reason:	Not applicable		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum and Exhibits	Filed	01/17/2013
Comments:	Actuarial Memorandum and Exhibits are attached.		
Attachment(s):			

AR Actuarial Memorandum 0213.pdf
AR 2012 Q2 Rate Filing Actuarial Exhibits (filed).pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Competitive Exhibits	Filed	01/17/2013
Comments:	Revised Competitor comparisons attached. "Liability Comps" include BI and PD only.		
Attachment(s):			
AR Liability Comps (5-3-12) revised 12-4-12.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	Filing Memorandum	Filed	01/17/2013
Comments:	Revised Filing Memorandum describing additional changes attached.		
Attachment(s):			
AR Explanatory Memorandum 0213 v3.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	Redline Copy of Revised Manual Pages	Filed	01/17/2013
Comments:	Revised Redline copy attached.		
Attachment(s):			
AR UW Manual 02-01-2013 v6 Redline (filed).pdf			

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name United Automobile Insurance Company

NAIC # (including group #) NAIC company #35319 (group # 1235)

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	none	%
b.	Good Student Discount	none	%
c.	Multi-car Discount	20	%
d.	Accident Free Discount*	None	%
e.	Anti Theft Discount	15	%
f.	Other (specify)		
	Renewal	10	%
	Transfer	15	%
	Paid In Full	5	%
	College Graduate	5	%
	55 and Older Defensive Driver	5	%
	Electronic Funds Transaction (EFT)	5	%
	Advance Purchase *(proposed with this filing)*	5	%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
   If so, what is the fee for installment payments? $8.00

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

Program	Percentage Difference	Volume

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

Dean Kozlowski Digitally signed by Dean Kozlowski
DN: cn=Dean Kozlowski, o=United Automobile Insurance Company, ou, email=dkozlowski@uaig.net, c=US
Date: 2012.11.14 08:50:44 -06'00'

Signature

Dean Kozlowski

Printed Name

VP Product Development

Title

630-282-1807

Telephone Number

dkozlowski@uaig.net

Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	35319
Company Name:	United Automobile Insurance Company
Contact Person:	Dean Kozlowski
Telephone No.:	(630)282-1807
Email Address:	dkozlowski@uaig.net
Effective Date:	2/1/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	0	%
ANTI-THEFT DEVICE	15	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.		%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*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*
Vehicle	**Coverages**	**Age**	*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*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$1,850	$1,987	$929	$992	$2,348	$2,522	$1,089	$1,174	$2,811	$3,032	$1,311	$1,413	$3,164	$3,401	$1,445	$1,560	$2,391	$2,575	$1,126	$1,212
	100/300/50 Liability with Comprehensive and Collision		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$1,866	$2,005	$935	$998	$2,373	$2,549	$1,099	$1,184	$2,838	$3,061	$1,322	$1,425	$3,198	$3,437	$1,458	$1,574	$2,414	$2,600	$1,135	$1,222
	100/300/50 Liability with Comprehensive and Collision		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2010 Honda Odyssey "EX"	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$1,908	$2,050	$951	$1,016	$2,438	$2,617	$1,123	$1,211	$2,909	$3,136	$1,349	$1,455	$3,287	$3,531	$1,492	$1,612	$2,474	$2,664	$1,158	$1,248
	100/300/50 Liability with Comprehensive and Collision		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$2,141	$2,295	$1,041	$1,115	$2,790	$2,990	$1,259	$1,361	$3,295	$3,544	$1,498	$1,618	$3,768	$4,039	$1,677	$1,815	$2,807	$3,015	$1,286	$1,388
	100/300/50 Liability with Comprehensive and Collision		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$2,382	$2,550	$1,133	$1,217	$3,154	$3,374	$1,399	$1,514	$3,694	$3,966	$1,651	$1,787	$4,257	$4,557	$1,865	$2,023	$3,154	$3,383	$1,420	$1,535
	100/300/50 Liability with Comprehensive and Collision		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$2,070	$2,220	$1,013	$1,085	$2,686	$2,879	$1,219	$1,316	$3,180	$3,422	$1,453	$1,569	$3,633	$3,897	$1,625	$1,759	$2,702	$2,904	$1,246	$1,344
	100/300/50 Liability with Comprehensive and Collision		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

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

1.	This filing transmittal is part of Company Tracking #	**AR-20 RATE RULE**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	**Not applicable**

		Company Name		Company NAIC Number
3.	**A.**	**United Automobile Insurance Company**	**B.**	**35319**

		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.**	**TOI: 19.0 Personal Auto**	**B.**	**Sub-TOI: 19.0001 Private Passenger Auto (PPA)**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	**8.4%**	**4.2%**					
PD	**16.2%**	**4.9%**					
PIP	**-0.5%**	**0.0%**					
UM	**18.9%**	**15.0%**					
CP	**0.5%**	**0.0%**					
CL	**1.8%**	**0.0%**					
TOTAL OVERALL EFFECT	**12.3%**	**4.7%**					

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	**12,422**	**-5.6**	**7/15/11**	**2,626**	**1,500**	**57.0**	
2010	**12,836**	**NC**		**2,601**	**1,644**	**63.2**	
2009	**12,502**	**NC**		**2,130**	**1,448**	**68.0**	
2008	**3,049**	**-2.1%**	**10/13/08**	**313**	**124**	**39.6**	
2008	**Initial Filing**	**-**	**5/12/08**				

7.

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

8. **_N___** Apply Loss Cost Factors to Future filings? (Y or N)
9. **_19.2_** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____**3**_____
10. **_-5.0_** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____**14**_____

United Automobile Insurance Company
Arkansas Private Passenger Auto
Actuarial Memorandum

With this filing, we are proposing an overall rate change of +4.7%. Similar to past filings, our intent is to revise our rates based on a combined review of indicated results, program performance, and competitive position. Our previous filing (-5.6%, effective 7/15/11) placed more emphasis on competitive analysis due to insufficient data for a credible rate level indication. This current filing's rate selections continue to be motivated by competitive analysis but now includes an initial rate level indication from which to support this and future rate changes.

Below is a brief summary of the indicated and proposed changes reflected in this filing:

	Indicated	Proposed
BI	8.4%	4.2%
PD	16.2%	4.9%
PIP	N/A	N/C
MP	N/A	N/C
UM	18.9%	15.0%
CP	0.5%	N/C
CL	1.8%	N/C
Total	12.3%	4.7%

The indication was developed using all available Accident Year data since inception – 2008 (partial) and 2009 through 2011 ending 12/31 of each year, evaluated at 12/31/11. Loss Development Factors were calculated using selected link ratios based on both Arkansas and countrywide data for Accident Years 2008 through 2011, evaluated at 3/31/12. Premium trend factors were selected based review of Arkansas company data, while loss trend factors were selected based on ISO Fast Track data. Partial credibility was determined using the square-root rule with reported claims by coverage and a standard of 3,000 reported claims.

The Actuarial Exhibits attached to this filing include the following:

Exhibit 1, Page 1 – Summary of Indicated Changes
Exhibit 1, Pages 2 through 6 – Indicated Change by Coverage
Exhibit 2 – Premium Adjustment Factors
Exhibit 3, Pages 1 and 2 – Premium Projection Factors
Exhibit 4, Pages 1 through 5 – Loss Development Factors
Exhibit 5, Pages 1 through 3 – Loss Trend and Fixed Expense Trend
Exhibit 5, Pages 4 and 5 – Loss & DCCE Trend Summary (Arkansas ISO Fast Tack Data)
Exhibit 5, Page 6 – Fixed Expense Trend Summary (Consumer Price Index)
Exhibit 6 – Adjusting and Other Expense
Exhibit 7, Pages 1 and 2 – Projected Expenses
Exhibit 8, Page 1 – Estimated Investment Earnings on Unearned Premium Reserves and Loss Reserves
Exhibit 8, Page 1.1 – Notes on Exhibit 8, Page 1
Exhibit 8, Page 2 – Permissible Loss & LAE Ratio
Exhibit 9 – Credibility Factors

Exhibit 1, Page 1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Summary of Indicated Changes

Coverage	2011 Trended Current Level Earned premium ($)	Credibility-Weighted Indicated Change (%)	Proposed Change %		Combined Proposed Change (%)
			Base Rate	Other	
Bodily Injury	$1,090,817	8.4%	3.0%	1.3%	4.2%
Property Damage	$1,178,809	16.2%	3.6%	1.3%	4.9%
Personal Injury Protection	$871	N/A	0.0%	0.0%	0.0%
Medical Payments	$798	N/A	0.0%	0.0%	0.0%
Uninsured Motorist	$61,839	18.9%	15.0%	0.0%	15.0%
Comprehensive	$19,644	0.5%	0.0%	0.0%	0.0%
Collision	$51,745	1.8%	0.0%	0.0%	0.0%
Total	$2,404,523	12.3%			4.7%

Exhibit 1, Page 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Indicated Change

Bodily Injury

	Accident Year	2008	2009	2010	2011	Total
(1)	Earned Premium	133,616	948,510	1,182,277	1,174,326	3,438,729
(2)	On-level Factor (Exh. 2)	0.899	0.915	0.918	0.929	
(3)	Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	
(4)	Trended On-level Premium (1)x(2)x(3)	120,084	868,072	1,085,331	1,090,817	3,164,304
(5)	Incurred Loss and DCCE @6/30/12	76,987	549,266	690,483	565,923	1,882,659
(6)	Development factor (Exh. 4)	1.020	1.040	1.100	1.120	
(7)	Ultimate Loss and DCCE (5)x(6)	78,527	571,236	759,531	633,833	2,043,128
(8)	Loss Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	
(9)	Trend Ultimate Loss and DCCE (7)x(8)	78,527	571,236	759,531	633,833	2,043,128
(10)	Trended Ult. Loss and DCCE Ratio (9)/(4)	65.4%	65.8%	70.0%	58.1%	64.6%
(11)	Fixed Expense Ratio (Exh. 7)	6.3%	6.3%	6.3%	6.3%	
(12)	Fixed Expenses	8,404	59,659	74,363	73,862	
(13)	Fixed Expense Trend Factor (Exh. 5)	1.115	1.091	1.067	1.044	
(14)	Trended Fixed Expenses (12)x(13)	9,371	65,088	79,345	77,112	
(15)	Trended Fixed Expense Ratio (14)/(4)	7.8%	7.5%	7.3%	7.1%	7.1%

(16)	Adusting and Other Expense Ratio (Exhibit 6)	17.4%
(17)	Variable Expense Ratio (Exhibit 7)	24.3%
(18)	Profit & Contingencies (Exhibit 8)	5.0%
(19)	Permissible Loss, LAE, and Fixed Expense Ratio [1-(17)-(18)]	70.7%
(20)	Projected Loss and LAE Ratio (10) X (1 + (16))	75.8%
(21)	Projected Fixed Expense Ratio (15)	7.1%
(22)	Projected Loss, LAE & Fixed Expense Ratio (20)+(21)	82.9%
(23)	Indicated Rate Level Change (22)/(19) - 1	17.2%
(24)	Credibility (Exh. 9)	0.48
(25)	Complementary Indication	0.2%
(26)	Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1	8.4%

Notes:

(1) The amounts in (1) and (5) were provided by the Company.

(2) The Complementary Indication in (25) is the annual net trend. This is calculated as follows:

[(22) x (1+annual fixed expense trend) + ((19)-(22)) x (1+annual loss trend)] / [(19) x (1+annual premium trend)] - 1.0C

Exhibit 1, Page 3

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Indicated Change

Property Damage

	Accident Year	2008	2009	2010	2011	Total
(1)	Earned Premium	133,616	948,510	1,182,277	1,196,281	3,460,684
(2)	On-level Factor (Exh. 2)	0.962	0.980	0.983	0.985	
(3)	Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	
(4)	Trended On-level Premium (1)x(2)x(3)	128,586	929,537	1,162,179	1,178,809	3,399,110
(5)	Incurred Loss and DCCE @6/30/12	80,718	668,381	649,641	822,177	2,220,917
(6)	Development factor (Exh. 4)	1.002	1.020	1.040	1.100	
(7)	Ultimate Loss and DCCE (5)x(6)	80,880	681,749	675,627	904,394	2,342,649
(8)	Loss Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	
(9)	Trend Ultimate Loss and DCCE (7)x(8)	80,880	681,749	675,627	904,394	2,342,649
(10)	Trended Ult. Loss and DCCE Ratio (9)/(4)	62.9%	73.3%	58.1%	76.7%	68.9%
(11)	Fixed Expense Ratio (Exh. 7)	6.3%	6.3%	6.3%	6.3%	
(12)	Fixed Expenses	8,404	59,659	74,363	75,243	
(13)	Fixed Expense Trend Factor (Exh. 5)	1.115	1.091	1.067	1.044	
(14)	Trended Fixed Expenses (12)x(13)	9,371	65,088	79,345	78,554	
(15)	Trended Fixed Expense Ratio (14)/(4)	7.3%	7.0%	6.8%	6.7%	6.7%

(16)	Adusting and Other Expense Ratio (Exhibit 6)	17.4%
(17)	Variable Expense Ratio (Exhibit 7)	24.3%
(18)	Profit & Contingencies (Exhibit 8)	5.0%
(19)	Permissible Loss, LAE, and Fixed Expense Ratio [1-(17)-(18)]	70.7%
(20)	Projected Loss and LAE Ratio (10) X (1 + (16))	80.9%
(21)	Projected Fixed Expense Ratio (15)	6.7%
(22)	Projected Loss, LAE & Fixed Expense Ratio (20)+(21)	87.6%
(23)	Indicated Rate Level Change (22)/(19) - 1	23.8%
(24)	Credibility (Exh. 9)	0.68
(25)	Complementary Indication	0.2%
(26)	Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1	16.2%

Notes:

(1) The amounts in (1) and (5) were provided by the Company.

(2) The Complementary Indication in (25) is the annual net trend. This is calculated as follows:

[(22) x (1+annual fixed expense trend) + ((19)-(22)) x (1+annual loss trend)] / [(19) x (1+annual premium trend)] - 1.0C

Exhibit 1, Page 4

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Indicated Change

Uninsured Motorist

	Accident Year	2008	2009	2010	2011	Total
(1)	Earned Premium	5,570	54,716	73,065	72,236	205,587
(2)	On-level Factor (Exh. 2)	0.836	0.836	0.836	0.856	
(3)	Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	
(4)	Trended On-level Premium (1)x(2)x(3)	4,657	45,742	61,083	61,839	173,320
(5)	Incurred Loss and DCCE @6/30/12	0	48,728	84,041	39,205	171,974
(6)	Development factor (Exh. 4)	1.044	1.020	1.176	1.204	
(7)	Ultimate Loss and DCCE (5)x(6)	0	49,678	98,824	47,200	195,702
(8)	Loss Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	
(9)	Trend Ultimate Loss and DCCE (7)x(8)	0	49,678	98,824	47,200	195,702
(10)	Trended Ult. Loss and DCCE Ratio (9)/(4)	0.0%	108.6%	161.8%	76.3%	112.9%
(11)	Fixed Expense Ratio (Exh. 7)	6.3%	6.3%	6.3%	6.3%	
(12)	Fixed Expenses	350	3,441	4,596	4,543	
(13)	Fixed Expense Trend Factor (Exh. 5)	1.115	1.091	1.067	1.044	
(14)	Trended Fixed Expenses (12)x(13)	391	3,755	4,904	4,743	
(15)	Trended Fixed Expense Ratio (14)/(4)	8.4%	8.2%	8.0%	7.7%	7.7%

(16)	Adusting and Other Expense Ratio (Exhibit 6)	17.4%
(17)	Variable Expense Ratio (Exhibit 7)	24.3%
(18)	Profit & Contingencies (Exhibit 8)	5.0%
(19)	Permissible Loss, LAE, and Fixed Expense Ratio [1-(17)-(18)]	70.7%
(20)	Projected Loss and LAE Ratio (10) X (1 + (16))	132.5%
(21)	Projected Fixed Expense Ratio (15)	7.7%
(22)	Projected Loss, LAE & Fixed Expense Ratio (20)+(21)	140.2%
(23)	Indicated Rate Level Change (22)/(19) - 1	98.3%
(24)	Credibility (Exh. 9)	0.19
(25)	Complementary Indication	0.2%
(26)	Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1	18.9%

Notes:

(1) The amounts in (1) and (5) were provided by the Company.

(2) The Complementary Indication in (25) is the annual net trend. This is calculated as follows:

[(22) x (1+annual fixed expense trend) + ((19)-(22)) x (1+annual loss trend)] / [(19) x (1+annual premium trend)] - 1.0C

Exhibit 1, Page 5

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Indicated Change

Comprehensive

	Accident Year	2008	2009	2010	2011	Total
(1)	Earned Premium	4,945	27,593	21,432	24,576	78,546
(2)	On-level Factor (Exh. 2)	0.740	0.740	0.740	0.769	
(3)	Premium Trend (Exh. 3)	1.104	1.082	1.061	1.040	
(4)	Trended On-level Premium (1)x(2)x(3)	4,040	22,093	16,827	19,644	62,604
(5)	Incurred Loss and DCCE @6/30/12	430	6,690	6,278	11,225	24,623
(6)	Development factor (Exh. 4)	1.000	1.003	1.002	0.995	
(7)	Ultimate Loss and DCCE (5)x(6)	430	6,709	6,290	11,167	24,595
(8)	Loss Trend factor (Exh. 5)	1.104	1.082	1.061	1.040	
(9)	Trend Ultimate Loss and DCCE (7)x(8)	474	7,259	6,673	11,613	26,020
(10)	Trended Ult. Loss and DCCE Ratio (9)/(4)	11.7%	32.9%	39.7%	59.1%	41.6%
(11)	Fixed Expense Ratio (Exh. 7)	6.3%	6.3%	6.3%	6.3%	
(12)	Fixed Expenses	311	1,737	1,349	1,547	
(13)	Fixed Expense Trend Factor (Exh. 5)	1.115	1.091	1.067	1.044	
(14)	Trended Fixed Expenses (12)x(13)	347	1,895	1,440	1,615	
(15)	Trended Fixed Expense Ratio (14)/(4)	8.6%	8.6%	8.6%	8.2%	8.2%

(16)	Adusting and Other Expense Ratio (Exhibit 6)	17.4%
(17)	Variable Expense Ratio (Exhibit 7)	24.3%
(18)	Profit & Contingencies (Exhibit 8)	5.0%
(19)	Permissible Loss, LAE, and Fixed Expense Ratio [1-(17)-(18)]	70.7%
(20)	Projected Loss and LAE Ratio (10) X (1 + (16))	48.8%
(21)	Projected Fixed Expense Ratio (15)	8.2%
(22)	Projected Loss, LAE & Fixed Expense Ratio (20)+(21)	57.1%
(23)	Indicated Rate Level Change (22)/(19) - 1	-19.3%
(24)	Credibility (Exh. 9)	0.07
(25)	Complementary Indication	2.0%
(26)	Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1	0.5%

Notes:

(1) The amounts in (1) and (5) were provided by the Company.

(2) The Complementary Indication in (25) is the annual net trend. This is calculated as follows:

[(22) x (1+annual fixed expense trend) + ((19)-(22)) x (1+annual loss trend)] / [(19) x (1+annual premium trend)] - 1.0C

Exhibit 1, Page 6

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Indicated Change

Collision

	Accident Year	2008	2009	2010	2011	Total
(1)	Earned Premium	11,199	60,497	47,004	57,877	176,577
(2)	On-level Factor (Exh. 2)	0.840	0.840	0.840	0.860	
(3)	Premium Trend (Exh. 3)	1.104	1.082	1.061	1.040	
(4)	Trended On-level Premium (1)x(2)x(3)	10,385	54,985	41,891	51,745	159,006
(5)	Incurred Loss and DCCE @6/30/12	1,610	64,217	7,234	26,762	99,822
(6)	Development factor (Exh. 4)	0.999	1.000	1.006	0.994	
(7)	Ultimate Loss and DCCE (5)x(6)	1,608	64,190	7,275	26,612	99,685
(8)	Loss Trend factor (Exh. 5)	1.051	1.041	1.030	1.020	
(9)	Trend Ultimate Loss and DCCE (7)x(8)	1,690	66,822	7,494	27,144	103,149
(10)	Trended Ult. Loss and DCCE Ratio (9)/(4)	16.3%	121.5%	17.9%	52.5%	64.9%
(11)	Fixed Expense Ratio (Exh. 7)	6.3%	6.3%	6.3%	6.3%	
(12)	Fixed Expenses	705	3,809	2,959	3,644	
(13)	Fixed Expense Trend Factor (Exh. 5)	1.115	1.091	1.067	1.044	
(14)	Trended Fixed Expenses (12)x(13)	786	4,155	3,157	3,804	
(15)	Trended Fixed Expense Ratio (14)/(4)	7.6%	7.6%	7.5%	7.4%	7.4%

(16)	Adusting and Other Expense Ratio (Exhibit 6)	17.4%
(17)	Variable Expense Ratio (Exhibit 7)	24.3%
(18)	Profit & Contingencies (Exhibit 8)	5.0%
(19)	Permissible Loss, LAE, and Fixed Expense Ratio [1-(17)-(18)]	70.7%
(20)	Projected Loss and LAE Ratio (10) X (1 + (16))	76.2%
(21)	Projected Fixed Expense Ratio (15)	7.4%
(22)	Projected Loss, LAE & Fixed Expense Ratio (20)+(21)	83.5%
(23)	Indicated Rate Level Change (22)/(19) - 1	18.1%
(24)	Credibility (Exh. 9)	0.14
(25)	Complementary Indication	-0.9%
(26)	Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1	1.8%

Notes:

(1) The amounts in (1) and (5) were provided by the Company.

(2) The Complementary Indication in (25) is the annual net trend. This is calculated as follows:

[(22) x (1+annual fixed expense trend) + ((19)-(22)) x (1+annual loss trend)] / [(19) x (1+annual premium trend)] - 1.0C

Exhibit 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Premium Adjustment Factors

Rate Changes

	BI	PD	UM	CP	CL
5/12/2008	0.0%	0.0%	0.0%	0.0%	0.0%
11/12/2008	-2.1%	-2.1%	0.0%	0.0%	0.0%
8/15/2011	-8.2%	-1.7%	-16.4%	-26.0%	-16.0%

Average Rate Level

	BI	PD	UM	CP	CL
2008	1.000	1.000	1.000	1.000	1.000
2009	0.982	0.982	1.000	1.000	1.000
2010	0.979	0.979	1.000	1.000	1.000
2011	0.968	0.977	0.977	0.963	0.977

Premium On-Level Factors

	BI	PD	UM	CP	CL
2008	0.899	0.962	0.836	0.740	0.840
2009	0.915	0.980	0.836	0.740	0.840
2010	0.918	0.983	0.836	0.740	0.840
2011	0.929	0.985	0.856	0.769	0.860

Note:

(1) On-level factors were calculated based on the parallelogram method and a six month policy term.

Exhibit 3, Page 1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Premium Projection Factors

1. Bodily Injury

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Year	Annual Trend	Avg. Earned Date for Experience	Avg. Earned Date for Eff. Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.000	6/30/2008	6/30/2013	5.00	1.000
2009	1.000	6/30/2009	6/30/2013	4.00	1.000
2010	1.000	6/30/2010	6/30/2013	3.00	1.000
2011	1.000	6/30/2011	6/30/2013	2.00	1.000

2. Property Damage

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Year	Annual Trend	Avg. Earned Date for Experience	Avg. Earned Date for Eff. Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.000	6/30/2008	6/30/2013	5.00	1.000
2009	1.000	6/30/2009	6/30/2013	4.00	1.000
2010	1.000	6/30/2010	6/30/2013	3.00	1.000
2011	1.000	6/30/2011	6/30/2013	2.00	1.000

3. Uninsured Motorist

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Year	Annual Trend	Avg. Earned Date for Experience	Avg. Earned Date for Eff. Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.000	6/30/2008	6/30/2013	5.00	1.000
2009	1.000	6/30/2009	6/30/2013	4.00	1.000
2010	1.000	6/30/2010	6/30/2013	3.00	1.000
2011	1.000	6/30/2011	6/30/2013	2.00	1.000

Exhibit 3, Page 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Premium Projection Factors

4. Comprehensive

(1)	(2)	(3)	(4)	(5)	(6)
Calendar	Annual	Avg. Earned Date	Avg. Earned Date	Trend Period (Years)	Projection Factor
Year	Trend	for Experience	for Eff. Period	((4)-(3))/365.25	(2)^(5)
2008	1.020	6/30/2008	6/30/2013	5.00	1.104
2009	1.020	6/30/2009	6/30/2013	4.00	1.082
2010	1.020	6/30/2010	6/30/2013	3.00	1.061
2011	1.020	6/30/2011	6/30/2013	2.00	1.040

5. Collision

(1)	(2)	(3)	(4)	(5)	(6)
Calendar	Annual	Avg. Earned Date	Avg. Earned Date	Trend Period (Years)	Projection Factor
Year	Trend	for Experience	for Eff. Period	((4)-(3))/365.25	(2)^(5)
2008	1.020	6/30/2008	6/30/2013	5.00	1.104
2009	1.020	6/30/2009	6/30/2013	4.00	1.082
2010	1.020	6/30/2010	6/30/2013	3.00	1.061
2011	1.020	6/30/2011	6/30/2013	2.00	1.040

Exhibit 4, Page 1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Loss Development Factor

Bodily Injury

Incurred Loss and DCCE

Accident Year	18	30	42	54	66	78	90	102
2004	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0		
2007	0	0	0	0	0			
2008	60,843	78,892	75,967	76,987				
2009	435,138	480,700	549,266					
2010	600,698	690,483						
2011	565,923							

Incurred Loss and DCCE Development

Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	Ult/102
2004								
2005								
2006								
2007								
2008	1.297	0.963	1.013					
2009	1.105	1.143						
2010	1.149							
2011								
Average	1.184	1.053	1.013					
Wtd. Ave.	1.140	1.117	1.013					
WtdL3	1.140	1.117	1.013					
Selected	1.120	1.100	1.040	1.020	1.012	1.001	1.000	1.000
Cumulative	1.323	1.181	1.074	1.033	1.013	1.001	1.000	1.000

Exhibit 4, Page 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Loss Development Factor

Property Damage

Incurred Loss and DCCE

Accident Year	18	30	42	54	66	78	90	102
2004	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0		
2007	0	0	0	0	0			
2008	49,566	74,568	75,018	80,718				
2009	576,998	665,972	668,381					
2010	632,938	649,641						
2011	822,177							

Incurred Loss and DCCE Development

Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	Ult/102
2004								
2005								
2006								
2007								
2008	1.504	1.006	1.076					
2009	1.154	1.004						
2010	1.026							
2011								
Average	1.228	1.005	1.076					
Wtd. Ave.	1.104	1.004	1.076					
WtdL3	1.104	1.004	1.076					
Selected	1.100	1.040	1.020	1.002	1.000	1.001	1.000	1.000
Cumulative	1.170	1.064	1.023	1.003	1.001	1.001	1.000	1.000

Exhibit 4, Page 3

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Loss Development Factor

Uninsured Motorist

Incurred Loss and DCCE

Accident Year	18	30	42	54	66	78	90	102
2004	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0		
2007	0	0	0	0	0			
2008	0	0	0	0				
2009	45,586	48,728	48,728					
2010	82,973	84,041						
2011	39,205							

Incurred Loss and DCCE Development

Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	Ult/102
2004								
2005								
2006								
2007								
2008								
2009	1.069	1.000						
2010	1.013							
2011								
Average	1.041	1.000						
Wtd. Ave.	1.033	1.000						
WtdL3	1.033	1.000						
Selected	1.204	1.176	1.020	1.044	1.002	1.001	1.000	1.000
Cumulative	1.511	1.255	1.067	1.047	1.003	1.001	1.000	1.000

Exhibit 4, Page 4

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Loss Development Factor

Comprehensive

Incurred Loss and DCCE

Accident Year	18	30	42	54	66	78	90	102
2004	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0		
2007	0	0	0	0	0			
2008	430	430	430	430				
2009	6,879	6,690	6,690					
2010	6,278	6,278						
2011	11,225							

Incurred Loss and DCCE Development

Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	Ult/102
2004								
2005								
2006								
2007								
2008	1.000	1.000	1.000					
2009	0.973	1.000						
2010	1.000							
2011								
Average	0.991	1.000	1.000					
Wtd. Ave.	0.986	1.000	1.000					
WtdL3	0.986	1.000	1.000					
Selected	0.995	1.002	1.003	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.005	1.003	1.000	1.000	1.000	1.000	1.000

Exhibit 4, Page 5

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Loss Development Factor

Collision

Incurred Loss and DCCE

Accident Year	18	30	42	54	66	78	90	102
2004	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0		
2007	0	0	0	0	0			
2008	1,610	1,610	1,610	1,610				
2009	64,478	63,847	64,217					
2010	7,234	7,234						
2011	26,762							

Incurred Loss and DCCE Development

Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	Ult/102
2004								
2005								
2006								
2007								
2008	1.000	1.000	1.000					
2009	0.990	1.006						
2010	1.000							
2011								
Average	0.997	1.003	1.000					
Wtd. Ave.	0.991	1.006	1.000					
WtdL3	0.991	1.006	1.000					
Selected	0.994	1.006	1.000	0.999	1.000	1.000	1.000	1.000
Cumulative	0.999	1.005	0.999	0.999	1.000	1.000	1.000	1.000

Exhibit 5, Page 1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Loss Trend and Fixed Expense Trend

1. Bodily Injury Loss & DCCE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Annual Trend	Midpoint of Experience	Midpoint of Effective	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.000	6/30/2008	6/30/2013	5.00	1.000
2009	1.000	6/30/2009	6/30/2013	4.00	1.000
2010	1.000	6/30/2010	6/30/2013	3.00	1.000
2011	1.000	6/30/2011	6/30/2013	2.00	1.000

2. Property Damage Loss & DCCE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.000	6/30/2008	6/30/2013	5.00	1.000
2009	1.000	6/30/2009	6/30/2013	4.00	1.000
2010	1.000	6/30/2010	6/30/2013	3.00	1.000
2011	1.000	6/30/2011	6/30/2013	2.00	1.000

3. Uninsured Motorist Loss & DCCE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2007	1.000	6/30/2007	6/30/2013	6.00	1.000
2008	1.000	6/30/2008	6/30/2013	5.00	1.000
2009	1.000	6/30/2009	6/30/2013	4.00	1.000
2010	1.000	6/30/2010	6/30/2013	3.00	1.000
2011	1.000	6/30/2011	6/30/2013	2.00	1.000

Exhibit 5, Page 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Loss Trend and Fixed Expense Trend

4. Comprehensive Loss & DCCE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Annual Trend	Midpoint of Experience	Midpoint of Effective	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.020	6/30/2008	6/30/2013	5.00	1.104
2009	1.020	6/30/2009	6/30/2013	4.00	1.082
2010	1.020	6/30/2010	6/30/2013	3.00	1.061
2011	1.020	6/30/2011	6/30/2013	2.00	1.040

5. Collision Loss & DCCE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.010	6/30/2008	6/30/2013	5.00	1.051
2009	1.010	6/30/2009	6/30/2013	4.00	1.041
2010	1.010	6/30/2010	6/30/2013	3.00	1.030
2011	1.010	6/30/2011	6/30/2013	2.00	1.020

6. Fixed Expense Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3))/365.25	Projection Factor (2)^(5)
2008	1.022	6/30/2008	6/30/2013	5.00	1.115
2009	1.022	6/30/2009	6/30/2013	4.00	1.091
2010	1.022	6/30/2010	6/30/2013	3.00	1.067
2011	1.022	6/30/2011	6/30/2013	2.00	1.044

Exhibit 5, Page 3

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Loss Trend and Fixed Expense Trend

Selected Annual Trends

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	ISO Fast Track			**Selected Annual Trend**
Coverage	12 Pt Trend	8 Pt Trend	6 Pt Trend	
BI	6.16%	5.87%	-1.32%	**0.0%**
PD	0.35%	-1.40%	0.13%	**0.0%**
PIP	NOT AVAILABLE			**N/A**
MP				**N/A**
UM				**0.0%**
CP	12.13%	34.54%	62.34%	**2.0%**
CL	0.53%	-0.06%	-0.03%	**1.0%**
Fixed Expense				**2.2%**

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Loss & DCCE Trend Summary

ISO Fast Track Data - Arkansas

Bodily Injury

12 Months Ending	Frequency	% Change from Same Qtr Prior Yr	Severity	% Change from Same Qtr Prior Yr	Pure Premium	% Change from Same Qtr Prior Yr
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2009 - 2	0.80%	-5.9%	10,314	-1.2%	82.21	-7.3%
2009 - 3	0.80%	-4.8%	10,280	-2.4%	81.86	-7.5%
2009 - 4	0.80%	-3.6%	10,241	-2.5%	81.79	-6.1%
2010 - 1	0.80%	-1.2%	10,260	-1.1%	82.05	-2.3%
2010 - 2	0.81%	1.3%	10,150	-1.6%	82.34	-0.2%
2010 - 3	0.82%	2.5%	10,317	0.4%	84.19	2.4%
2010 - 4	0.80%	0.0%	10,529	2.8%	83.85	2.3%
2011 - 1	0.79%	-1.3%	12,481	21.6%	99.07	20.7%
2011 - 2	0.77%	-4.9%	12,721	25.3%	98.41	19.7%
2011 - 3	0.76%	-7.3%	12,734	23.4%	96.42	14.0%
2011 - 4	0.76%	-5.0%	12,760	21.2%	96.58	14.7%
2012 - 1	0.77%	-2.5%	10,801	-13.5%	83.52	-15.3%
12 Pt Regression		-2.1%		8.3%		6.2%
8 Pt Regression		-4.3%		10.4%		5.9%
6 Pt Regression		-3.6%		2.3%		-1.3%
Selected Loss Trend		0.0%				

Property Damage

12 Months Ending	Frequency	% Change from Same Qtr Prior Yr	Severity	% Change from Same Qtr Prior Yr	Pure Premium	% Change from Same Qtr Prior Yr
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2009 - 2	2.94%	-3.3%	2,866	0.9%	84.29	-2.4%
2009 - 3	2.96%	-1.0%	2,908	2.3%	86.06	1.2%
2009 - 4	3.01%	2.7%	2,943	3.3%	88.71	6.3%
2010 - 1	3.02%	3.4%	2,960	3.4%	89.38	7.0%
2010 - 2	3.03%	3.1%	2,969	3.6%	89.84	6.6%
2010 - 3	3.02%	2.0%	2,966	2.0%	89.55	4.0%
2010 - 4	2.99%	-0.7%	2,966	0.8%	88.58	0.0%
2011 - 1	2.94%	-2.6%	2,977	0.6%	87.64	-2.0%
2011 - 2	2.87%	-5.3%	2,989	0.7%	85.79	-4.6%
2011 - 3	2.90%	-4.0%	2,994	0.9%	86.69	-3.2%
2011 - 4	2.89%	-3.3%	3,022	1.9%	87.23	-1.6%
2012 - 1	2.95%	0.3%	3,012	1.2%	88.84	1.5%
12 Pt Regression		-1.1%		1.5%		0.3%
8 Pt Regression		-2.5%		1.1%		-1.4%
6 Pt Regression		-1.2%		1.4%		0.1%
Selected Loss Trend		0.0%				

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Loss & DCCE Trend Summary

ISO Fast Track Data - Arkansas

Collision

12 Months Ending	Frequency	% Change from Same Qtr Prior Yr	Severity	% Change from Same Qtr Prior Yr	Pure Premium	% Change from Same Qtr Prior Yr
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2009 - 2	5.53%	-0.4%	3,084	-1.7%	170.51	-2.1%
2009 - 3	5.56%	0.5%	3,081	-1.7%	171.48	-1.1%
2009 - 4	5.64%	2.9%	3,069	-2.4%	173.01	0.4%
2010 - 1	5.67%	3.3%	3,084	-0.6%	174.71	2.6%
2010 - 2	5.67%	2.5%	3,067	-0.6%	173.95	2.0%
2010 - 3	5.66%	1.8%	3,084	0.1%	174.57	1.9%
2010 - 4	5.60%	-0.7%	3,099	1.0%	173.42	0.2%
2011 - 1	5.51%	-2.8%	3,166	2.7%	174.31	-0.3%
2011 - 2	5.40%	-4.8%	3,228	5.2%	174.16	0.2%
2011 - 3	5.30%	-6.4%	3,279	6.3%	173.77	-0.4%
2011 - 4	5.26%	-6.1%	3,355	8.3%	176.64	1.8%
2012 - 1	5.25%	-4.7%	3,280	3.6%	172.04	-1.4%
12 Pt Regression		-2.5%		3.2%		0.5%
8 Pt Regression		-5.1%		5.3%		-0.1%
6 Pt Regression		-5.3%		5.6%		0.0%
Selected Loss Trend		1.0%				

Comprehensive

12 Months Ending	Frequency	% Change from Same Qtr Prior Yr	Severity	% Change from Same Qtr Prior Yr	Pure Premium	% Change from Same Qtr Prior Yr
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2009 - 2	7.36%	-20.3%	1,310	-15.5%	96.40	-32.7%
2009 - 3	7.90%	-15.0%	1,409	-11.8%	111.35	-25.0%
2009 - 4	8.14%	-11.7%	1,403	-14.8%	114.28	-24.7%
2010 - 1	8.25%	-10.1%	1,381	-16.3%	113.96	-24.7%
2010 - 2	8.33%	13.2%	1,312	0.2%	109.32	13.4%
2010 - 3	7.83%	-0.9%	1,149	-18.5%	89.99	-19.2%
2010 - 4	7.82%	-3.9%	1,135	-19.1%	88.76	-22.3%
2011 - 1	7.54%	-8.6%	1,092	-20.9%	82.36	-27.7%
2011 - 2	8.84%	6.1%	1,474	12.3%	130.29	19.2%
2011 - 3	9.22%	17.8%	1,543	34.3%	142.31	58.2%
2011 - 4	9.14%	16.9%	1,571	38.4%	143.62	61.8%
2012 - 1	9.14%	21.2%	1,597	46.2%	145.85	77.1%
12 Pt Regression		6.7%		5.1%		12.1%
8 Pt Regression		10.4%		21.9%		34.5%
6 Pt Regression		17.3%		38.4%		62.3%
Selected Loss Trend		2.0%				

Exhibit 5, Page 6

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Fixed Expense Trend Summary

Consumer Price Index

Year	Index Value	Annual % Change
2006	201.60	
2007	207.34	2.8%
2008	215.30	3.8%
2009	214.54	-0.4%
2010	218.06	1.6%
2011	224.94	3.2%
Average		2.2%
Selected		2.2%

Exhibit 6

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Adjusting and Other Expense

Calendar Year 2011

Source	Paid Loss & DCCE (1)	Paid AOE (2)	AOE Ratio (3)=(2)/(1)
Arkansas	1,621,228	281,613	17.4%
Selected			17.4%

Notes:

1. Arkansas Paid Loss & DCCE from Annual Statement Exhibit of Premiums and Losses (Statutory Page 14 data).
2. Arkansas Paid AOE provided by the Company.

Exhibit 7, Page 1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability

Projected Expenses

Statewide Auto Liability

(000 Omitted)

		Actual Calendar Year			Projected		
		2009	2010	2011			
Written Premium		2,321	2,500	2,669			
Expense Category					Expenses Projected at Current Rates		
					Fixed	Variable	Total
Commissions	$	346	374	400			
	%	14.9%	15.0%	15.0%	0.0%	15.0%	15.0%
Taxes, Licenses,	$	67	74	80			
& Fees	%	2.9%	3.0%	3.0%	0.0%	3.0%	3.0%

Countrywide Auto Liability

(000 Omitted)

		Actual Calendar Year			Projected		
		2009	2010	2011			
Earned Premium		175,164	179,729	209,383			
Expense Category					Expenses Projected at Current Rates		
					Fixed	Variable	Total
Other Acquisitions		3,086	2,478	2,051			
	%	1.8%	1.4%	1.0%	0.5%	0.5%	1.0%
General	$	19,751	23,022	24,171			
	%	11.3%	12.8%	11.5%	5.8%	5.8%	11.6%

Total Auto Liability Expenses

Expense Category		Calendar Year			Expenses Projected at Current Rates		
		2009	2010	2011	Fixed	Variable	Total
Total	%	30.8%	32.1%	30.5%	6.3%	24.3%	30.6%

Notes:

(1) Statewide amounts are from Arkansas Statutory Page 14 data.

(2) Countrywide amounts are from the Insurance Expense Exhibit

(3) Projected based on historical and budgeted amounts.

Exhibit 7, Page 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Physical Damage

Projected Expenses

Statewide Auto Physical Damage

(000 Omitted)

		Actual Calendar Year			Projected		
		2009	2010	2011			
Written Premium		98	64	120			
Expense Category					Expenses Projected at Current Rates		
					Fixed	Variable	Total
Commissions	$	15	10	18			
	%	15.3%	15.6%	15.0%	0.0%	15.0%	15.0%
Taxes, Licenses,	$	3	2	4			
& Fees	%	3.1%	3.1%	3.0%	0.0%	3.0%	3.0%

Countrywide Auto Physical Damage

		Calendar Year			Projected		
		2009	2010	2011			
Earned Premium		37,938	38,732	41,176			
Expense Category					Expenses Projected at Current Rates		
					Fixed	Variable	Total
Other Acquisitions		670	520	408			
	%	1.8%	1.3%	1.0%	0.5%	0.5%	1.0%
General	$	4,285	4,828	4,803			
	%	11.3%	12.5%	11.7%	5.8%	5.8%	11.6%

Total Auto Physical Damage Expenses

Expense Category		Calendar Year			Expenses Projected at Current Rates		
		2009	2010	2011	Fixed	Variable	Total
Total	%	31.4%	32.6%	30.7%	6.3%	24.3%	30.6%

Notes:

(1) Statewide amounts are from Arkansas Statutory Page 14 data.

(2) Countrywide amounts are from the Insurance Expense Exhibit

(3) Projected based on historical and budgeted amounts.

Exhibit 8, Page 1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Estimated Investment Earnings on Unearned Premium Reserves and Loss Reserves

			Liability	Phys. Dam.
(A)		Unearned Premium Reserve		
	(1)	Projected Countywide Earned Premium	209,383	41,176
	(2)	Mean Unearned Premium Reserve	80,401	16,379
	(3)	Percentage Pre-Paid Expense	24.3%	24.3%
		(a) Commission and Brokerage Fees (Exhibit 8, Page 2)	15.0%	15.0%
		(b) 50% General & Other Acq. Expenses (Exhibit 7)	6.3%	6.3%
		(c) Taxes, Licenses & Fees (Exhibit 8, Page 2)	3.0%	3.0%
	(4)	Deduction for Federal Income Taxes Payable	7.0%	7.0%
	(5)	Total Prepaid Expense = (A.2) x [(A.3) + (A.4)]	25,145	5,124
	(6)	Portion Subject to Investment Income = (A.2) - (A.5)	55,256	11,255
(B)		Delayed Remission of Premiums		
	(1)	Average Agents' Balance as % of Premium	49.0%	48.5%
	(2)	Total Delayed Remission = (A.1) x (B.1)	102,598	19,970
(C)		Loss & LAE Reserve		
	(1)	Expected Loss & LAE Ratio (Exhibit 8, Page 2)	64.4%	64.4%
	(2)	Expected Loss & LAE = (A.1) x (C.1)	134,917	26,526
	(3)	Reserve to Incurred Ratio	83.7%	0.2%
	(4)	Expected Loss & LAE Reserves = (C.2) x (C.3)	112,921	52
(D)		Policyholder Funds Subject to Investment Income = (A.6)-(B.2)	65,579	0
(E)		2011 After Tax Rate of Return	1.7%	1.7%
(F)		Investment Earnings on Policyholder Supplied Funds = (D) x (E)	1,115	0
(G)		After-Tax Investment Income on Policyholder Supplied Funds =	0.5%	0.0%

Exhibit 8, Page 1.1

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Notes on Exhibit 8, Page 1

			Liability	Phys. Dam.
(A.1)		Projected Countywide Earned Premium	209,383	41,176
		2011 Company IEE, Part III, Lines 19.1, 19.2, 21.1 Column 3		
(A.2)		Mean Unearned Premium Reserve	80,401	16,379
	(1)	Calendar Year 2011 Unearned Premium Reserve	79,176	16,351
		2011 Company IEE, Part III, Column 19, Lines 19.1, 19.2 and 21.1		
	(2)	Calendar Year 2010 Unearned Premium Reserve	81,625	16,406
		2010 Company IEE, Part III, Column 19, Lines 19.1, 19.2 and 21.1		
		Portion Subject to Investment Income = (A.2) - (A.5)		
(A.4)		The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve.		
		At a corporate rate of 35%, this tax equals 7% (=20% x 35%).		
(B.1)		Selected Agents' Balances	49.0%	48.5%
		Company - Calendar Year 2011 PPA Agents' Balances	44.6%	45.1%
		Company - Calendar Year 2010 PPA Agents' Balances	53.3%	51.9%
(C.3)	(1)	CY 2011 Company - Countrywide PPA Unpaid Loss & LAE	116,820	(261)
		2011 IEE, Part III, Lines 19.1, 19.2, 21.1, Columns 13, 15, 17		
	(2)	CY 2010 Company - Countrywide PPA Unpaid Loss & LAE	138,391	340
		2010 IEE, Part III, Lines 19.1, 19.2, 21.1, Columns 13, 15, 17		
	(3)	Average Unpaid Loss & LAE = [(1)+(2)]/2	127,606	40
	(4)	CY 2011 Company - Countrywide PPA Incurred Loss & LAE	152,462	20,120
		2011 IEE, Part III, Lines 19.1, 19.2, 21.1, Columns 7, 9, 11		
	(5)	Reserve to Incurred Ratio = (3) / (4)	83.7%	0.2%
	(6)	Selected Reserve to Incurred Ratio	83.7%	0.2%

Exhibit 8, Page 2

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Permissible Loss & LAE Ratio

		Liability	Phys Dam
A	Commissions	15.0%	15.0%
B	Other Acquisitions	1.0%	1.0%
C	General Expense	11.6%	11.6%
D	Taxes, Licenses, and Fees	3.0%	3.0%
E	Underwriting Profit	5.0%	5.0%
F	Subtotal: A + B + C + D + E	35.6%	35.6%
G	Permissible Loss & LAE Ratio: 1 -F	64.4%	64.4%
H	Total: F + G	100.0%	100.0%

Notes:

See Exhibit 7 for selected expenses.

Exhibit 9

United Automobile Insurance Company

State of Arkansas

Personal Auto Liability and Physical Damage

Credibility Factors

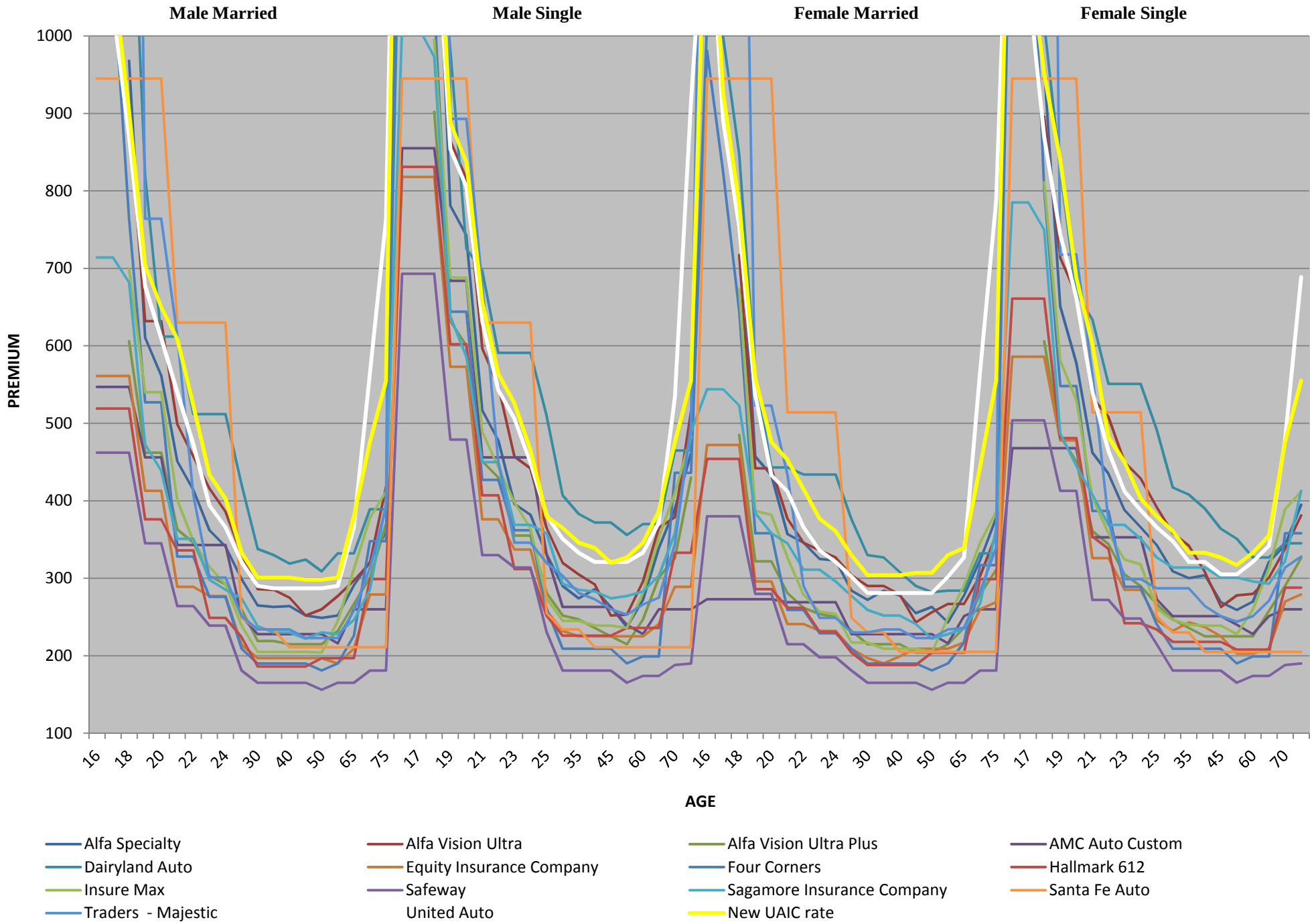
We used a full credibility standard of 3,000 reported claims. For partial credibility, we used the square root rule. Below is the credibility by coverage:

Line Of Insurance	Reported Claims	Credibility
Bodily Injury	697	0.48
Property Damage	1,386	0.68
Uninsured Motorist	108	0.19
Comprehensive	15	0.07
Collision	59	0.14
Auto Liability	2,191	0.85
Auto Physical Damage	74	0.16

T1 72160 Stuttgart, Arkansas County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				547	1432	561	1178	519		462	714	945	2574	1352	1404
17	MM				547	1502	561	1081	519		462	714	945	2574	1037	1078
18	MM	968	896	606	547	1307	561	764	519	700	462	682	945	2574	870	903
19	MM	611	632	462	456	820	413	527	376	540	345	473	945	764	677	704
20	MM	562	632	462	456	612	413	527	376	540	345	439	945	764	610	650
21	MM	451	499	363	343	612	289	328	336	401	264	351	630	613	540	609
22	MM	414	457	346	343	512	289	328	336	348	264	351	630	407	473	523
23	MM	362	416	303	343	512	277	276	249	315	239	298	630	301	394	434
24	MM	341	386	292	343	512	277	276	249	292	239	285	630	301	366	403
25	MM	299	331	260	251	421	214	209	224	239	181	274	249	251	321	333
30	MM	265	286	219	228	338	197	190	186	205	165	238	234	234	290	301
35	MM	263	285	219	228	330	197	190	186	205	165	230	234	234	287	301
40	MM	264	275	215	228	319	197	190	186	205	165	230	211	234	287	301
45	MM	252	252	215	228	324	197	190	186	205	165	222	211	223	287	298
50	MM	249	260	215	228	309	197	181	197	204	156	230	211	223	287	298
60	MM	252	277	232	216	332	190	190	197	245	165	228	211	223	290	301
65	MM	291	297	267	260	332	209	226	197	312	165	246	211	258	366	380
70	MM	321	320	301	260	389	279	348	299	378	181	285	211	314	565	476
75	MM	360	418	370	260	389	279	348	299	412	181	397	211	391	763	555
16	MS				855	1338	818	1575	831		693	1012	945	2960	1824	1896
17	MS				855	1397	818	1475	831		693	1012	945	2960	1468	1525
18	MS	1268	1269	902	855	1219	818	1041	831	995	693	973	945	2960	1199	1246
19	MS	781	865	632	684	982	573	644	602	688	479	638	945	893	854	888
20	MS	743	817	601	684	725	573	644	602	688	479	586	945	893	805	837
21	MS	517	597	451	456	697	376	427	407	489	330	450	630	678	632	656
22	MS	478	548	430	456	591	376	427	407	443	330	450	630	450	543	564
23	MS	396	457	355	456	591	337	362	312	398	314	369	630	346	506	526
24	MS	382	442	355	456	591	337	362	312	364	314	369	630	346	449	466
25	MS	331	365	281	331	510	258	261	252	274	231	358	255	320	382	380
30	MS	290	320	252	263	407	232	209	226	245	181	293	234	303	351	365
35	MS	274	305	247	263	383	225	209	226	245	181	285	234	281	333	346
40	MS	286	292	236	263	372	225	209	226	239	181	283	211	273	321	339
45	MS	263	252	225	263	372	225	209	226	239	181	274	211	260	321	320
50	MS	237	253	215	240	356	225	190	236	236	165	277	211	253	321	327
60	MS	272	296	247	228	370	225	199	236	281	174	283	211	266	333	346
65	MS	339	365	301	260	370	241	199	236	353	174	303	211	275	372	387
70	MS	390	379	326	260	465	289	436	333	410	188	358	211	344	534	476
75	MS	461	515	430	260	465	289	436	333	483	190	489	211	499	915	555
16	FM				273	1017	472	981	454		380	544	945	1758	1220	1268
17	FM				273	999	472	824	454		380	544	945	1758	891	926
18	FM	791	717	485	273	847	472	645	454	673	380	523	945	1758	754	783
19	FM	457	442	322	273	561	296	358	286	387	280	384	945	523	537	558
20	FM	433	442	322	273	443	296	358	286	382	280	358	945	523	433	476
21	FM	357	377	281	269	443	241	259	262	327	215	345	514	434	412	453
22	FM	346	346	262	269	434	241	259	262	279	215	311	514	290	366	415
23	FM	325	336	254	269	434	232	229	231	257	198	311	514	249	336	377
24	FM	323	327	250	269	434	232	229	231	254	198	296	514	249	321	361
25	FM	284	304	232	228	376	209	209	204	217	181	277	249	230	302	330
30	FM	272	290	215	228	330	197	190	188	217	165	259	230	230	281	304
35	FM	284	290	215	228	327	190	190	188	209	165	252	230	234	281	304
40	FM	278	279	215	228	308	199	190	188	209	165	252	205	234	281	304
45	FM	255	243	204	228	290	209	190	188	209	165	241	205	223	281	307
50	FM	263	256	204	228	282	209	181	204	205	156	222	205	223	281	307
60	FM	243	267	215	216	284	209	190	204	249	165	228	205	234	302	330
65	FM	278	267	236	251	284	217	217	204	291	165	235	205	236	327	339
70	FM	323	303	279	260	332	260	317	299	346	181	267	205	283	567	444
75	FM	378	356	311	260	332	269	317	299	386	181	364	205	340	787	555
16	FS				468	1392	586	1338	661		504	785	945	2481	1382	1436
17	FS				468	1202	586	1278	661		504	785	945	2481	1068	1110
18	FS	958	896	606	468	1016	586	802	661	811	504	750	945	2481	870	951
19	FS	651	714	483	468	828	478	548	481	581	413	487	945	718	744	840
20	FS	578	666	451	468	668	478	548	481	530	413	445	945	718	662	688
21	FS	462	533	361	353	634	326	387	354	404	272	408	514	563	540	602
22	FS	435	508	344	353	551	326	387	338	358	272	369	514	374	464	482
23	FS	388	450	305	353	551	285	289	242	324	248	369	514	299	412	450
24	FS	366	429	290	353	551	285	289	242	318	248	351	514	299	388	403
25	FS	343	392	267	273	492	246	241	234	261	215	327	251	287	366	380
30	FS	309	358	247	251	417	232	209	218	246	181	314	230	287	348	361
35	FS	300	342	236	251	408	243	209	218	240	181	314	230	287	321	333
40	FS	304	308	225	251	390	237	209	218	239	181	314	205	264	321	333
45	FS	269	263	225	251	364	225	209	218	239	181	301	205	251	305	327
50	FS	259	278	225	240	351	203	190	208	228	165	301	205	244	305	317
60	FS	270	280	225	228	327	203	199	208	260	174	296	205	251	321	333
65	FS	321	301	258	251	327	209	199	208	313	174	293	205	271	342	355
70	FS	343	338	290	260	345	270	358	288	389	188	322	205	314	479	476
75	FS	395	381	326	260	345	279	358	288	412	190	413	205	328	689	555

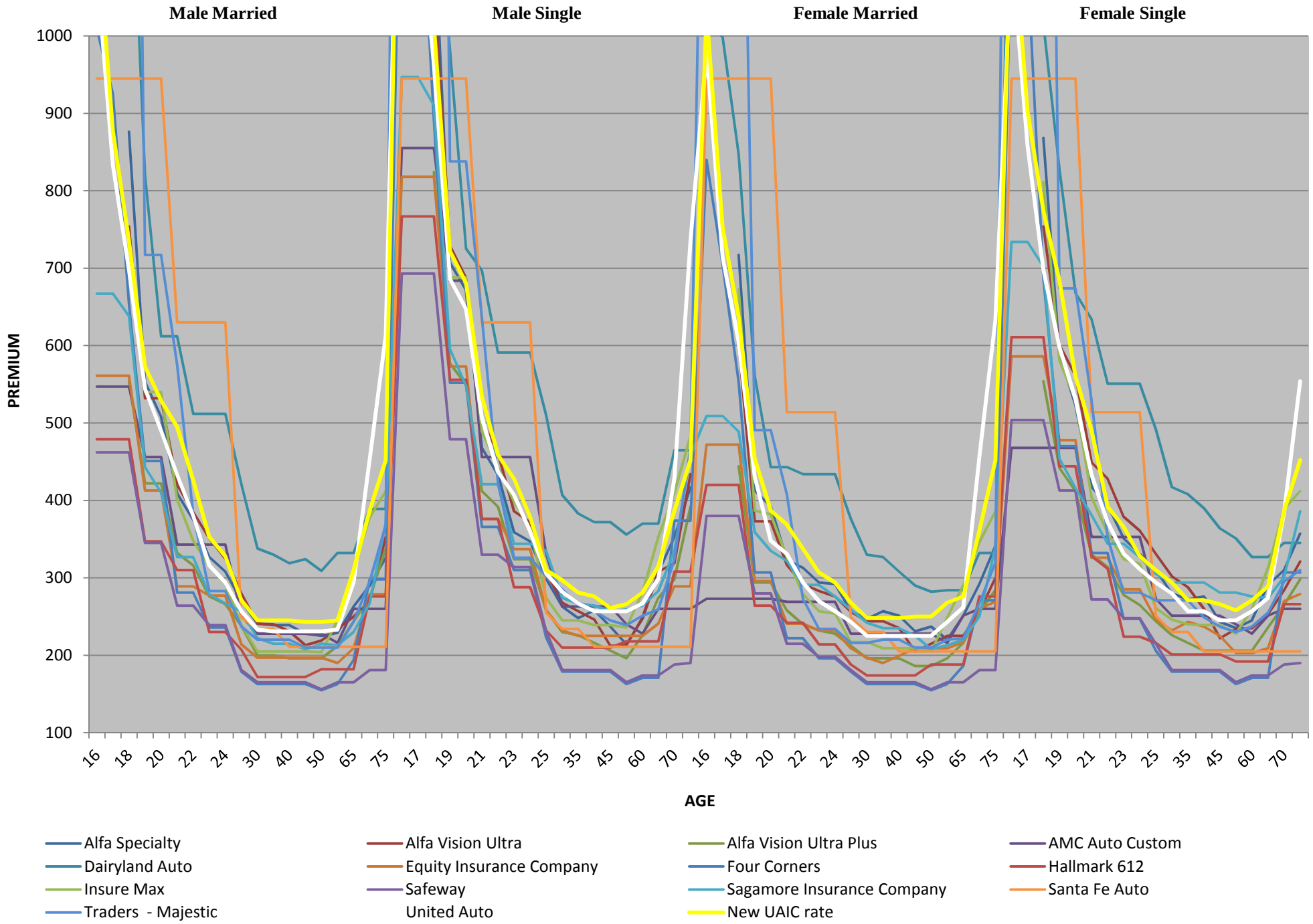
T1 72160 Stuttgart, Arkansas County (BI PD 25/50/25)



T2 71701 Camden, Ouachita County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				547	1432	561	1009	479		462	667	945	2412	1086	1143
17	MM				547	1502	561	925	479		462	667	945	2412	833	877
18	MM	876	754	554	547	1307	561	654	479	700	462	638	945	2412	698	735
19	MM	553	532	422	456	820	413	451	347	540	345	443	945	717	544	573
20	MM	508	532	422	456	612	413	451	347	540	345	410	945	717	490	529
21	MM	409	420	332	343	612	289	281	310	401	264	327	630	575	433	495
22	MM	375	385	316	343	512	289	281	310	348	264	327	630	382	380	426
23	MM	327	351	276	343	512	277	236	230	315	239	279	630	283	316	353
24	MM	308	325	266	343	512	277	236	230	292	239	267	630	283	294	328
25	MM	270	280	238	251	421	214	179	207	239	181	257	249	237	257	271
30	MM	241	241	200	228	338	197	163	172	205	165	222	234	220	233	245
35	MM	239	240	200	228	330	197	163	172	205	165	215	234	220	231	245
40	MM	239	231	196	228	319	197	163	172	205	165	215	211	220	231	245
45	MM	228	213	196	228	324	197	163	172	205	165	208	211	210	231	243
50	MM	225	219	196	228	309	197	155	182	204	156	215	211	210	231	243
60	MM	229	234	212	216	332	190	163	182	245	165	213	211	210	233	245
65	MM	263	250	244	260	332	209	194	182	312	165	230	211	243	294	310
70	MM	290	270	274	260	389	279	298	276	378	181	267	211	295	453	387
75	MM	326	353	338	260	389	279	298	276	412	181	371	211	368	613	452
16	MS				855	1338	818	1349	767		693	947	945	2775	1466	1543
17	MS				855	1397	818	1263	767		693	947	945	2775	1178	1241
18	MS	1148	1068	824	855	1219	818	891	767	995	693	910	945	2775	963	1014
19	MS	707	729	577	684	982	573	552	556	688	479	596	945	838	686	722
20	MS	672	688	550	684	725	573	552	556	688	479	548	945	838	647	681
21	MS	468	503	412	456	697	376	366	376	489	330	421	630	636	507	534
22	MS	433	461	392	456	591	376	366	376	443	330	421	630	423	437	459
23	MS	359	386	324	456	591	337	310	288	398	314	344	630	326	407	428
24	MS	347	372	324	456	591	337	310	288	364	314	344	630	326	360	379
25	MS	299	307	258	331	510	258	223	232	274	231	335	255	302	306	310
30	MS	263	268	230	263	407	232	179	210	245	181	274	234	285	282	297
35	MS	248	257	226	263	383	225	179	210	245	181	267	234	265	267	281
40	MS	258	246	216	263	372	225	179	210	239	181	264	211	257	257	276
45	MS	237	212	206	263	372	225	179	210	239	181	257	211	245	257	261
50	MS	214	213	196	240	356	225	163	218	236	165	259	211	239	257	266
60	MS	247	249	226	228	370	225	171	218	281	174	264	211	251	267	281
65	MS	307	308	274	260	370	241	171	218	353	174	283	211	259	299	315
70	MS	353	319	298	260	465	289	374	308	410	188	335	211	324	429	387
75	MS	417	434	392	260	465	289	374	308	483	190	458	211	469	735	452
16	FM				273	1017	472	840	420		380	509	945	1649	980	1032
17	FM				273	999	472	705	420		380	509	945	1649	715	753
18	FM	717	603	444	273	847	472	553	420	673	380	489	945	1649	605	637
19	FM	413	373	294	273	561	296	307	264	387	280	359	945	491	431	454
20	FM	392	373	294	273	443	296	307	264	382	280	335	945	491	348	387
21	FM	323	317	258	269	443	241	222	242	327	215	322	514	408	331	369
22	FM	313	292	240	269	434	241	222	242	279	215	291	514	273	294	338
23	FM	294	283	232	269	434	232	196	214	257	198	291	514	234	270	307
24	FM	292	276	228	269	434	232	196	214	254	198	276	514	234	257	294
25	FM	257	256	212	228	376	209	179	188	217	181	259	249	216	243	268
30	FM	247	244	196	228	330	197	163	174	217	165	242	230	216	225	248
35	FM	257	244	196	228	327	190	163	174	209	165	235	230	220	225	248
40	FM	251	235	196	228	308	199	163	174	209	165	235	205	220	225	248
45	FM	231	205	186	228	290	209	163	174	209	165	225	205	210	225	250
50	FM	237	215	186	228	282	209	155	188	205	156	208	205	210	225	250
60	FM	220	225	196	216	284	209	163	188	249	165	213	205	220	243	268
65	FM	251	225	216	251	284	217	186	188	291	165	220	205	222	262	276
70	FM	292	256	256	260	332	260	271	276	346	181	250	205	267	456	361
75	FM	341	300	284	260	332	269	271	276	386	181	340	205	320	633	452
16	FS				468	1392	586	1145	611		504	734	945	2326	1110	1169
17	FS				468	1202	586	1094	611		504	734	945	2326	858	903
18	FS	868	754	554	468	1016	586	687	611	811	504	702	945	2326	698	774
19	FS	589	601	442	468	828	478	470	444	581	413	454	945	674	598	684
20	FS	523	561	412	468	668	478	470	444	530	413	416	945	674	531	560
21	FS	418	449	330	353	634	326	332	328	404	272	381	514	529	433	490
22	FS	394	428	314	353	551	326	332	312	358	272	344	514	352	372	392
23	FS	351	379	278	353	551	285	247	224	324	248	344	514	281	331	366
24	FS	331	361	265	353	551	285	247	224	318	248	327	514	281	311	328
25	FS	310	331	244	273	492	246	206	216	261	215	305	251	271	294	310
30	FS	280	302	226	251	417	232	179	201	246	181	294	230	271	280	294
35	FS	272	288	216	251	408	243	179	201	240	181	294	230	271	257	271
40	FS	276	260	206	251	390	237	179	201	239	181	294	205	249	257	271
45	FS	243	222	206	251	364	225	179	201	239	181	281	205	237	245	266
50	FS	235	234	206	240	351	203	163	192	228	165	281	205	230	245	258
60	FS	245	235	206	228	327	203	171	192	260	174	276	205	237	257	271
65	FS	291	253	236	251	327	209	171	192	313	174	274	205	255	274	289
70	FS	310	284	265	260	345	270	307	266	389	188	301	205	295	384	387
75	FS	357	321	298	260	345	279	307	266	412	190	386	205	310	554	452

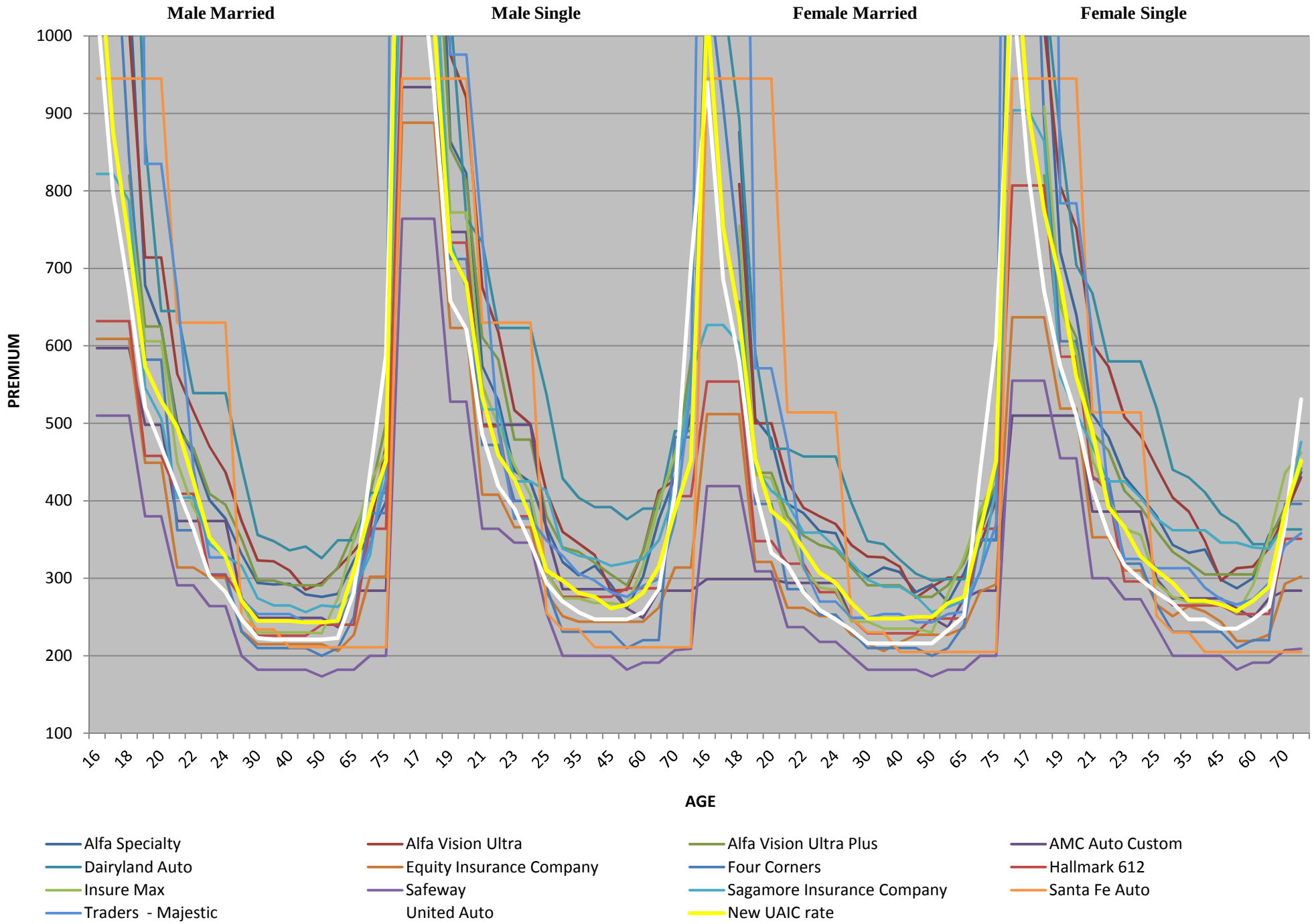
T2 71701 Camden, Ouachita County (BI PD 25/50/25)



T3 72946 Mountainburg, Crawford County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1509	609	1302	632		510	822	945	2814	1041	1143
17	MM				597	1584	609	1194	632		510	822	945	2814	799	877
18	MM	1072	1011	820	597	1378	609	844	632	786	510	787	945	2814	670	735
19	MM	678	714	625	498	865	449	582	458	606	380	546	945	835	521	573
20	MM	623	714	625	498	645	449	582	458	606	380	506	945	835	470	529
21	MM	500	564	491	374	645	314	362	409	449	291	404	630	669	416	495
22	MM	459	516	468	374	539	314	362	409	391	291	404	630	443	364	426
23	MM	401	470	409	374	539	301	305	304	354	264	344	630	327	303	353
24	MM	377	437	395	374	539	301	305	304	328	264	329	630	327	282	328
25	MM	331	374	351	274	444	232	231	274	268	200	316	249	273	247	271
30	MM	294	323	297	249	356	215	210	226	230	182	274	234	254	223	245
35	MM	292	322	297	249	348	215	210	226	230	182	265	234	254	221	245
40	MM	293	310	291	249	336	215	210	226	230	182	265	211	254	221	245
45	MM	279	285	291	249	341	215	210	226	230	182	256	211	243	221	243
50	MM	276	294	291	249	326	215	200	240	229	173	265	211	243	221	243
60	MM	280	313	314	237	349	206	210	240	274	182	263	211	243	223	245
65	MM	323	335	361	284	349	227	250	240	350	182	283	211	280	282	310
70	MM	355	362	407	284	410	302	384	364	424	200	329	211	342	435	387
75	MM	399	472	500	284	410	302	384	364	462	200	458	211	427	588	452
16	MS				934	1410	888	1740	1012		764	1166	945	3238	1406	1543
17	MS				934	1473	888	1630	1012		764	1166	945	3238	1130	1241
18	MS	1405	1432	1220	934	1285	888	1150	1012	1115	764	1121	945	3238	924	1014
19	MS	864	976	855	747	1036	623	712	733	772	528	735	945	976	658	722
20	MS	823	921	814	747	764	623	712	733	772	528	675	945	976	621	681
21	MS	574	675	611	498	734	408	472	496	549	364	518	630	741	486	534
22	MS	529	618	582	498	623	408	472	496	497	364	518	630	491	419	459
23	MS	439	517	479	498	623	366	400	380	446	346	425	630	377	390	428
24	MS	424	499	479	498	623	366	400	380	408	346	425	630	377	345	379
25	MS	366	411	380	361	537	281	288	307	307	255	413	255	349	294	310
30	MS	321	360	340	286	429	251	231	276	274	200	338	234	329	270	297
35	MS	304	345	334	286	404	244	231	276	274	200	329	234	306	256	281
40	MS	316	330	320	286	392	244	231	276	268	200	325	211	297	247	276
45	MS	292	284	305	286	392	244	231	276	268	200	316	211	282	247	261
50	MS	262	285	291	261	376	244	210	287	265	182	320	211	276	247	266
60	MS	302	334	334	249	390	244	220	287	316	191	325	211	290	256	281
65	MS	376	413	407	284	390	262	220	287	396	191	349	211	299	286	315
70	MS	431	427	442	284	490	314	482	406	460	207	413	211	374	411	387
75	MS	511	581	582	284	490	314	482	406	542	209	563	211	544	705	452
16	FM				299	1072	512	1084	554		419	627	945	1922	940	1032
17	FM				299	1053	512	910	554		419	627	945	1922	686	753
18	FM	876	809	657	299	893	512	713	554	755	419	603	945	1922	580	637
19	FM	506	500	436	299	591	321	396	348	434	309	443	945	571	413	454
20	FM	480	500	436	299	467	321	396	348	429	309	413	945	571	333	387
21	FM	396	425	380	294	467	262	286	319	367	237	397	514	473	317	369
22	FM	384	391	355	294	457	262	286	319	312	237	359	514	315	282	338
23	FM	361	380	343	294	457	251	253	282	288	218	359	514	270	259	307
24	FM	358	370	337	294	457	251	253	282	285	218	340	514	270	247	294
25	FM	315	343	314	249	397	227	231	248	244	200	320	249	249	233	268
30	FM	302	328	291	249	348	215	210	229	244	182	298	230	249	216	248
35	FM	314	327	291	249	344	206	210	229	235	182	289	230	254	216	248
40	FM	308	315	291	249	324	217	210	229	235	182	289	205	254	216	248
45	FM	282	275	276	249	306	227	210	229	235	182	277	205	243	216	250
50	FM	292	289	276	249	297	227	200	248	230	173	256	205	243	216	250
60	FM	269	301	291	237	299	227	210	248	280	182	263	205	254	233	268
65	FM	307	301	320	274	299	236	240	248	326	182	271	205	257	251	276
70	FM	358	342	378	284	349	283	350	364	388	200	307	205	309	437	361
75	FM	418	401	421	284	349	292	350	364	432	200	419	205	370	607	452
16	FS				510	1467	637	1478	807		555	904	945	2714	1065	1169
17	FS				510	1267	637	1412	807		555	904	945	2714	823	903
18	FS	1062	1011	820	510	1071	637	886	807	909	555	864	945	2714	670	774
19	FS	721	806	654	510	873	519	606	586	652	455	561	945	784	574	684
20	FS	640	752	611	510	704	519	606	586	593	455	513	945	784	510	560
21	FS	512	602	488	386	668	353	428	432	453	300	470	514	614	416	490
22	FS	482	573	465	386	580	353	428	412	402	300	425	514	407	357	392
23	FS	431	508	413	386	580	310	319	296	364	273	425	514	325	317	366
24	FS	406	484	392	386	580	310	319	296	356	273	404	514	325	298	328
25	FS	380	443	361	299	519	266	266	284	294	237	377	251	313	282	310
30	FS	343	404	334	274	440	251	231	265	276	200	362	230	313	268	294
35	FS	333	386	320	274	430	264	231	265	269	200	362	230	313	247	271
40	FS	337	348	305	274	411	257	231	265	268	200	362	205	288	247	271
45	FS	298	297	305	274	383	244	231	265	268	200	346	205	273	235	266
50	FS	287	313	305	261	370	219	210	254	255	182	346	205	266	235	258
60	FS	300	315	305	249	344	219	220	254	291	191	340	205	273	247	271
65	FS	356	339	349	274	344	227	220	254	352	191	338	205	294	263	289
70	FS	380	382	392	284	363	293	396	351	436	207	371	205	342	369	387
75	FS	437	430	442	284	363	302	396	351	462	209	476	205	358	531	452

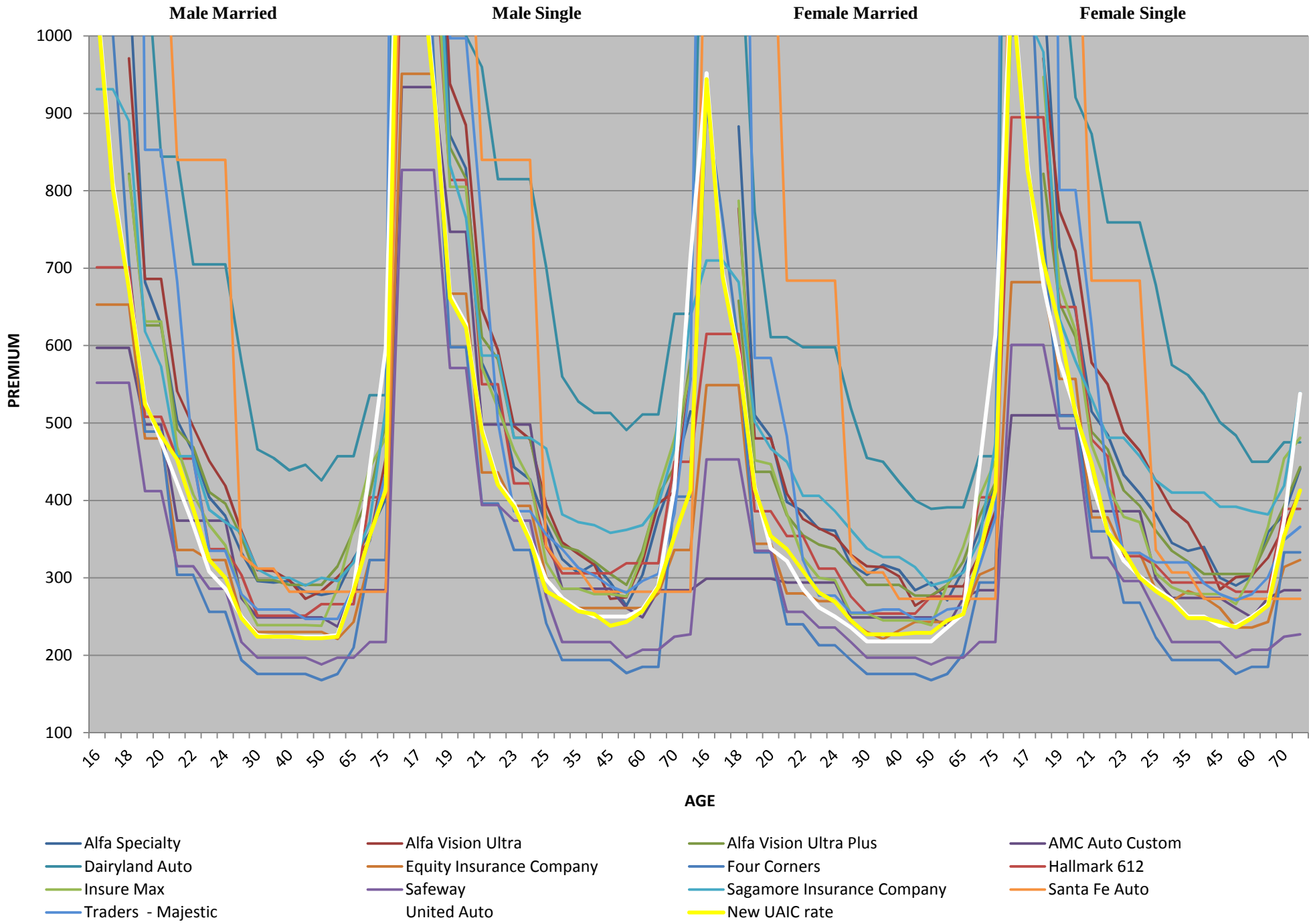
T3 72946 Mountainburg, Crawford County (BI PD 25/50/25)



T4 72032 Conway, Faulkner County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1973	653	1094	701		552	931	1260	2878	1054	1045
17	MM				597	2071	653	1003	701		552	931	1260	2878	810	802
18	MM	1080	971	822	597	1802	653	709	701	819	552	890	1260	2878	678	673
19	MM	682	686	626	498	1131	480	489	508	631	412	618	1260	853	528	524
20	MM	627	686	626	498	844	480	489	508	631	412	573	1260	853	476	484
21	MM	504	541	492	374	844	336	304	454	469	315	457	840	683	422	453
22	MM	462	495	469	374	705	336	304	454	408	315	457	840	453	368	389
23	MM	404	451	411	374	705	323	256	337	368	286	388	840	335	308	323
24	MM	380	419	396	374	705	323	256	337	342	286	372	840	335	286	300
25	MM	333	360	353	274	580	249	194	304	279	217	358	329	279	250	248
30	MM	296	310	297	249	466	230	176	251	239	197	311	312	259	226	224
35	MM	294	309	297	249	455	230	176	251	239	197	300	312	259	224	224
40	MM	296	297	291	249	439	230	176	251	239	197	300	282	259	224	224
45	MM	282	273	291	249	446	230	176	251	239	197	290	282	247	224	222
50	MM	278	283	291	249	426	230	168	266	238	188	300	282	247	224	222
60	MM	282	301	315	237	457	221	176	266	286	197	296	282	247	226	224
65	MM	325	322	361	284	457	243	210	266	365	197	320	282	287	286	283
70	MM	358	348	407	284	536	323	323	404	442	217	372	282	349	440	354
75	MM	402	454	501	284	536	323	323	404	481	217	519	282	436	596	413
16	MS				934	1844	951	1462	1123		827	1320	1260	3311	1424	1411
17	MS				934	1926	951	1369	1123		827	1320	1260	3311	1144	1135
18	MS	1416	1376	1223	934	1680	951	966	1123	1162	827	1269	1260	3311	936	927
19	MS	872	938	856	747	1354	667	598	814	805	571	833	1260	997	666	661
20	MS	829	885	816	747	1000	667	598	814	805	571	765	1260	997	628	623
21	MS	578	647	611	498	960	436	396	550	572	394	587	840	757	492	489
22	MS	533	594	582	498	815	436	396	550	519	394	587	840	501	424	420
23	MS	443	496	481	498	815	393	336	422	465	374	481	840	386	396	392
24	MS	427	479	481	498	815	393	336	422	426	374	481	840	386	350	347
25	MS	369	395	381	361	702	301	242	340	320	276	467	341	356	298	283
30	MS	324	346	341	286	560	270	194	306	286	217	382	312	337	274	271
35	MS	306	331	335	286	528	261	194	306	286	217	372	312	313	260	257
40	MS	318	317	321	286	513	261	194	306	279	217	368	282	303	250	253
45	MS	294	273	305	286	513	261	194	306	279	217	358	282	289	250	238
50	MS	264	275	291	261	491	261	177	319	276	197	362	282	281	250	243
60	MS	304	321	335	249	511	261	185	319	329	207	368	282	296	260	257
65	MS	378	396	407	284	511	280	185	319	413	207	395	282	305	290	288
70	MS	435	411	443	284	641	336	405	450	479	224	467	282	383	416	354
75	MS	515	558	582	284	641	336	405	450	565	227	638	282	556	714	413
16	FM				299	1402	549	911	615		453	710	1260	1966	952	944
17	FM				299	1376	549	764	615		453	710	1260	1966	694	689
18	FM	883	777	658	299	1167	549	599	615	787	453	682	1260	1966	588	583
19	FM	510	480	437	299	773	344	333	386	452	335	502	1260	584	418	415
20	FM	482	480	437	299	611	344	333	386	447	335	467	1260	584	338	354
21	FM	398	409	381	294	611	280	240	354	383	256	450	684	483	322	337
22	FM	386	376	355	294	598	280	240	354	326	256	406	684	323	286	309
23	FM	363	364	343	294	598	270	213	312	300	236	406	684	277	262	281
24	FM	361	354	337	294	598	270	213	312	297	236	386	684	277	250	269
25	FM	317	330	315	249	519	243	194	276	254	217	362	329	255	236	245
30	FM	304	315	291	249	455	230	176	254	254	197	338	307	255	218	227
35	FM	317	314	291	249	450	221	176	254	245	197	327	307	259	218	227
40	FM	310	302	291	249	424	232	176	254	245	197	327	273	259	218	227
45	FM	284	264	277	249	400	243	176	254	245	197	314	273	247	218	229
50	FM	294	277	277	249	389	243	168	276	239	188	290	273	247	218	229
60	FM	271	289	291	237	391	243	176	276	291	197	296	273	259	236	245
65	FM	310	289	321	274	391	253	202	276	340	197	307	273	262	254	253
70	FM	361	329	379	284	457	304	294	404	404	217	348	273	315	442	330
75	FM	421	386	423	284	457	313	294	404	451	217	474	273	378	614	413
16	FS				510	1919	682	1242	895		601	1024	1260	2775	1078	1069
17	FS				510	1656	682	1186	895		601	1024	1260	2775	834	826
18	FS	1070	971	822	510	1400	682	744	895	947	601	979	1260	2775	678	708
19	FS	727	774	655	510	1142	557	509	650	679	493	634	1260	801	580	625
20	FS	645	722	611	510	921	557	509	650	619	493	580	1260	801	516	512
21	FS	515	578	489	386	874	378	360	479	472	326	532	684	627	422	448
22	FS	485	550	466	386	759	378	360	457	418	326	481	684	417	362	359
23	FS	433	488	413	386	759	332	268	328	379	296	481	684	332	322	335
24	FS	409	464	393	386	759	332	268	328	372	296	457	684	332	302	300
25	FS	382	425	361	299	678	285	223	316	306	256	426	336	320	286	283
30	FS	345	388	335	274	575	270	194	294	288	217	410	307	320	272	269
35	FS	335	371	321	274	562	283	194	294	280	217	410	307	320	250	248
40	FS	340	334	305	274	537	275	194	294	279	217	410	273	293	250	248
45	FS	300	285	305	274	501	261	194	294	279	217	392	273	279	238	243
50	FS	290	301	305	261	484	236	176	282	266	197	392	273	271	238	236
60	FS	302	303	305	249	450	236	185	282	304	207	386	273	279	250	248
65	FS	359	326	349	274	450	243	185	282	366	207	382	273	301	266	264
70	FS	382	366	393	284	475	314	333	389	454	224	419	273	349	374	354
75	FS	441	413	443	284	475	323	333	389	481	227	539	273	366	538	413

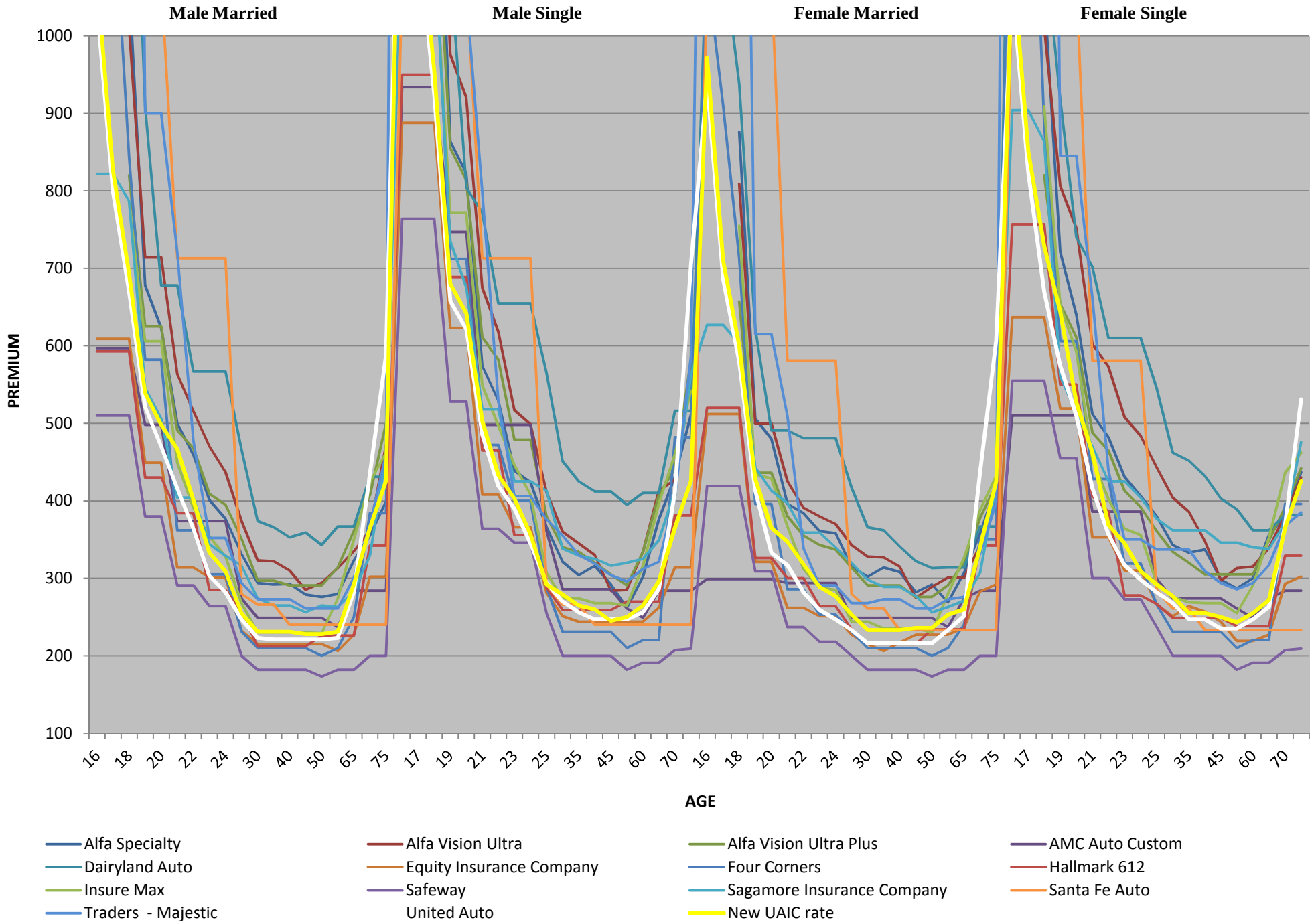
T4 72032 Conway, Faulkner County (BI PD 25/50/25)



T5 72937 Hackett, Sebastian County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1586	609	1302	593		510	822	1071	3039	1041	1076
17	MM				597	1665	609	1194	593		510	822	1071	3039	799	826
18	MM	1072	1011	820	597	1449	609	844	593	786	510	787	1071	3039	670	693
19	MM	678	714	625	498	909	449	582	430	606	380	546	1071	900	521	539
20	MM	623	714	625	498	678	449	582	430	606	380	506	1071	900	470	498
21	MM	500	564	491	374	678	314	362	384	449	291	404	713	721	416	467
22	MM	459	516	468	374	567	314	362	384	391	291	404	713	478	364	401
23	MM	401	470	409	374	567	301	305	285	354	264	344	713	352	303	333
24	MM	377	437	395	374	567	301	305	285	328	264	329	713	352	282	309
25	MM	331	374	351	274	466	232	231	256	268	200	316	280	294	247	255
30	MM	294	323	297	249	374	215	210	212	230	182	274	266	273	223	231
35	MM	292	322	297	249	366	215	210	212	230	182	265	266	273	221	231
40	MM	293	310	291	249	353	215	210	212	230	182	265	240	273	221	231
45	MM	279	285	291	249	359	215	210	212	230	182	256	240	261	221	228
50	MM	276	294	291	249	343	215	200	226	229	173	265	240	261	221	228
60	MM	280	313	314	237	367	206	210	226	274	182	263	240	261	223	231
65	MM	323	335	361	284	367	227	250	226	350	182	283	240	301	282	292
70	MM	355	362	407	284	431	302	384	342	424	200	329	240	368	435	365
75	MM	399	472	500	284	431	302	384	342	462	200	458	240	460	588	425
16	MS				934	1483	888	1740	950		764	1166	1071	3497	1406	1453
17	MS				934	1548	888	1630	950		764	1166	1071	3497	1130	1169
18	MS	1405	1432	1220	934	1350	888	1150	950	1115	764	1121	1071	3497	924	955
19	MS	864	976	855	747	1089	623	712	689	772	528	735	1071	1053	658	680
20	MS	823	921	814	747	804	623	712	689	772	528	675	1071	1053	621	642
21	MS	574	675	611	498	772	408	472	465	549	364	518	713	799	486	503
22	MS	529	618	582	498	655	408	472	465	497	364	518	713	529	419	433
23	MS	439	517	479	498	655	366	400	356	446	346	425	713	406	390	403
24	MS	424	499	479	498	655	366	400	356	408	346	425	713	406	345	357
25	MS	366	411	380	361	565	281	288	288	307	255	413	292	376	294	292
30	MS	321	360	340	286	451	251	231	259	274	200	338	266	355	270	279
35	MS	304	345	334	286	425	244	231	259	274	200	329	266	330	256	265
40	MS	316	330	320	286	412	244	231	259	268	200	325	240	319	247	260
45	MS	292	284	305	286	412	244	231	259	268	200	316	240	304	247	245
50	MS	262	285	291	261	395	244	210	270	265	182	320	240	296	247	250
60	MS	302	334	334	249	410	244	220	270	316	191	325	240	312	256	265
65	MS	376	413	407	284	410	262	220	270	396	191	349	240	321	286	296
70	MS	431	427	442	284	516	314	482	381	460	207	413	240	403	411	365
75	MS	511	581	582	284	516	314	482	381	542	209	563	240	587	705	425
16	FM				299	1127	512	1084	520		419	627	1071	2075	940	972
17	FM				299	1107	512	910	520		419	627	1071	2075	686	710
18	FM	876	809	657	299	938	512	713	520	755	419	603	1071	2075	580	600
19	FM	506	500	436	299	622	321	396	326	434	309	443	1071	615	413	428
20	FM	480	500	436	299	491	321	396	326	429	309	413	1071	615	333	365
21	FM	396	425	380	294	491	262	286	300	367	237	397	581	509	317	347
22	FM	384	391	355	294	481	262	286	300	312	237	359	581	339	282	318
23	FM	361	380	343	294	481	251	253	264	288	218	359	581	291	259	289
24	FM	358	370	337	294	481	251	253	264	285	218	340	581	291	247	277
25	FM	315	343	314	249	417	227	231	234	244	200	320	280	268	233	253
30	FM	302	328	291	249	366	215	210	215	244	182	298	261	268	216	233
35	FM	314	327	291	249	362	206	210	215	235	182	289	261	273	216	233
40	FM	308	315	291	249	341	217	210	215	235	182	289	233	273	216	233
45	FM	282	275	276	249	322	227	210	215	235	182	277	233	261	216	236
50	FM	292	289	276	249	313	227	200	234	230	173	256	233	261	216	236
60	FM	269	301	291	237	314	227	210	234	280	182	263	233	273	233	253
65	FM	307	301	320	274	314	236	240	234	326	182	271	233	276	251	260
70	FM	358	342	378	284	367	283	350	342	388	200	307	233	332	437	340
75	FM	418	401	421	284	367	292	350	342	432	200	419	233	398	607	425
16	FS				510	1543	637	1478	757		555	904	1071	2930	1065	1101
17	FS				510	1332	637	1412	757		555	904	1071	2930	823	851
18	FS	1062	1011	820	510	1125	637	886	757	909	555	864	1071	2930	670	729
19	FS	721	806	654	510	918	519	606	550	652	455	561	1071	845	574	644
20	FS	640	752	611	510	740	519	606	550	593	455	513	1071	845	510	527
21	FS	512	602	488	386	702	353	428	406	453	300	470	581	662	416	462
22	FS	482	573	465	386	610	353	428	386	402	300	425	581	439	357	369
23	FS	431	508	413	386	610	310	319	278	364	273	425	581	350	317	345
24	FS	406	484	392	386	610	310	319	278	356	273	404	581	350	298	309
25	FS	380	443	361	299	545	266	266	267	294	237	377	285	337	282	292
30	FS	343	404	334	274	462	251	231	249	276	200	362	261	337	268	277
35	FS	333	386	320	274	452	264	231	249	269	200	362	261	337	247	255
40	FS	337	348	305	274	432	257	231	249	268	200	362	233	309	247	255
45	FS	298	297	305	274	403	244	231	249	268	200	346	233	294	235	250
50	FS	287	313	305	261	389	219	210	238	255	182	346	233	286	235	243
60	FS	300	315	305	249	362	219	220	238	291	191	340	233	294	247	255
65	FS	356	339	349	274	362	227	220	238	352	191	338	233	317	263	272
70	FS	380	382	392	284	382	293	396	329	436	207	371	233	368	369	365
75	FS	437	430	442	284	382	302	396	329	462	209	476	233	385	531	425

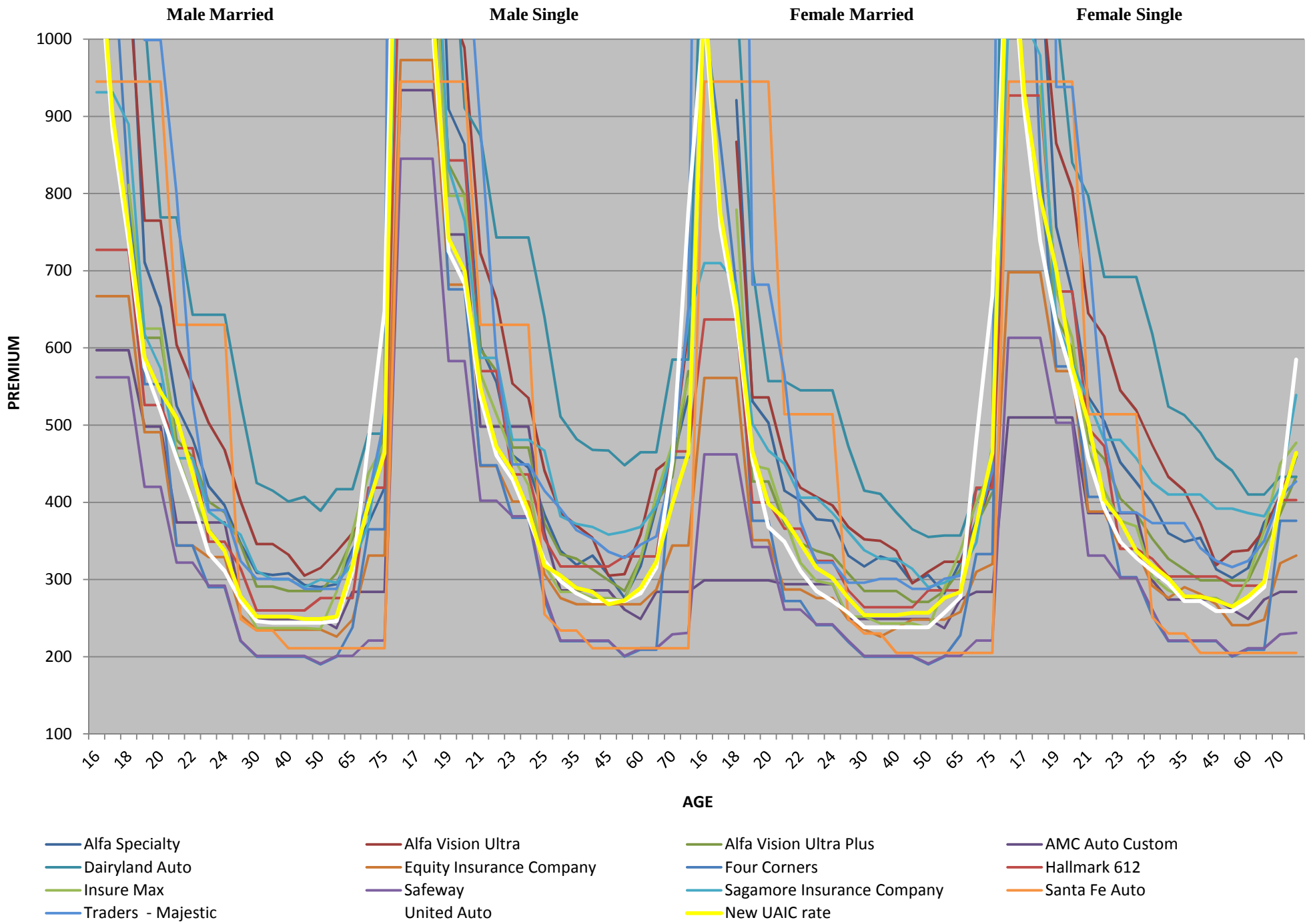
T5 72937 Hackett, Sebastian County (BI PD 25/50/25)



T6 72401 Jonesboro, Craighead County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1799	667	1237	727		562	931	945	3377	1147	**1174**
17	MM				597	1888	667	1134	727		562	931	945	3377	881	**901**
18	MM	1125	1084	804	597	1643	667	802	727	811	562	890	945	3377	738	**755**
19	MM	711	765	613	498	1031	491	553	526	625	420	618	945	999	575	**588**
20	MM	653	765	613	498	769	491	553	526	625	420	573	945	999	518	**543**
21	MM	525	604	481	374	769	344	344	470	464	322	457	630	799	458	**509**
22	MM	482	553	459	374	643	344	344	470	404	322	457	630	529	401	**437**
23	MM	421	503	401	374	643	329	290	349	365	292	388	630	390	334	**363**
24	MM	396	468	387	374	643	329	290	349	338	292	372	630	390	311	**337**
25	MM	347	401	345	274	529	254	220	314	276	221	358	249	324	272	**278**
30	MM	309	346	291	249	425	235	200	260	237	201	311	234	301	246	**252**
35	MM	306	346	291	249	415	235	200	260	237	201	300	234	301	244	**252**
40	MM	308	332	285	249	401	235	200	260	237	201	300	211	301	244	**252**
45	MM	293	305	285	249	407	235	200	260	237	201	290	211	288	244	**249**
50	MM	290	315	285	249	389	235	190	276	236	191	300	211	288	244	**249**
60	MM	294	336	308	237	417	226	200	276	284	201	296	211	288	246	**252**
65	MM	339	360	353	284	417	248	238	276	362	201	320	211	333	311	**318**
70	MM	373	387	399	284	489	331	365	419	438	221	372	211	407	479	**398**
75	MM	419	507	490	284	489	331	365	419	477	221	519	211	509	648	**464**
16	MS				934	1682	973	1653	1163		845	1320	945	3885	1549	**1585**
17	MS				934	1756	973	1549	1163		845	1320	945	3885	1245	**1275**
18	MS	1475	1536	1197	934	1532	973	1093	1163	1152	845	1269	945	3885	1018	**1041**
19	MS	909	1048	838	747	1235	682	676	843	797	583	833	945	1168	725	**742**
20	MS	864	989	798	747	911	682	676	843	797	583	765	945	1168	683	**700**
21	MS	602	723	598	498	875	447	448	570	567	402	587	630	886	536	**549**
22	MS	556	663	570	498	743	447	448	570	514	402	587	630	586	461	**472**
23	MS	461	554	471	498	743	401	380	436	461	382	481	630	449	430	**440**
24	MS	445	535	471	498	743	401	380	436	422	382	481	630	449	380	**390**
25	MS	384	441	373	361	640	307	274	353	318	281	467	255	415	324	**318**
30	MS	337	387	333	286	511	276	220	317	284	221	382	234	392	298	**305**
35	MS	319	370	327	286	482	268	220	317	284	221	372	234	364	282	**289**
40	MS	331	354	313	286	468	268	220	317	276	221	368	211	353	272	**284**
45	MS	306	305	299	286	467	268	220	317	276	221	358	211	336	272	**268**
50	MS	276	307	285	261	448	268	200	330	273	201	362	211	328	272	**273**
60	MS	317	358	327	249	465	268	209	330	326	211	368	211	345	282	**289**
65	MS	394	442	399	284	465	287	209	330	410	211	395	211	356	316	**323**
70	MS	453	458	433	284	585	344	458	466	475	229	467	211	447	453	**398**
75	MS	537	623	570	284	585	344	458	466	560	231	638	211	651	777	**464**
16	FM				299	1279	561	1030	637		462	710	945	2305	1036	**1060**
17	FM				299	1255	561	865	637		462	710	945	2305	756	**774**
18	FM	921	867	644	299	1064	561	677	637	779	462	682	945	2305	639	**655**
19	FM	531	536	427	299	705	351	376	400	448	342	502	945	682	456	**466**
20	FM	503	536	427	299	557	351	376	400	443	342	467	945	682	368	**398**
21	FM	415	456	373	294	557	287	272	366	379	261	450	514	565	349	**379**
22	FM	402	419	347	294	545	287	272	366	322	261	406	514	375	311	**347**
23	FM	378	407	337	294	545	276	241	324	298	242	406	514	322	285	**315**
24	FM	376	396	331	294	545	276	241	324	294	242	386	514	322	272	**302**
25	FM	331	368	308	249	473	248	219	286	252	221	362	249	296	257	**276**
30	FM	317	352	285	249	415	235	200	264	252	201	338	230	296	238	**254**
35	FM	330	350	285	249	411	226	200	264	243	201	327	230	301	238	**254**
40	FM	323	337	285	249	387	237	200	264	243	201	327	205	301	238	**254**
45	FM	296	295	271	249	365	248	200	264	243	201	314	205	288	238	**257**
50	FM	306	310	271	249	355	248	190	286	237	191	290	205	288	238	**257**
60	FM	282	323	285	237	357	248	200	286	289	201	296	205	301	257	**276**
65	FM	323	323	313	274	357	258	228	286	337	201	307	205	305	277	**284**
70	FM	376	367	371	284	417	310	333	419	400	221	348	205	367	482	**371**
75	FM	439	431	413	284	417	320	333	419	447	221	474	205	441	668	**464**
16	FS				510	1749	698	1404	927		613	1024	945	3255	1174	**1200**
17	FS				510	1510	698	1341	927		613	1024	945	3255	907	**928**
18	FS	1115	1084	804	510	1276	698	842	927	939	613	979	945	3255	738	**795**
19	FS	757	865	641	510	1041	570	576	673	673	503	634	945	938	632	**702**
20	FS	672	806	598	510	840	570	576	673	613	503	580	945	938	562	**575**
21	FS	537	645	479	386	797	388	407	496	468	331	532	514	734	458	**504**
22	FS	505	615	456	386	692	388	407	473	415	331	481	514	486	393	**403**
23	FS	452	545	405	386	692	340	303	340	376	302	481	514	387	349	**376**
24	FS	426	519	385	386	692	340	303	340	369	302	457	514	387	328	**337**
25	FS	399	474	353	299	618	292	253	327	303	261	426	251	373	311	**318**
30	FS	360	433	327	274	524	276	220	304	286	221	410	230	373	295	**302**
35	FS	349	415	313	274	513	290	220	304	278	221	410	230	373	272	**278**
40	FS	354	373	299	274	490	281	220	304	276	221	410	205	341	272	**278**
45	FS	313	319	299	274	457	268	220	304	276	221	392	205	324	259	**273**
50	FS	302	336	299	261	441	241	200	292	264	201	392	205	316	259	**265**
60	FS	315	338	299	249	410	241	209	292	302	211	386	205	324	272	**278**
65	FS	374	364	342	274	410	248	209	292	364	211	382	205	350	290	**297**
70	FS	399	409	385	284	433	321	376	403	450	229	419	205	407	407	**398**
75	FS	459	462	433	284	433	331	376	403	477	231	539	205	427	585	**464**

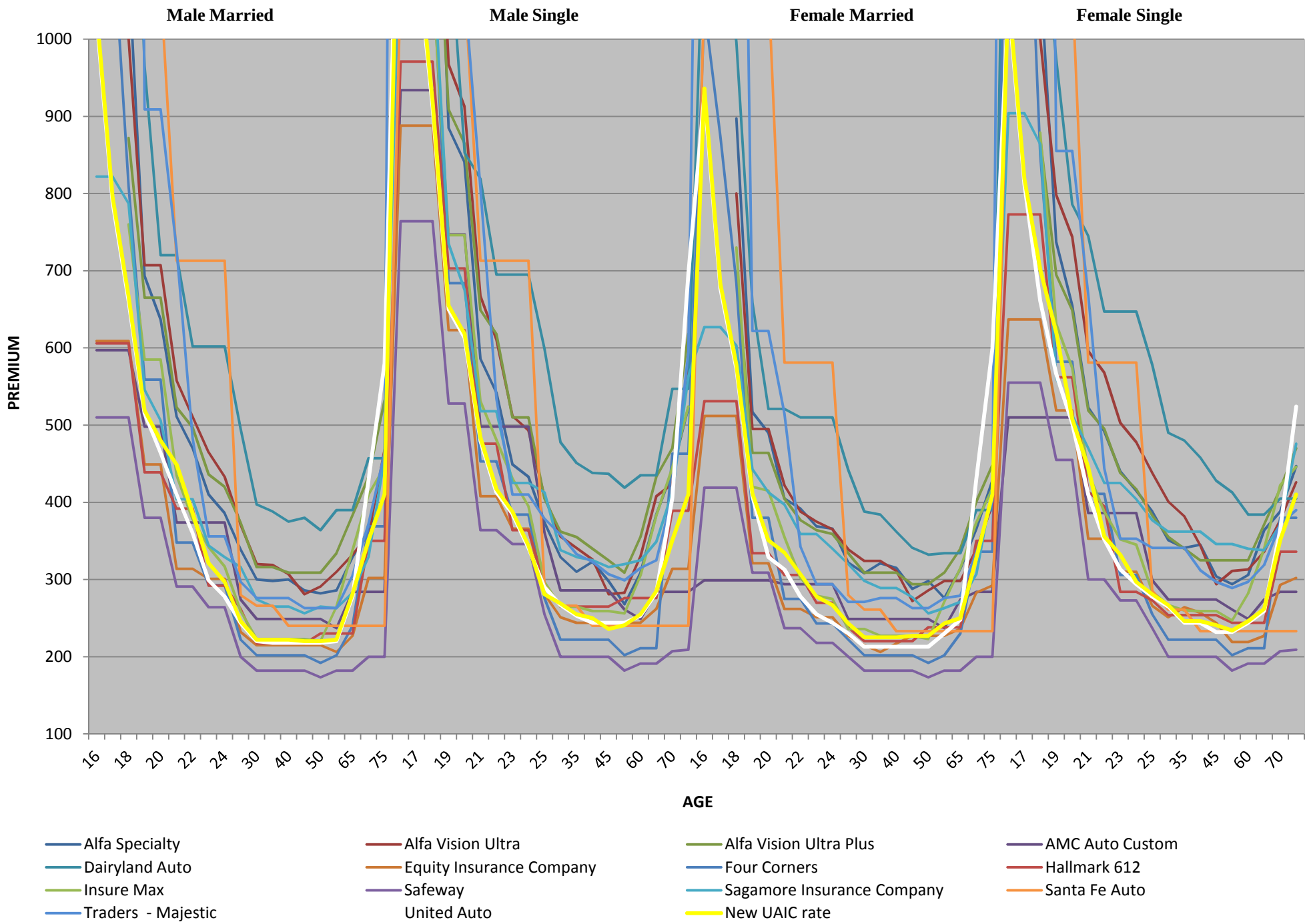
T6 72401 Jonesboro, Craighead County (BI PD 25/50/25)



T8 72904 Fort Smith, Sebastian County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1683	609	1250	606		510	822	1071	3072	1028	1037
17	MM				597	1766	609	1146	606		510	822	1071	3072	789	796
18	MM	1096	1001	872	597	1537	609	810	606	760	510	787	1071	3072	661	667
19	MM	693	707	665	498	965	449	559	439	585	380	546	1071	909	515	519
20	MM	637	707	665	498	720	449	559	439	585	380	506	1071	909	464	480
21	MM	511	558	523	374	720	314	348	392	435	291	404	713	728	410	449
22	MM	470	511	497	374	602	314	348	392	378	291	404	713	483	360	386
23	MM	410	465	436	374	602	301	293	292	342	264	344	713	356	299	321
24	MM	386	433	420	374	602	301	293	292	317	264	329	713	356	278	297
25	MM	339	371	374	274	495	232	222	262	259	200	316	280	297	244	246
30	MM	300	320	316	249	397	215	202	217	223	182	274	266	276	220	222
35	MM	298	319	316	249	388	215	202	217	223	182	265	266	276	218	222
40	MM	300	307	309	249	375	215	202	217	223	182	265	240	276	218	222
45	MM	286	281	309	249	380	215	202	217	223	182	256	240	263	218	220
50	MM	282	291	309	249	364	215	192	230	220	173	265	240	263	218	220
60	MM	286	310	334	237	390	206	202	230	265	182	263	240	263	220	222
65	MM	329	332	383	284	390	227	240	230	338	182	283	240	305	278	281
70	MM	364	358	433	284	457	302	369	350	410	200	329	240	372	429	351
75	MM	408	468	532	284	457	302	369	350	446	200	458	240	464	580	410
16	MS				934	1573	888	1670	971		764	1166	1071	3533	1388	1399
17	MS				934	1643	888	1565	971		764	1166	1071	3533	1116	1126
18	MS	1438	1418	1298	934	1433	888	1104	971	1078	764	1121	1071	3533	912	920
19	MS	885	967	909	747	1155	623	684	703	746	528	735	1071	1063	650	655
20	MS	841	913	865	747	853	623	684	703	746	528	675	1071	1063	613	618
21	MS	586	667	649	498	819	408	453	476	531	364	518	713	807	480	484
22	MS	542	611	618	498	695	408	453	476	481	364	518	713	534	413	417
23	MS	449	512	510	498	695	366	384	364	431	346	425	713	410	385	388
24	MS	433	493	510	498	695	366	384	364	395	346	425	713	410	341	344
25	MS	374	407	405	361	599	281	276	294	297	255	413	292	379	290	281
30	MS	329	356	362	286	478	251	222	265	265	200	338	266	358	267	269
35	MS	310	341	355	286	451	244	222	265	265	200	329	266	333	253	255
40	MS	323	326	340	286	438	244	222	265	259	200	325	240	323	244	250
45	MS	298	281	325	286	437	244	222	265	259	200	316	240	307	244	236
50	MS	268	283	309	261	419	244	202	276	256	182	320	240	299	244	241
60	MS	309	330	355	249	435	244	211	276	305	191	325	240	315	253	255
65	MS	384	408	433	284	435	262	211	276	383	191	349	240	325	283	285
70	MS	441	424	470	284	547	314	463	389	445	207	413	240	408	406	351
75	MS	523	575	618	284	547	314	463	389	524	209	563	240	594	696	410
16	FM				299	1196	512	1041	531		419	627	1071	2097	928	936
17	FM				299	1174	512	874	531		419	627	1071	2097	677	683
18	FM	897	800	698	299	996	512	684	531	730	419	603	1071	2097	573	578
19	FM	517	495	464	299	659	321	380	334	420	309	443	1071	622	408	412
20	FM	490	495	464	299	521	321	380	334	415	309	413	1071	622	329	351
21	FM	405	422	405	294	521	262	275	306	355	237	397	581	515	313	335
22	FM	392	388	377	294	510	262	275	306	302	237	359	581	343	278	307
23	FM	369	375	364	294	510	251	243	270	279	218	359	581	294	255	278
24	FM	366	365	359	294	510	251	243	270	275	218	340	581	294	244	267
25	FM	322	339	334	249	442	227	222	238	236	200	320	280	271	230	243
30	FM	308	324	309	249	388	215	202	220	236	182	298	261	271	213	225
35	FM	321	324	309	249	384	206	202	220	227	182	289	261	276	213	225
40	FM	315	311	309	249	362	217	202	220	227	182	289	233	276	213	225
45	FM	288	272	294	249	341	227	202	220	227	182	277	233	263	213	227
50	FM	298	286	294	249	332	227	192	238	223	173	256	233	263	213	227
60	FM	276	298	309	237	334	227	202	238	271	182	263	233	276	230	243
65	FM	314	298	340	274	334	236	230	238	315	182	271	233	279	248	250
70	FM	366	339	401	284	390	283	336	350	374	200	307	233	335	431	328
75	FM	428	397	448	284	390	292	336	350	418	200	419	233	402	599	410
16	FS				510	1637	637	1419	773		555	904	1071	2961	1051	1060
17	FS				510	1413	637	1356	773		555	904	1071	2961	812	819
18	FS	1086	1001	872	510	1194	637	851	773	879	555	864	1071	2961	661	702
19	FS	737	798	695	510	974	519	582	562	631	455	561	1071	855	566	620
20	FS	655	744	649	510	786	519	582	562	574	455	513	1071	855	503	508
21	FS	523	596	519	386	745	353	411	414	438	300	470	581	669	410	445
22	FS	492	568	495	386	647	353	411	395	388	300	425	581	444	352	356
23	FS	440	503	438	386	647	310	306	284	352	273	425	581	353	313	332
24	FS	415	478	417	386	647	310	306	284	345	273	404	581	353	294	297
25	FS	388	438	383	299	578	266	255	273	284	237	377	285	341	278	281
30	FS	351	401	355	274	490	251	222	254	267	200	362	261	341	265	267
35	FS	341	382	340	274	480	264	222	254	260	200	362	261	341	244	246
40	FS	345	344	325	274	458	257	222	254	259	200	362	233	312	244	246
45	FS	304	294	325	274	428	244	222	254	259	200	346	233	297	232	241
50	FS	294	311	325	261	413	219	202	244	247	182	346	233	289	232	234
60	FS	306	313	325	249	384	219	211	244	282	191	340	233	297	244	246
65	FS	364	336	371	274	384	227	211	244	340	191	338	233	319	259	262
70	FS	388	377	417	284	405	293	380	336	422	207	371	233	372	364	351
75	FS	447	426	470	284	405	302	380	336	446	209	476	233	390	524	410

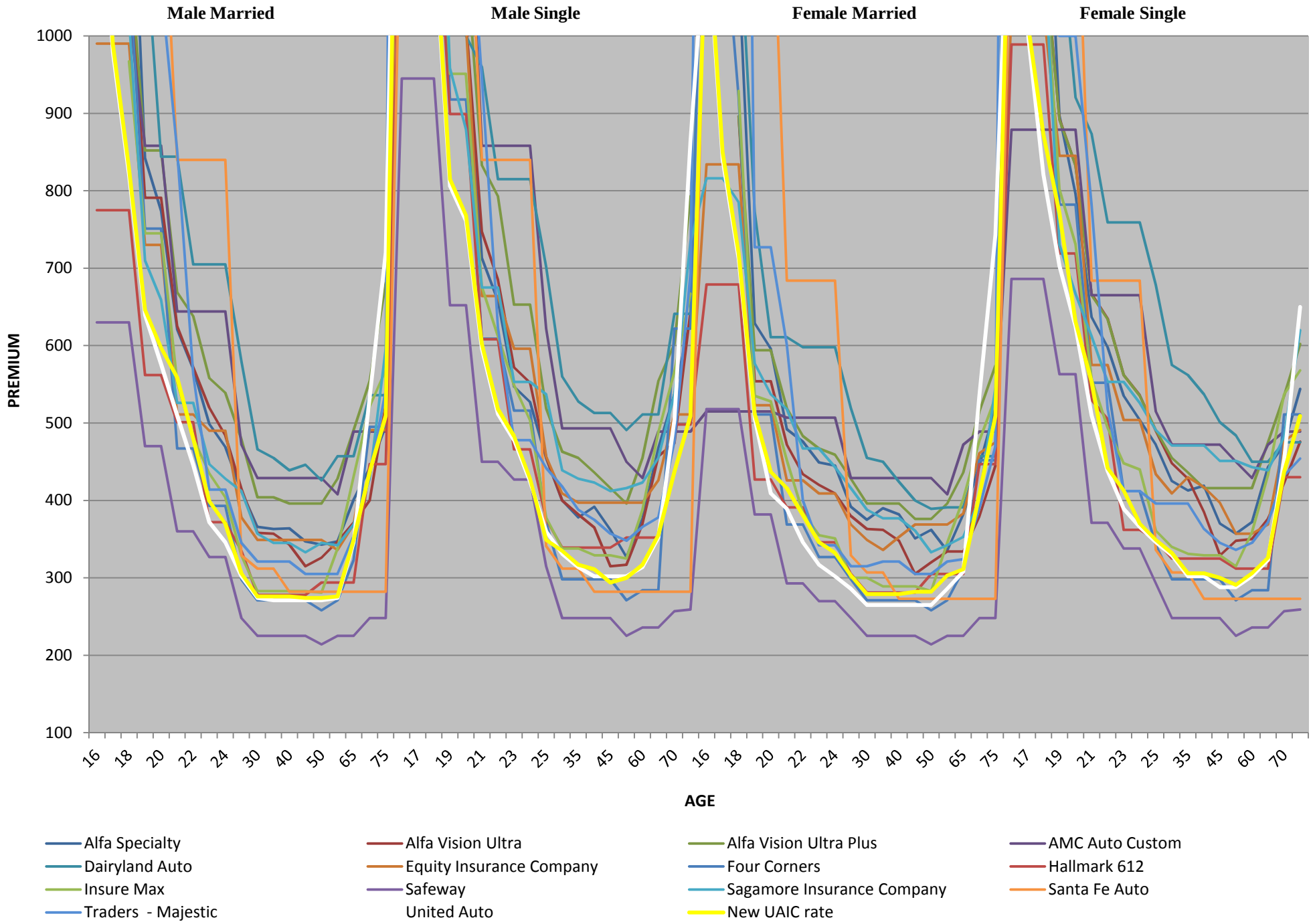
T8 72904 Fort Smith, Sebastian County (BI PD 25/50/25)



T9 72076 Jacksonville, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	1973	990	1680	775		630	1070	1260	3602	1276	1289
17	MM				1030	2071	990	1540	775		630	1070	1260	3602	979	989
18	MM	1332	1120	1118	1030	1802	990	1089	775	967	630	1024	1260	3602	821	829
19	MM	842	791	852	858	1131	730	751	562	745	470	710	1260	1065	640	646
20	MM	774	791	852	858	844	730	751	562	745	470	659	1260	1065	576	597
21	MM	621	625	669	644	844	511	467	501	553	360	526	840	852	510	559
22	MM	570	572	638	644	705	511	467	501	481	360	526	840	563	446	480
23	MM	499	520	558	644	705	490	393	372	435	327	447	840	414	372	399
24	MM	469	484	539	644	705	490	393	372	404	327	428	840	414	346	370
25	MM	412	415	479	472	580	378	298	335	329	248	412	329	345	302	306
30	MM	366	358	404	429	466	349	271	278	283	225	357	312	321	274	276
35	MM	363	357	404	429	455	349	271	278	283	225	345	312	321	271	276
40	MM	364	343	396	429	439	349	271	278	283	225	345	282	321	271	276
45	MM	347	315	396	429	446	349	271	278	283	225	333	282	305	271	274
50	MM	343	326	396	429	426	349	258	294	281	214	345	282	305	271	274
60	MM	347	347	428	408	457	336	271	294	338	225	342	282	305	274	276
65	MM	401	371	491	489	457	369	323	294	431	225	369	282	354	346	349
70	MM	442	400	554	489	536	491	495	447	521	248	428	282	432	533	437
75	MM	496	524	681	489	536	491	495	447	568	248	596	282	542	720	509
16	MS				1609	1844	1444	2245	1241		945	1518	1260	4144	1722	1740
17	MS				1609	1926	1444	2103	1241		945	1518	1260	4144	1385	1400
18	MS	1748	1587	1664	1609	1680	1444	1484	1241	1373	945	1460	1260	4144	1132	1144
19	MS	1076	1082	1165	1287	1354	1012	918	899	951	652	958	1260	1245	806	815
20	MS	1023	1022	1110	1287	1000	1012	918	899	951	652	879	1260	1245	761	768
21	MS	713	747	833	858	960	664	609	608	676	450	675	840	944	596	602
22	MS	658	685	793	858	815	664	609	608	612	450	675	840	623	512	518
23	MS	547	572	653	858	815	596	516	466	549	427	553	840	478	478	483
24	MS	527	552	653	858	815	596	516	466	503	427	553	840	478	424	428
25	MS	455	456	519	622	702	457	372	376	378	315	537	341	442	360	349
30	MS	400	400	463	493	560	409	298	339	338	248	439	312	418	331	335
35	MS	378	382	455	493	528	397	298	339	338	248	428	312	388	314	317
40	MS	392	365	436	493	513	397	298	339	329	248	423	282	375	302	311
45	MS	362	315	416	493	513	397	298	339	329	248	412	282	357	302	294
50	MS	327	317	396	450	491	397	271	352	325	225	416	282	348	302	300
60	MS	376	370	455	429	511	397	284	352	388	236	423	282	366	314	317
65	MS	468	457	554	489	511	426	284	352	488	236	455	282	378	352	355
70	MS	537	474	602	489	641	511	622	498	566	257	537	282	476	504	437
75	MS	635	644	793	489	641	511	622	498	667	259	734	282	693	864	509
16	FM				515	1402	834	1398	679		518	816	1260	2459	1152	1164
17	FM				515	1376	834	1174	679		518	816	1260	2459	841	850
18	FM	1090	896	896	515	1167	834	920	679	929	518	785	1260	2459	712	719
19	FM	629	554	594	515	773	523	511	427	535	382	577	1260	727	506	512
20	FM	596	554	594	515	611	523	511	427	528	382	537	1260	727	409	437
21	FM	492	472	519	507	611	426	369	391	452	293	518	684	601	389	416
22	FM	476	434	483	507	598	426	369	391	384	293	467	684	400	346	381
23	FM	449	420	467	507	598	409	327	346	355	270	467	684	342	317	346
24	FM	445	409	459	507	598	409	327	346	351	270	443	684	342	302	332
25	FM	392	380	428	429	519	369	298	305	300	248	416	329	315	286	303
30	FM	375	363	396	429	455	349	271	281	300	225	388	307	315	265	279
35	FM	390	362	396	429	450	336	271	281	289	225	377	307	321	265	279
40	FM	382	348	396	429	424	353	271	281	289	225	377	273	321	265	279
45	FM	351	305	376	429	400	369	271	281	289	225	361	273	305	265	282
50	FM	362	320	376	429	389	369	258	305	283	214	333	273	305	265	282
60	FM	335	334	396	408	391	369	271	305	345	225	342	273	321	286	303
65	FM	382	334	436	472	391	383	310	305	402	225	353	273	324	308	311
70	FM	445	379	515	489	457	461	452	447	477	248	401	273	390	535	407
75	FM	520	445	574	489	457	475	452	447	533	248	546	273	470	743	509
16	FS				879	1919	1035	1907	989		686	1177	1260	3472	1304	1318
17	FS				879	1656	1035	1821	989		686	1177	1260	3472	1008	1019
18	FS	1319	1120	1118	879	1400	1035	1143	989	1119	686	1126	1260	3472	821	873
19	FS	897	893	892	879	1142	845	782	719	802	563	730	1260	1000	703	771
20	FS	796	833	833	879	921	845	782	719	731	563	667	1260	1000	625	631
21	FS	637	667	665	665	874	575	552	530	557	371	612	684	782	510	553
22	FS	598	635	634	665	759	575	552	505	494	371	553	684	518	438	442
23	FS	535	562	562	665	759	504	412	362	448	338	553	684	412	389	413
24	FS	504	536	535	665	759	504	412	362	440	338	526	684	412	366	370
25	FS	472	490	491	515	678	434	343	349	361	293	491	336	396	346	349
30	FS	425	448	455	472	575	409	298	325	340	248	471	307	396	329	332
35	FS	413	428	436	472	562	430	298	325	331	248	471	307	396	302	306
40	FS	419	385	416	472	537	417	298	325	329	248	471	273	363	302	306
45	FS	370	329	416	472	501	397	298	325	329	248	451	273	345	288	300
50	FS	357	348	416	450	484	357	271	312	315	225	451	273	336	288	291
60	FS	372	350	416	429	450	357	284	312	359	236	443	273	345	302	306
65	FS	443	376	475	472	450	369	284	312	433	236	439	273	372	323	326
70	FS	472	422	535	489	475	477	511	430	537	257	482	273	432	452	437
75	FS	544	476	602	489	475	491	511	430	568	259	620	273	454	650	509

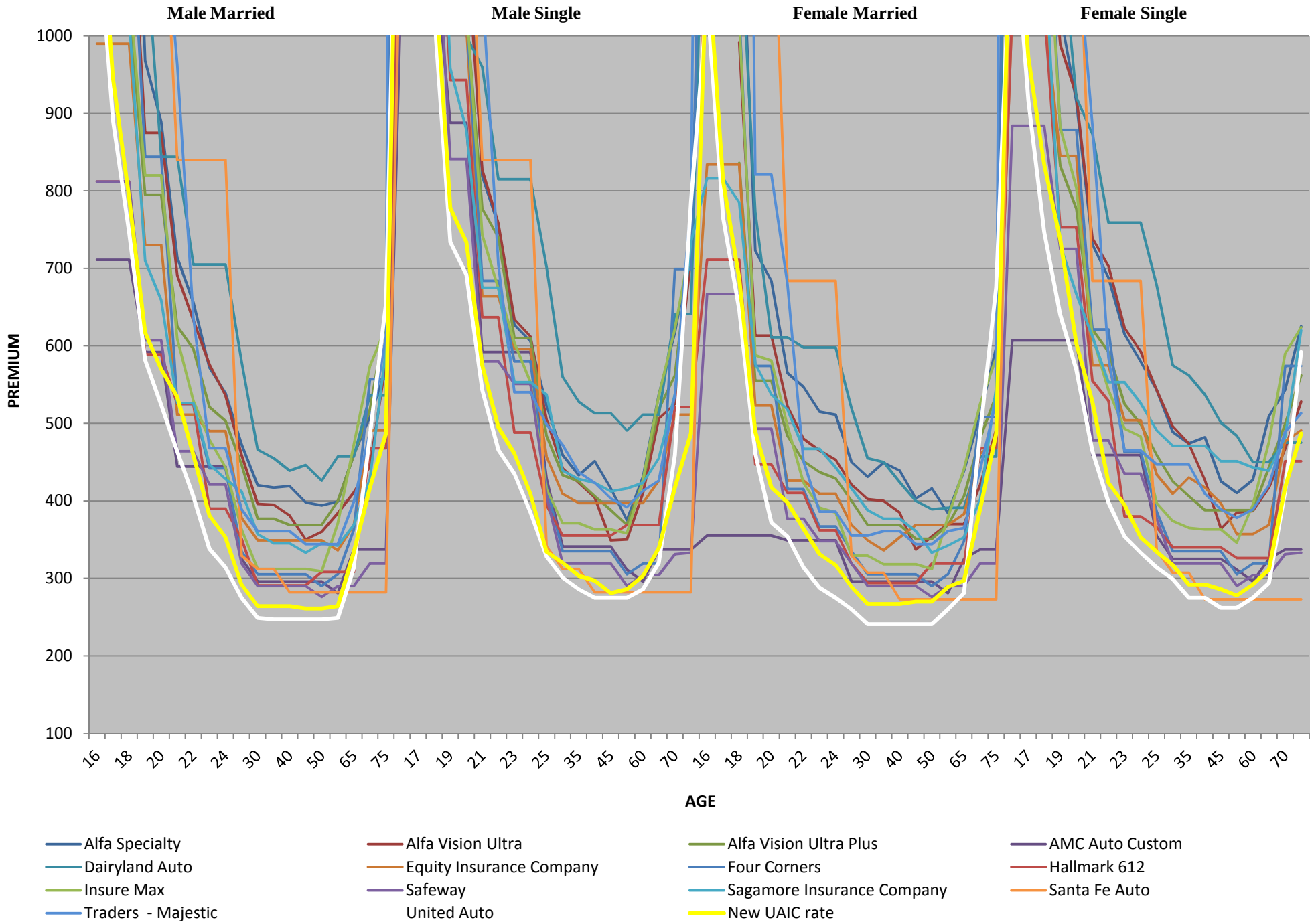
T9 72076 Jacksonville, Pulaski County (BI PD 25/50/25)



T10 72002 Alexander, Saline County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				711	1973	990	1888	812		812	1070	1260	4084	1160	1232
17	MM				711	2071	990	1731	812		812	1070	1260	4084	891	945
18	MM	1530	1240	1043	711	1802	990	1224	812	1064	812	1024	1260	4084	747	792
19	MM	968	875	795	592	1131	730	844	589	820	607	710	1260	1205	582	617
20	MM	889	875	795	592	844	730	844	589	820	607	659	1260	1205	524	570
21	MM	714	691	625	444	844	511	525	525	609	464	526	840	963	464	534
22	MM	656	633	596	444	705	511	525	525	529	464	526	840	637	406	459
23	MM	572	576	521	444	705	490	442	390	479	421	447	840	468	338	381
24	MM	539	536	503	444	705	490	442	390	443	421	428	840	468	314	353
25	MM	473	459	447	325	580	378	335	351	363	319	412	329	389	275	292
30	MM	420	396	377	296	466	349	305	291	312	290	357	312	361	249	264
35	MM	417	395	377	296	455	349	305	291	312	290	345	312	361	247	264
40	MM	419	381	369	296	439	349	305	291	312	290	345	282	361	247	264
45	MM	398	350	369	296	446	349	305	291	312	290	333	282	344	247	261
50	MM	394	360	369	296	426	349	290	308	309	276	345	282	344	247	261
60	MM	399	384	400	281	457	336	305	308	371	290	342	282	344	249	264
65	MM	460	411	459	337	457	369	363	308	473	290	369	282	399	314	334
70	MM	508	444	518	337	536	491	557	468	574	319	428	282	489	485	417
75	MM	570	580	637	337	536	491	557	468	624	319	596	282	612	655	487
16	MS				1110	1844	1444	2523	1300		1218	1518	1260	4699	1567	1662
17	MS				1110	1926	1444	2364	1300		1218	1518	1260	4699	1260	1337
18	MS	2007	1757	1554	1110	1680	1444	1668	1300	1510	1218	1460	1260	4699	1029	1093
19	MS	1236	1198	1088	888	1354	1012	1032	943	1045	841	958	1260	1410	734	778
20	MS	1175	1131	1035	888	1000	1012	1032	943	1045	841	879	1260	1410	692	734
21	MS	819	827	777	592	960	664	684	637	743	580	675	840	1068	543	575
22	MS	756	758	740	592	815	664	684	637	674	580	675	840	705	466	495
23	MS	627	634	610	592	815	596	580	488	604	551	553	840	540	435	461
24	MS	606	612	610	592	815	596	580	488	553	551	553	840	540	385	409
25	MS	523	505	484	429	702	457	418	394	415	406	537	341	499	328	334
30	MS	459	442	433	341	560	409	335	355	371	319	439	312	472	301	320
35	MS	433	423	425	341	528	397	335	355	371	319	428	312	437	286	303
40	MS	451	404	406	341	513	397	335	355	363	319	423	282	423	275	297
45	MS	416	349	388	341	513	397	335	355	363	319	412	282	403	275	281
50	MS	375	350	369	311	491	397	305	369	358	290	416	282	392	275	286
60	MS	431	410	425	296	511	397	319	369	427	304	423	282	413	286	303
65	MS	537	506	518	337	511	426	319	369	536	304	455	282	426	320	339
70	MS	617	525	562	337	641	511	699	521	622	331	537	282	537	459	417
75	MS	729	714	740	337	641	511	699	521	734	333	734	282	784	786	487
16	FM				355	1402	834	1572	711		667	816	1260	2786	1048	1112
17	FM				355	1376	834	1320	711		667	816	1260	2786	765	812
18	FM	1252	992	836	355	1167	834	1034	711	1022	667	785	1260	2786	647	687
19	FM	723	613	555	355	773	523	574	447	588	493	577	1260	821	461	489
20	FM	684	613	555	355	611	523	574	447	581	493	537	1260	821	372	417
21	FM	565	522	484	349	611	426	415	410	497	377	518	684	680	354	398
22	FM	547	480	451	349	598	426	415	410	423	377	467	684	451	314	364
23	FM	515	465	437	349	598	409	367	362	391	348	467	684	386	288	331
24	FM	511	453	429	349	598	409	367	362	385	348	443	684	386	275	317
25	FM	450	421	400	296	519	369	335	319	329	319	416	329	355	260	289
30	FM	431	402	369	296	455	349	305	294	329	290	388	307	355	241	267
35	FM	449	400	369	296	450	336	305	294	318	290	377	307	361	241	267
40	FM	439	385	369	296	424	353	305	294	318	290	377	273	361	241	267
45	FM	403	337	351	296	400	369	305	294	318	290	361	273	344	241	270
50	FM	416	354	351	296	389	369	290	319	312	276	333	273	344	241	270
60	FM	384	370	369	281	391	369	305	319	379	290	342	273	361	260	289
65	FM	439	370	406	325	391	383	348	319	441	290	353	273	365	281	297
70	FM	511	420	481	337	457	461	508	468	525	319	401	273	440	487	389
75	FM	598	492	536	337	457	475	508	468	585	319	546	273	530	676	487
16	FS				607	1919	1035	2143	1035		884	1177	1260	3937	1187	1259
17	FS				607	1656	1035	2047	1035		884	1177	1260	3937	917	973
18	FS	1516	1240	1043	607	1400	1035	1285	1035	1231	884	1126	1260	3937	747	834
19	FS	1030	989	832	607	1142	845	879	753	882	725	730	1260	1132	640	737
20	FS	915	923	777	607	921	845	879	753	804	725	667	1260	1132	569	603
21	FS	731	739	621	459	874	575	621	555	613	478	612	684	885	464	528
22	FS	688	703	592	459	759	575	621	529	543	478	553	684	585	398	423
23	FS	615	623	525	459	759	504	463	380	493	435	553	684	465	354	395
24	FS	580	593	499	459	759	504	463	380	483	435	526	684	465	333	353
25	FS	543	543	459	355	678	434	386	366	397	377	491	336	447	314	334
30	FS	489	496	425	325	575	409	335	340	374	319	471	307	447	299	317
35	FS	474	474	406	325	562	430	335	340	365	319	471	307	447	275	292
40	FS	482	427	388	325	537	417	335	340	363	319	471	273	409	275	292
45	FS	425	364	388	325	501	397	335	340	363	319	451	273	389	262	286
50	FS	410	385	388	311	484	357	305	326	346	290	451	273	378	262	278
60	FS	427	387	388	296	450	357	319	326	395	304	443	273	389	275	292
65	FS	509	417	443	325	450	369	319	326	476	304	439	273	420	294	311
70	FS	543	467	499	337	475	477	574	451	590	331	482	273	489	412	417
75	FS	625	528	562	337	475	491	574	451	624	333	620	273	513	592	487

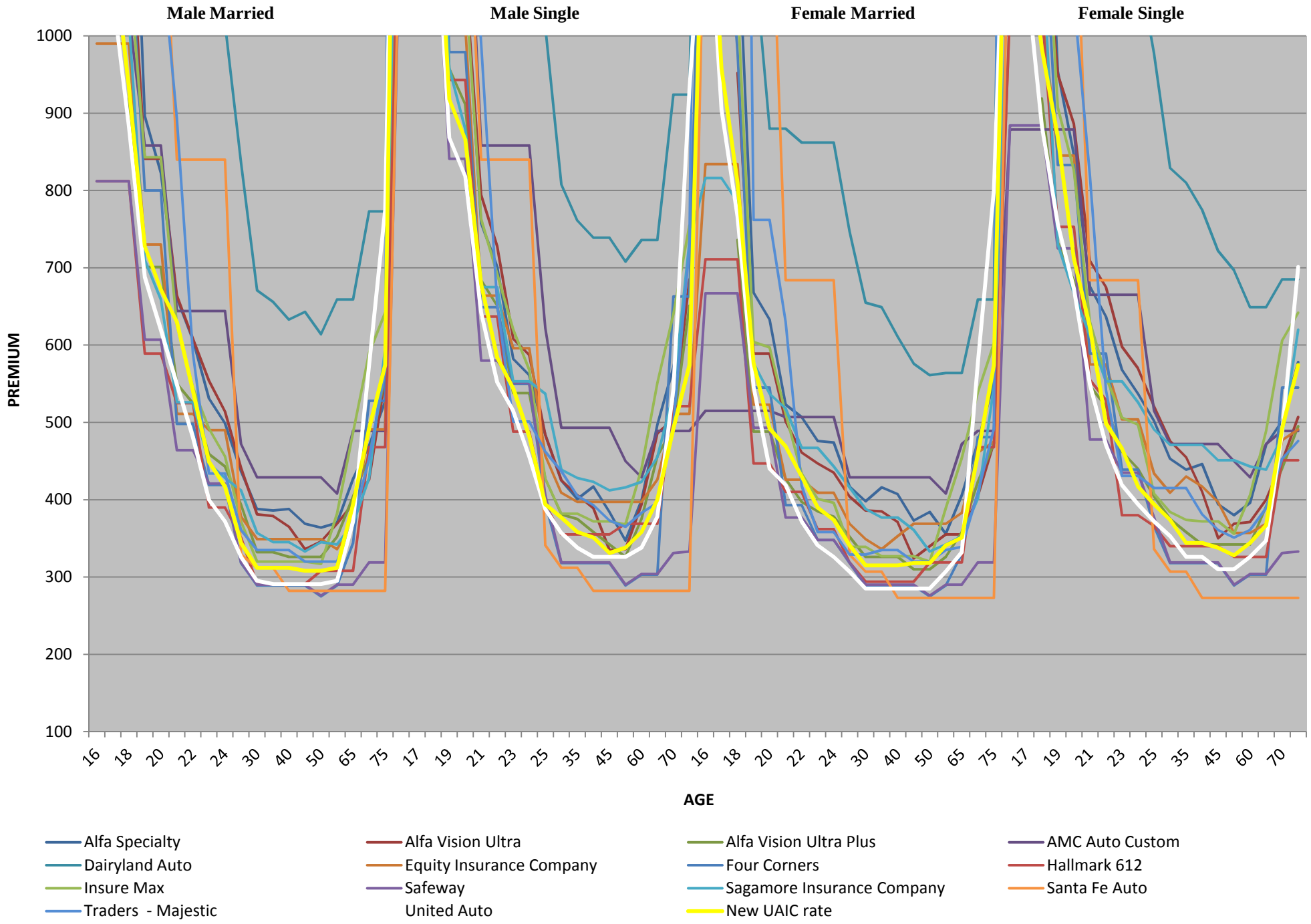
T10 72002 Alexander, Saline County (BI PD 25/50/25)



T11 72118 North Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	2844	990	1790	812		812	1070	1260	3778	1374	1453
17	MM				1030	2984	990	1642	812		812	1070	1260	3778	1054	1115
18	MM	1417	1191	919	1030	2597	990	1161	812	1094	812	1024	1260	3778	884	935
19	MM	896	841	701	858	1630	730	800	589	843	607	710	1260	1116	688	728
20	MM	823	841	701	858	1216	730	800	589	843	607	659	1260	1116	620	672
21	MM	661	664	550	644	1216	511	498	525	626	464	526	840	893	549	630
22	MM	607	608	525	644	1016	511	498	525	545	464	526	840	589	481	541
23	MM	531	554	459	644	1016	490	419	390	492	421	447	840	434	400	449
24	MM	499	514	443	644	1016	490	419	390	456	421	428	840	434	372	417
25	MM	437	441	394	472	836	378	318	351	372	319	412	329	361	326	344
30	MM	388	381	332	429	671	349	289	291	320	290	357	312	335	295	312
35	MM	386	379	332	429	656	349	289	291	320	290	345	312	335	291	312
40	MM	388	365	326	429	633	349	289	291	320	290	345	282	335	291	312
45	MM	369	336	326	429	643	349	289	291	320	290	333	282	320	291	308
50	MM	364	346	326	429	614	349	275	308	317	276	345	282	320	291	308
60	MM	370	369	352	408	659	336	289	308	382	290	342	282	320	295	312
65	MM	427	395	404	489	659	369	344	308	487	290	369	282	371	372	394
70	MM	470	426	456	489	773	491	528	468	590	319	428	282	453	574	492
75	MM	527	556	560	489	773	491	528	468	642	319	596	282	567	775	574
16	MS				1609	2658	1444	2393	1300		1218	1518	1260	4347	1854	1961
17	MS				1609	2776	1444	2241	1300		1218	1518	1260	4347	1492	1578
18	MS	1858	1687	1368	1609	2421	1444	1581	1300	1552	1218	1460	1260	4347	1219	1289
19	MS	1144	1150	958	1287	1952	1012	979	943	1074	841	958	1260	1305	868	918
20	MS	1087	1086	912	1287	1440	1012	979	943	1074	841	879	1260	1305	818	866
21	MS	758	794	684	858	1384	664	649	637	763	580	675	840	990	642	679
22	MS	701	728	651	858	1175	664	649	637	692	580	675	840	653	552	584
23	MS	582	608	538	858	1175	596	550	488	620	551	553	840	501	515	544
24	MS	561	587	538	858	1175	596	550	488	568	551	553	840	501	456	482
25	MS	484	484	427	622	1012	457	396	394	427	406	537	341	462	388	394
30	MS	425	425	381	493	808	409	318	355	382	319	439	312	437	357	377
35	MS	401	406	375	493	761	397	318	355	382	319	428	312	405	338	358
40	MS	417	389	358	493	739	397	318	355	372	319	423	282	393	326	351
45	MS	384	335	342	493	739	397	318	355	372	319	412	282	373	326	331
50	MS	347	336	326	450	708	397	289	369	368	290	416	282	365	326	338
60	MS	399	394	375	429	736	397	303	369	440	304	423	282	383	338	358
65	MS	497	486	456	489	736	426	303	369	551	304	455	282	396	378	400
70	MS	571	504	495	489	924	511	663	521	640	331	537	282	498	543	492
75	MS	676	685	651	489	924	511	663	521	755	333	734	282	726	930	574
16	FM				515	2021	834	1491	711		667	816	1260	2578	1240	1312
17	FM				515	1984	834	1251	711		667	816	1260	2578	905	958
18	FM	1159	952	736	515	1682	834	980	711	1050	667	785	1260	2578	766	810
19	FM	668	589	488	515	1114	523	545	447	604	493	577	1260	762	546	577
20	FM	633	589	488	515	880	523	545	447	597	493	537	1260	762	440	492
21	FM	523	501	427	507	880	426	393	410	511	377	518	684	630	419	469
22	FM	507	461	397	507	862	426	393	410	434	377	467	684	418	372	430
23	FM	476	447	385	507	862	409	348	362	401	348	467	684	358	341	390
24	FM	474	435	378	507	862	409	348	362	396	348	443	684	358	326	374
25	FM	417	404	352	429	747	369	318	319	339	319	416	329	329	307	341
30	FM	398	386	326	429	655	349	289	294	339	290	388	307	329	285	315
35	FM	416	385	326	429	649	336	289	294	327	290	377	307	335	285	315
40	FM	407	371	326	429	611	353	289	294	327	290	377	273	335	285	315
45	FM	373	324	310	429	576	369	289	294	327	290	361	273	320	285	318
50	FM	384	340	310	429	561	369	275	319	320	276	333	273	320	285	318
60	FM	356	355	326	408	564	369	289	319	389	290	342	273	335	307	341
65	FM	406	355	358	472	564	383	330	319	454	290	353	273	339	332	351
70	FM	474	404	423	489	659	461	481	468	539	319	401	273	409	577	459
75	FM	553	474	473	489	659	475	481	468	602	319	546	273	492	800	574
16	FS				879	2765	1035	2032	1035		884	1177	1260	3643	1405	1486
17	FS				879	2387	1035	1942	1035		884	1177	1260	3643	1085	1148
18	FS	1403	1191	919	879	2018	1035	1218	1035	1265	884	1126	1260	3643	884	984
19	FS	954	950	733	879	1645	845	833	753	907	725	730	1260	1048	756	869
20	FS	846	886	684	879	1327	845	833	753	826	725	667	1260	1048	673	712
21	FS	676	709	547	665	1259	575	589	555	630	478	612	684	819	549	623
22	FS	637	675	521	665	1094	575	589	529	559	478	553	684	542	471	499
23	FS	568	598	462	665	1094	504	439	380	506	435	553	684	431	419	466
24	FS	537	570	440	665	1094	504	439	380	497	435	526	684	431	394	417
25	FS	502	521	404	515	977	434	366	366	408	377	491	336	415	372	394
30	FS	453	476	375	472	829	409	318	340	384	319	471	307	415	353	374
35	FS	439	455	358	472	810	430	318	340	374	319	471	307	415	326	344
40	FS	446	410	342	472	775	417	318	340	372	319	471	273	381	326	344
45	FS	394	350	342	472	722	397	318	340	372	319	451	273	361	310	338
50	FS	380	369	342	450	697	357	289	326	356	290	451	273	351	310	328
60	FS	396	371	342	429	649	357	303	326	406	304	443	273	361	326	344
65	FS	471	400	391	472	649	369	303	326	489	304	439	273	389	347	367
70	FS	502	449	440	489	685	477	545	451	606	331	482	273	453	487	492
75	FS	578	507	495	489	685	491	545	451	642	333	620	273	476	701	574

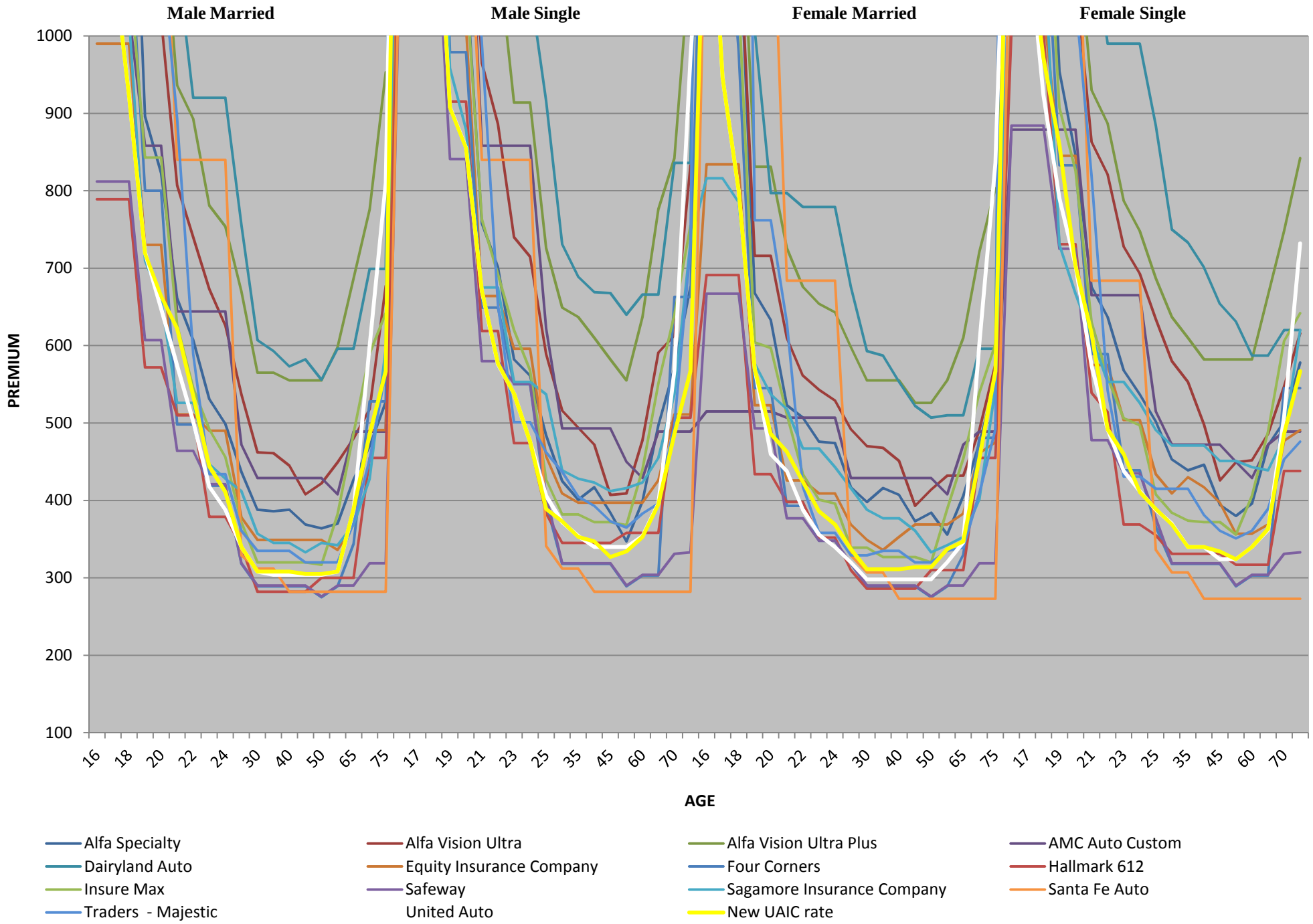
T11 72118 North Little Rock, Pulaski County (BI PD 25/50/25)



T12 72116 North Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	2573	990	1790	789		812	1070	1260	3778	1436	1435
17	MM				1030	2700	990	1642	789		812	1070	1260	3778	1102	1102
18	MM	1417	1448	1563	1030	2350	990	1161	789	1094	812	1024	1260	3778	924	923
19	MM	896	1023	1192	858	1475	730	800	572	843	607	710	1260	1116	720	719
20	MM	823	1023	1192	858	1100	730	800	572	843	607	659	1260	1116	648	664
21	MM	661	807	936	644	1100	511	498	510	626	464	526	840	893	574	622
22	MM	607	740	893	644	920	511	498	510	545	464	526	840	589	502	535
23	MM	531	673	781	644	920	490	419	379	492	421	447	840	434	418	444
24	MM	499	626	754	644	920	490	419	379	456	421	428	840	434	388	411
25	MM	437	537	670	472	756	378	318	341	372	319	412	329	361	340	340
30	MM	388	462	565	429	607	349	289	282	320	290	357	312	335	308	308
35	MM	386	461	565	429	593	349	289	282	320	290	345	312	335	304	308
40	MM	388	445	555	429	573	349	289	282	320	290	345	282	335	304	308
45	MM	369	408	555	429	582	349	289	282	320	290	333	282	320	304	305
50	MM	364	422	555	429	556	349	275	300	317	276	345	282	320	304	305
60	MM	370	449	598	408	596	336	289	300	382	290	342	282	320	308	308
65	MM	427	480	687	489	596	369	344	300	487	290	369	282	371	388	389
70	MM	470	518	776	489	699	491	528	455	590	319	428	282	453	600	486
75	MM	527	677	953	489	699	491	528	455	642	319	596	282	567	810	567
16	MS				1609	2405	1444	2393	1263		1218	1518	1260	4347	1938	1938
17	MS				1609	2511	1444	2241	1263		1218	1518	1260	4347	1558	1558
18	MS	1858	2052	2327	1609	2190	1444	1581	1263	1552	1218	1460	1260	4347	1274	1273
19	MS	1144	1400	1629	1287	1766	1012	979	915	1074	841	958	1260	1305	908	907
20	MS	1087	1320	1551	1287	1303	1012	979	915	1074	841	879	1260	1305	856	855
21	MS	758	965	1164	858	1252	664	649	619	763	580	675	840	990	670	671
22	MS	701	886	1108	858	1063	664	649	619	692	580	675	840	653	576	577
23	MS	582	740	914	858	1063	596	550	474	620	551	553	840	501	538	538
24	MS	561	715	914	858	1063	596	550	474	568	551	553	840	501	476	476
25	MS	484	589	726	622	916	457	396	383	427	406	537	341	462	406	389
30	MS	425	516	649	493	731	409	318	345	382	319	439	312	437	372	373
35	MS	401	494	637	493	689	397	318	345	382	319	428	312	405	354	353
40	MS	417	472	610	493	669	397	318	345	372	319	423	282	393	340	347
45	MS	384	407	582	493	668	397	318	345	372	319	412	282	373	340	327
50	MS	347	409	555	450	640	397	289	358	368	290	416	282	365	340	334
60	MS	399	478	637	429	666	397	303	358	440	304	423	282	383	354	353
65	MS	497	591	776	489	666	426	303	358	551	304	455	282	396	396	395
70	MS	571	613	842	489	836	511	663	507	640	331	537	282	498	568	486
75	MS	676	833	1108	489	836	511	663	507	755	333	734	282	726	972	567
16	FM				515	1829	834	1491	691		667	816	1260	2578	1296	1296
17	FM				515	1795	834	1251	691		667	816	1260	2578	946	946
18	FM	1159	1159	1252	515	1522	834	980	691	1050	667	785	1260	2578	800	800
19	FM	668	716	831	515	1008	523	545	434	604	493	577	1260	762	570	570
20	FM	633	716	831	515	797	523	545	434	597	493	537	1260	762	460	486
21	FM	523	610	726	507	797	426	393	398	511	377	518	684	630	438	463
22	FM	507	561	676	507	779	426	393	398	434	377	467	684	418	388	424
23	FM	476	543	654	507	779	409	348	352	401	348	467	684	358	356	386
24	FM	474	529	643	507	779	409	348	352	396	348	443	684	358	340	369
25	FM	417	492	598	429	676	369	318	310	339	319	416	329	329	320	337
30	FM	398	470	555	429	593	349	289	286	339	290	388	307	329	298	311
35	FM	416	468	555	429	587	336	289	286	327	290	377	307	335	298	311
40	FM	407	451	555	429	553	353	289	286	327	290	377	273	335	298	311
45	FM	373	393	526	429	522	369	289	286	327	290	361	273	320	298	314
50	FM	384	414	526	429	507	369	275	310	320	276	333	273	320	298	314
60	FM	356	432	555	408	510	369	289	310	389	290	342	273	335	320	337
65	FM	406	432	610	472	510	383	330	310	454	290	353	273	339	346	347
70	FM	474	491	721	489	596	461	481	455	539	319	401	273	409	602	454
75	FM	553	576	803	489	596	475	481	455	602	319	546	273	492	836	567
16	FS				879	2502	1035	2032	1007		884	1177	1260	3643	1468	1468
17	FS				879	2160	1035	1942	1007		884	1177	1260	3643	1134	1134
18	FS	1403	1448	1563	879	1825	1035	1218	1007	1265	884	1126	1260	3643	924	972
19	FS	954	1154	1247	879	1489	845	833	731	907	725	730	1260	1048	790	859
20	FS	846	1077	1164	879	1201	845	833	731	826	725	667	1260	1048	704	703
21	FS	676	863	930	665	1139	575	589	539	630	478	612	684	819	574	616
22	FS	637	821	887	665	990	575	589	514	559	478	553	684	542	492	492
23	FS	568	728	787	665	990	504	439	369	506	435	553	684	431	438	460
24	FS	537	693	748	665	990	504	439	369	497	435	526	684	431	412	411
25	FS	502	634	687	515	884	434	366	355	408	377	491	336	415	388	389
30	FS	453	580	637	472	750	409	318	331	384	319	471	307	415	370	369
35	FS	439	553	610	472	733	430	318	331	374	319	471	307	415	340	340
40	FS	446	498	582	472	701	417	318	331	372	319	471	273	381	340	340
45	FS	394	426	582	472	654	397	318	331	372	319	451	273	361	324	334
50	FS	380	449	582	450	631	357	289	317	356	290	451	273	351	324	324
60	FS	396	452	582	429	587	357	303	317	406	304	443	273	361	340	340
65	FS	471	486	665	472	587	369	303	317	489	304	439	273	389	362	363
70	FS	502	547	748	489	620	477	545	438	606	331	482	273	453	508	486
75	FS	578	616	842	489	620	491	545	438	642	333	620	273	476	732	567

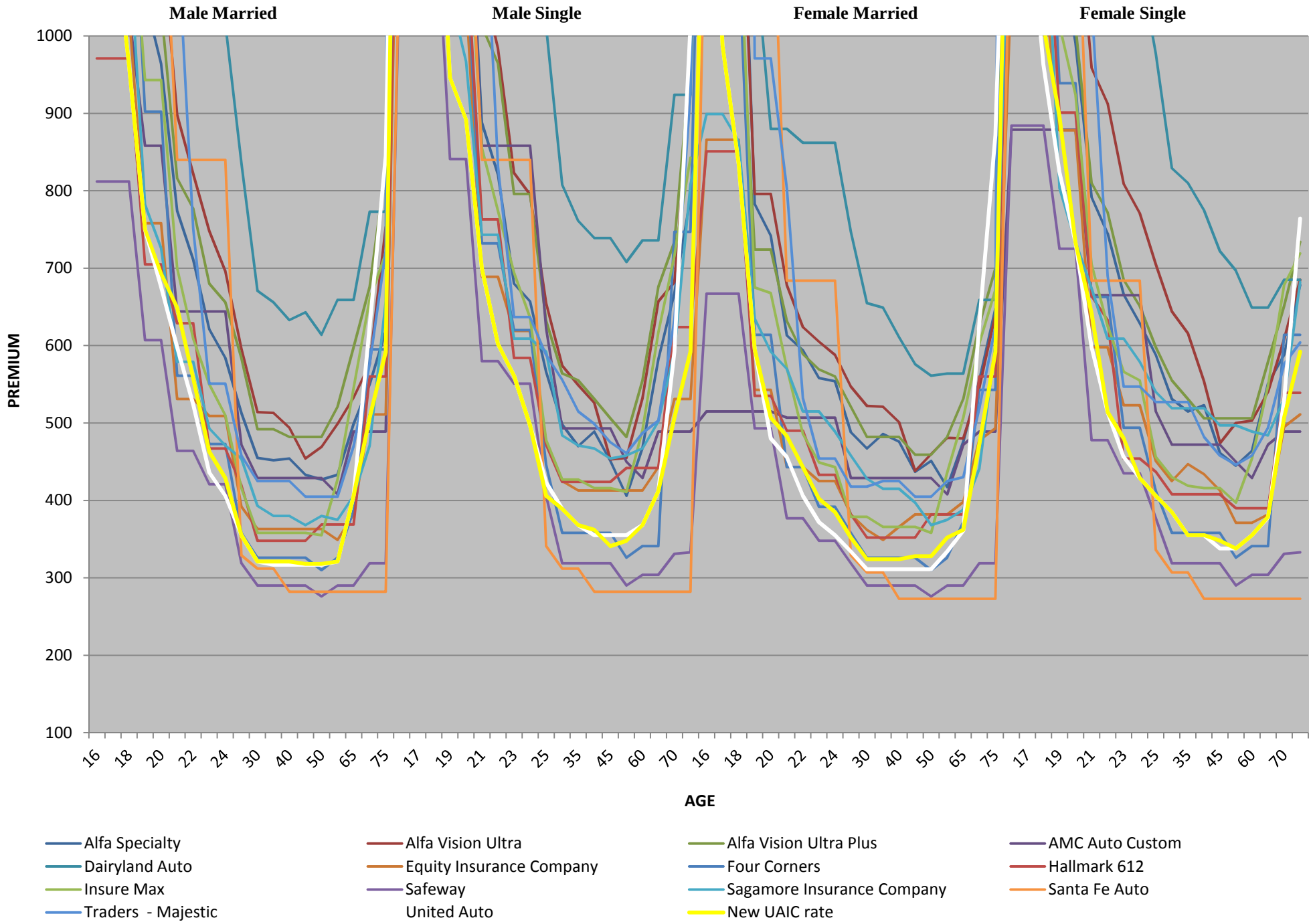
T12 72116 North Little Rock, Pulaski County (BI PD 25/50/25)



T14 72204 Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	2844	1030	2018	971		812	1179	1260	4839	1498	1497
17	MM				1030	2984	1030	1851	971		812	1179	1260	4839	1149	1149
18	MM	1659	1610	1361	1030	2597	1030	1308	971	1223	812	1127	1260	4839	963	963
19	MM	1049	1137	1037	858	1630	758	902	705	943	607	782	1260	1426	750	750
20	MM	964	1137	1037	858	1216	758	902	705	943	607	726	1260	1426	676	693
21	MM	774	898	816	644	1216	531	561	629	700	464	579	840	1139	598	649
22	MM	711	822	777	644	1016	531	561	629	609	464	579	840	751	524	558
23	MM	621	748	680	644	1016	509	473	467	550	421	493	840	551	436	463
24	MM	584	696	656	644	1016	509	473	467	510	421	471	840	551	406	429
25	MM	513	596	584	472	836	392	358	420	416	319	454	329	458	355	355
30	MM	455	514	492	429	671	363	326	348	358	290	393	312	425	321	321
35	MM	452	513	492	429	656	363	326	348	358	290	380	312	425	317	321
40	MM	454	494	482	429	633	363	326	348	358	290	380	282	425	317	321
45	MM	433	454	482	429	643	363	326	348	358	290	368	282	405	317	318
50	MM	427	469	482	429	614	363	310	369	355	276	380	282	405	317	318
60	MM	433	499	521	408	659	349	326	369	427	290	375	282	405	321	321
65	MM	499	533	598	489	659	382	388	369	545	290	406	282	470	406	406
70	MM	550	576	676	489	773	511	595	560	660	319	471	282	576	625	507
75	MM	619	753	830	489	773	511	595	560	719	319	657	282	723	845	592
16	MS				1609	2658	1501	2697	1556		1218	1672	1260	5568	2021	2021
17	MS				1609	2776	1501	2527	1556		1218	1672	1260	5568	1626	1626
18	MS	2176	2281	2027	1609	2421	1501	1783	1556	1736	1218	1607	1260	5568	1329	1328
19	MS	1340	1556	1419	1287	1952	1052	1104	1127	1201	841	1054	1260	1668	946	946
20	MS	1274	1469	1351	1287	1440	1052	1104	1127	1201	841	967	1260	1668	892	892
21	MS	888	1074	1013	858	1384	689	732	763	855	580	743	840	1264	699	700
22	MS	821	984	965	858	1175	689	732	763	774	580	743	840	832	602	602
23	MS	680	823	796	858	1175	619	620	584	694	551	609	840	637	561	561
24	MS	657	795	796	858	1175	619	620	584	636	551	609	840	637	497	497
25	MS	566	655	632	622	1012	475	446	472	478	406	592	341	588	423	406
30	MS	498	574	564	493	808	425	358	424	427	319	484	312	556	389	389
35	MS	470	549	555	493	761	413	358	424	427	319	471	312	515	368	368
40	MS	489	526	531	493	739	413	358	424	416	319	467	282	499	355	362
45	MS	451	453	506	493	739	413	358	424	416	319	454	282	475	355	341
50	MS	406	455	482	450	708	413	326	442	411	290	458	282	461	355	348
60	MS	468	532	555	429	736	413	341	442	491	304	467	282	487	368	368
65	MS	582	657	676	489	736	443	341	442	617	304	502	282	503	412	412
70	MS	668	682	734	489	924	531	747	624	716	331	592	282	633	592	507
75	MS	791	927	965	489	924	531	747	624	843	333	808	282	926	1014	592
16	FM				515	2021	866	1680	851		667	899	1260	3301	1352	1352
17	FM				515	1984	866	1411	851		667	899	1260	3301	987	987
18	FM	1357	1288	1091	515	1682	866	1105	851	1175	667	864	1260	3301	835	835
19	FM	783	796	724	515	1114	543	614	535	675	493	635	1260	971	595	595
20	FM	742	796	724	515	880	543	614	535	668	493	592	1260	971	480	507
21	FM	613	678	632	507	880	443	443	490	571	377	570	684	803	456	483
22	FM	594	624	589	507	862	443	443	490	486	377	515	684	532	406	443
23	FM	558	605	569	507	862	425	392	433	449	348	515	684	454	372	402
24	FM	554	588	560	507	862	425	392	433	443	348	489	684	454	355	385
25	FM	488	547	521	429	747	382	358	382	379	319	458	329	418	334	352
30	FM	467	522	482	429	655	362	326	352	379	290	428	307	418	311	324
35	FM	486	521	482	429	649	349	326	352	366	290	415	307	425	311	324
40	FM	476	501	482	429	611	366	326	352	366	290	415	273	425	311	324
45	FM	437	438	459	429	576	382	326	352	366	290	397	273	405	311	328
50	FM	451	460	459	429	561	382	310	382	358	276	368	273	405	311	328
60	FM	417	481	482	408	564	382	326	382	436	290	375	273	425	334	352
65	FM	476	480	531	472	564	398	372	382	507	290	388	273	430	361	362
70	FM	555	546	627	489	659	478	543	560	603	319	441	273	519	629	473
75	FM	648	640	700	489	659	493	543	560	672	319	601	273	625	872	592
16	FS				879	2765	1076	2291	1239		884	1296	1260	4665	1531	1531
17	FS				879	2387	1076	2189	1239		884	1296	1260	4665	1183	1183
18	FS	1644	1610	1361	879	2018	1076	1373	1239	1416	884	1240	1260	4665	963	1014
19	FS	1117	1284	1086	879	1645	878	939	901	1014	725	804	1260	1339	824	896
20	FS	991	1198	1013	879	1327	878	939	901	924	725	734	1260	1339	733	733
21	FS	792	959	810	665	1259	598	663	664	705	478	674	684	1046	598	642
22	FS	745	913	772	665	1094	598	663	633	625	478	609	684	690	514	514
23	FS	666	809	685	665	1094	523	494	454	566	435	609	684	547	456	480
24	FS	629	771	651	665	1094	523	494	454	555	435	579	684	547	429	429
25	FS	588	705	598	515	977	451	412	437	456	377	540	336	527	406	406
30	FS	531	644	555	472	829	425	358	408	430	319	519	307	527	385	385
35	FS	515	616	531	472	810	447	358	408	419	319	519	307	527	355	355
40	FS	523	554	506	472	775	434	358	408	416	319	519	273	482	355	355
45	FS	461	474	506	472	722	413	358	408	416	319	497	273	458	338	348
50	FS	445	500	506	450	697	371	326	390	397	290	497	273	446	338	338
60	FS	464	503	506	429	649	371	341	390	454	304	489	273	458	355	355
65	FS	551	540	579	472	649	382	341	390	548	304	484	273	494	378	379
70	FS	588	608	651	489	685	495	614	539	678	331	531	273	576	530	507
75	FS	678	685	734	489	685	511	614	539	719	333	682	273	604	764	592

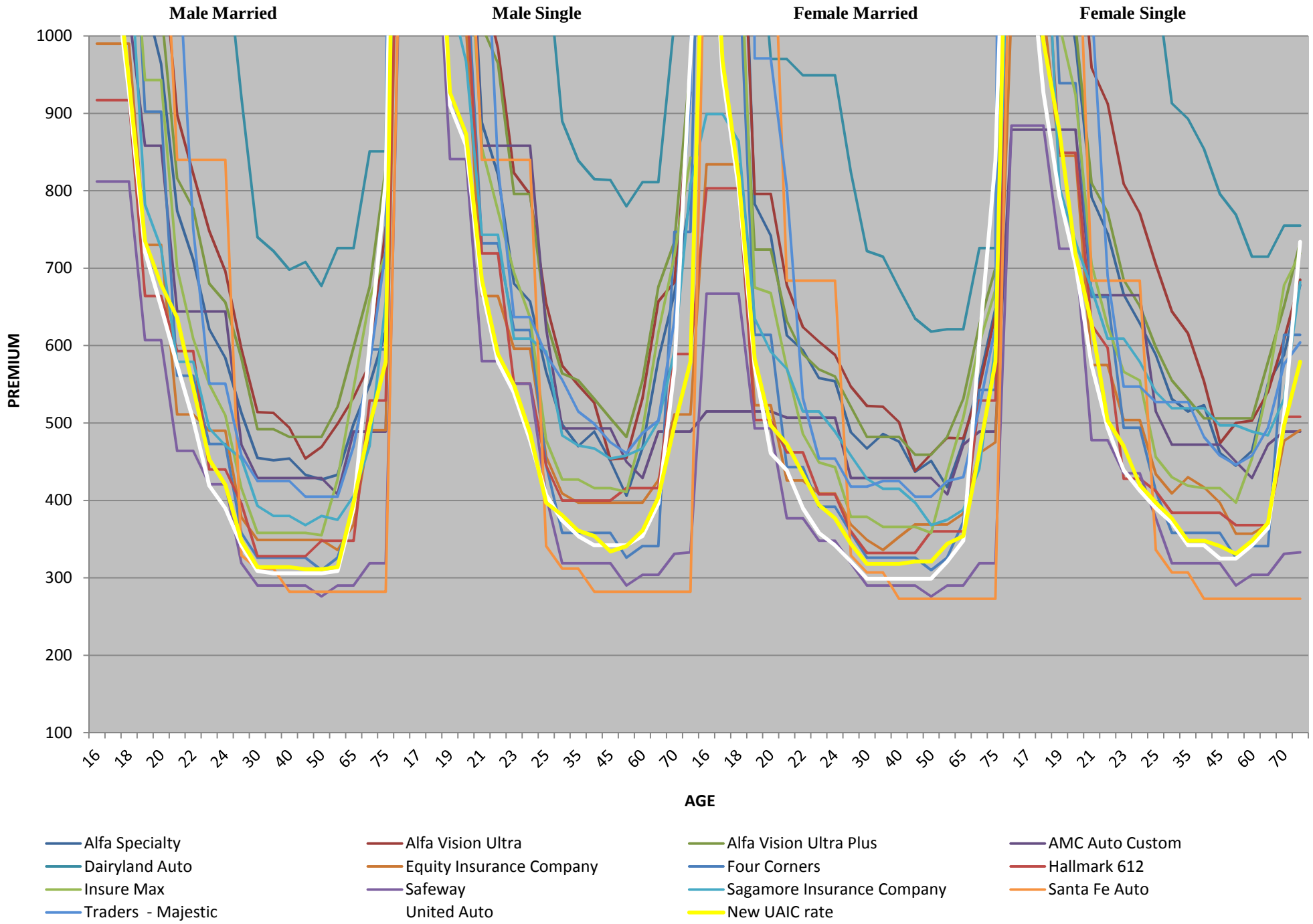
T14 72204 Little Rock, Pulaski County (BI PD 25/50/25)



T15 72209 Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	3134	990	2018	917		812	1179	1260	4839	1440	1466
17	MM				1030	3289	990	1851	917		812	1179	1260	4839	1105	1125
18	MM	1659	1610	1361	1030	2862	990	1308	917	1223	812	1127	1260	4839	927	943
19	MM	1049	1137	1037	858	1796	730	902	664	943	607	782	1260	1426	721	735
20	MM	964	1137	1037	858	1340	730	902	664	943	607	726	1260	1426	650	679
21	MM	774	898	816	644	1340	511	561	593	700	464	579	840	1139	575	636
22	MM	711	822	777	644	1120	511	561	593	609	464	579	840	751	504	546
23	MM	621	748	680	644	1120	490	473	440	550	421	493	840	551	419	453
24	MM	584	696	656	644	1120	490	473	440	510	421	471	840	551	390	420
25	MM	513	596	584	472	921	378	358	396	416	319	454	329	458	342	348
30	MM	455	514	492	429	740	349	326	328	358	290	393	312	425	309	314
35	MM	452	513	492	429	722	349	326	328	358	290	380	312	425	306	314
40	MM	454	494	482	429	698	349	326	328	358	290	380	282	425	306	314
45	MM	433	454	482	429	708	349	326	328	358	290	368	282	405	306	311
50	MM	427	469	482	429	677	349	310	348	355	276	380	282	405	306	311
60	MM	433	499	521	408	726	336	326	348	427	290	375	282	405	309	314
65	MM	499	533	598	489	726	369	388	348	545	290	406	282	470	390	397
70	MM	550	576	676	489	851	491	595	529	660	319	471	282	576	602	497
75	MM	619	753	830	489	851	491	595	529	719	319	657	282	723	813	579
16	MS				1609	2929	1444	2697	1467		1218	1672	1260	5568	1944	1979
17	MS				1609	3059	1444	2527	1467		1218	1672	1260	5568	1564	1592
18	MS	2176	2281	2027	1609	2668	1444	1783	1467	1736	1218	1607	1260	5568	1277	1301
19	MS	1340	1556	1419	1287	2151	1012	1104	1063	1201	841	1054	1260	1668	910	927
20	MS	1274	1469	1351	1287	1587	1012	1104	1063	1201	841	967	1260	1668	858	874
21	MS	888	1074	1013	858	1525	664	732	719	855	580	743	840	1264	673	685
22	MS	821	984	965	858	1295	664	732	719	774	580	743	840	832	579	589
23	MS	680	823	796	858	1295	596	620	551	694	551	609	840	637	539	549
24	MS	657	795	796	858	1295	596	620	551	636	551	609	840	637	478	487
25	MS	566	655	632	622	1116	457	446	445	478	406	592	341	588	407	397
30	MS	498	574	564	493	890	409	358	400	427	319	484	312	556	374	381
35	MS	470	549	555	493	839	397	358	400	427	319	471	312	515	354	361
40	MS	489	526	531	493	815	397	358	400	416	319	467	282	499	342	354
45	MS	451	453	506	493	814	397	358	400	416	319	454	282	475	342	334
50	MS	406	455	482	450	780	397	326	416	411	290	458	282	461	342	341
60	MS	468	532	555	429	811	397	341	416	491	304	467	282	487	354	361
65	MS	582	657	676	489	811	426	341	416	617	304	502	282	503	396	404
70	MS	668	682	734	489	1019	511	747	589	716	331	592	282	633	569	497
75	MS	791	927	965	489	1019	511	747	589	843	333	808	282	926	975	579
16	FM				515	2227	834	1680	803		667	899	1260	3301	1300	1324
17	FM				515	2186	834	1411	803		667	899	1260	3301	949	967
18	FM	1357	1288	1091	515	1854	834	1105	803	1175	667	864	1260	3301	803	818
19	FM	783	796	724	515	1228	523	614	504	675	493	635	1260	971	572	583
20	FM	742	796	724	515	970	523	614	504	668	493	592	1260	971	461	497
21	FM	613	678	632	507	970	426	443	462	571	377	570	684	803	439	473
22	FM	594	624	589	507	949	426	443	462	486	377	515	684	532	390	434
23	FM	558	605	569	507	949	409	392	408	449	348	515	684	454	358	394
24	FM	554	588	560	507	949	409	392	408	443	348	489	684	454	342	377
25	FM	488	547	521	429	824	369	358	360	379	319	458	329	418	321	344
30	FM	467	522	482	429	722	349	326	332	379	290	428	307	418	299	318
35	FM	486	521	482	429	715	336	326	332	366	290	415	307	425	299	318
40	FM	476	501	482	429	674	353	326	332	366	290	415	273	425	299	318
45	FM	437	438	459	429	635	369	326	332	366	290	397	273	405	299	321
50	FM	451	460	459	429	618	369	310	360	358	276	368	273	405	299	321
60	FM	417	481	482	408	621	369	326	360	436	290	375	273	425	321	344
65	FM	476	480	531	472	621	383	372	360	507	290	388	273	430	348	354
70	FM	555	546	627	489	726	461	543	529	603	319	441	273	519	604	463
75	FM	648	640	700	489	726	475	543	529	672	319	601	273	625	839	579
16	FS				879	3047	1035	2291	1169		884	1296	1260	4665	1472	1499
17	FS				879	2631	1035	2189	1169		884	1296	1260	4665	1138	1159
18	FS	1644	1610	1361	879	2223	1035	1373	1169	1416	884	1240	1260	4665	927	993
19	FS	1117	1284	1086	879	1813	845	939	849	1014	725	804	1260	1339	793	877
20	FS	991	1198	1013	879	1463	845	939	849	924	725	734	1260	1339	705	718
21	FS	792	959	810	665	1388	575	663	627	705	478	674	684	1046	575	629
22	FS	745	913	772	665	1205	575	663	597	625	478	609	684	690	494	503
23	FS	666	809	685	665	1205	504	494	428	566	435	609	684	547	439	470
24	FS	629	771	651	665	1205	504	494	428	555	435	579	684	547	413	420
25	FS	588	705	598	515	1077	434	412	412	456	377	540	336	527	390	397
30	FS	531	644	555	472	913	409	358	384	430	319	519	307	527	371	377
35	FS	515	616	531	472	893	430	358	384	419	319	519	307	527	342	348
40	FS	523	554	506	472	854	417	358	384	416	319	519	273	482	342	348
45	FS	461	474	506	472	796	397	358	384	416	319	497	273	458	325	341
50	FS	445	500	506	450	769	357	326	368	397	290	497	273	446	325	331
60	FS	464	503	506	429	715	357	341	368	454	304	489	273	458	342	348
65	FS	551	540	579	472	715	369	341	368	548	304	484	273	494	364	371
70	FS	588	608	651	489	755	477	614	508	678	331	531	273	576	510	497
75	FS	678	685	734	489	755	491	614	508	719	333	682	273	604	734	579

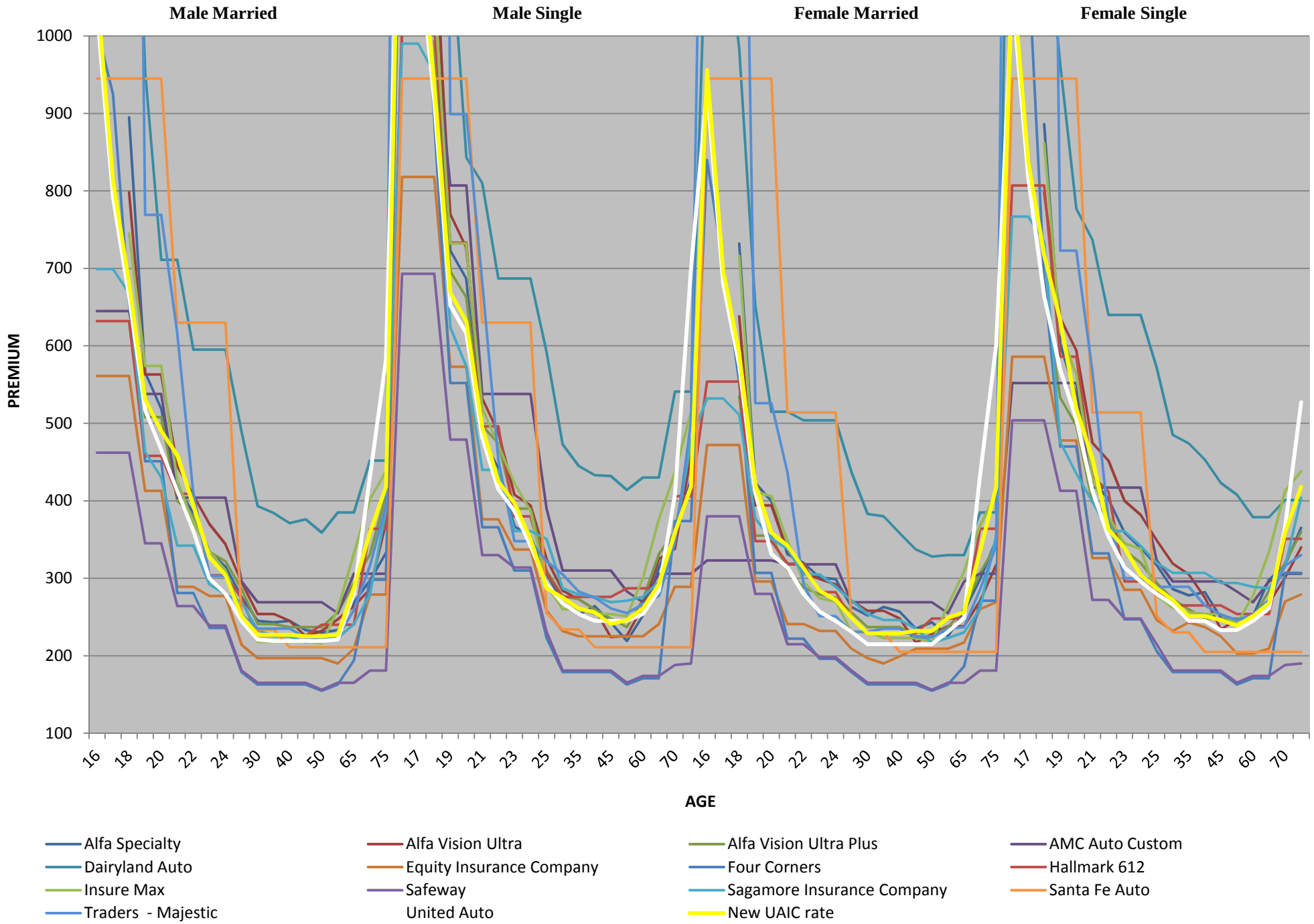
T15 72209 Little Rock, Pulaski County (BI PD 25/50/25)



T16 71854 Texarkana, Miller County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				645	1664	561	1009	632		462	699	945	2590	1032	1059
17	MM				645	1746	561	925	632		462	699	945	2590	792	813
18	MM	895	798	667	645	1519	561	654	632	745	462	668	945	2590	664	681
19	MM	566	563	508	538	954	413	451	458	574	345	463	945	769	517	531
20	MM	519	563	508	538	711	413	451	458	574	345	430	945	769	466	490
21	MM	417	445	400	404	711	289	281	409	426	264	342	630	616	413	459
22	MM	384	407	381	404	595	289	281	409	371	264	342	630	409	361	394
23	MM	335	370	334	404	595	277	236	304	335	239	292	630	303	300	327
24	MM	315	344	322	404	595	277	236	304	310	239	279	630	303	280	304
25	MM	276	295	286	296	489	214	179	274	254	181	269	249	253	245	251
30	MM	245	254	241	269	393	197	163	226	218	165	233	234	235	221	227
35	MM	243	254	241	269	384	197	163	226	218	165	225	234	235	219	227
40	MM	245	245	237	269	371	197	163	226	218	165	225	211	235	219	227
45	MM	233	225	237	269	376	197	163	226	218	165	217	211	224	219	225
50	MM	230	232	237	269	359	197	155	240	216	156	225	211	224	219	225
60	MM	233	247	256	255	385	190	163	240	260	165	223	211	224	221	227
65	MM	269	264	294	306	385	209	194	240	332	165	241	211	259	280	287
70	MM	297	286	331	306	452	279	298	364	402	181	279	211	316	431	359
75	MM	333	372	407	306	452	279	298	364	438	181	388	211	394	583	418
16	MS				1009	1555	818	1349	1012		693	990	945	2979	1394	1429
17	MS				1009	1624	818	1263	1012		693	990	945	2979	1121	1150
18	MS	1174	1131	993	1009	1416	818	891	1012	1057	693	952	945	2979	916	939
19	MS	723	770	696	807	1142	573	552	733	732	479	624	945	899	652	669
20	MS	687	727	663	807	843	573	552	733	732	479	573	945	899	616	631
21	MS	478	532	497	538	810	376	366	496	520	330	440	630	682	482	495
22	MS	443	488	474	538	687	376	366	496	472	330	440	630	453	415	425
23	MS	367	408	390	538	687	337	310	380	423	314	361	630	348	387	397
24	MS	354	394	390	538	687	337	310	380	387	314	361	630	348	342	351
25	MS	306	325	310	390	592	258	223	307	291	231	351	255	322	292	287
30	MS	269	284	277	310	473	232	179	276	260	181	287	234	305	268	275
35	MS	253	273	273	310	445	225	179	276	260	181	279	234	283	254	261
40	MS	264	260	260	310	433	225	179	276	254	181	276	211	275	245	256
45	MS	243	224	248	310	432	225	179	276	254	181	269	211	261	245	241
50	MS	219	226	237	283	414	225	163	287	251	165	271	211	255	245	246
60	MS	252	264	273	269	430	225	171	287	300	174	276	211	267	254	261
65	MS	314	325	331	306	430	241	171	287	376	174	296	211	277	284	292
70	MS	361	338	360	306	541	289	374	406	436	188	351	211	346	408	359
75	MS	427	458	474	306	541	289	374	406	514	190	478	211	502	699	418
16	FM				323	1182	472	840	554		380	532	945	1768	932	956
17	FM				323	1161	472	705	554		380	532	945	1768	681	698
18	FM	732	638	535	323	984	472	553	554	716	380	511	945	1768	575	590
19	FM	423	394	355	323	652	296	307	348	412	280	377	945	526	410	421
20	FM	400	394	355	323	515	296	307	348	406	280	351	945	526	331	359
21	FM	331	336	310	318	515	241	222	319	348	215	338	514	437	314	342
22	FM	320	309	288	318	504	241	222	319	296	215	305	514	292	280	313
23	FM	301	299	279	318	504	232	196	282	274	198	305	514	251	257	284
24	FM	299	292	275	318	504	232	196	282	270	198	289	514	251	245	272
25	FM	263	271	256	269	437	209	179	248	231	181	271	249	231	231	249
30	FM	252	258	237	269	383	197	163	229	231	165	254	230	231	215	229
35	FM	263	258	237	269	380	190	163	229	223	165	246	230	235	215	229
40	FM	257	248	237	269	358	199	163	229	223	165	246	205	235	215	229
45	FM	235	217	225	269	337	209	163	229	223	165	235	205	224	215	232
50	FM	243	228	225	269	328	209	155	248	218	156	217	205	224	215	232
60	FM	225	238	237	255	330	209	163	248	265	165	223	205	235	231	249
65	FM	257	238	260	296	330	217	186	248	309	165	230	205	237	249	256
70	FM	299	271	307	306	385	260	271	364	368	181	261	205	285	433	335
75	FM	349	317	343	306	385	269	271	364	410	181	355	205	342	601	418
16	FS				552	1618	586	1145	807		504	767	945	2497	1056	1083
17	FS				552	1396	586	1094	807		504	767	945	2497	816	837
18	FS	886	798	667	552	1180	586	687	807	862	504	734	945	2497	664	717
19	FS	602	636	533	552	963	478	470	586	618	413	476	945	723	569	633
20	FS	535	594	497	552	777	478	470	586	563	413	435	945	723	506	519
21	FS	427	475	398	417	737	326	332	432	430	272	399	514	567	413	454
22	FS	402	452	379	417	640	326	332	412	380	272	361	514	376	354	363
23	FS	359	400	336	417	640	285	247	296	345	248	361	514	300	314	339
24	FS	339	382	320	417	640	285	247	296	338	248	342	514	300	296	304
25	FS	317	349	294	323	572	246	206	284	278	215	320	251	289	280	287
30	FS	286	319	273	296	485	232	179	265	262	181	307	230	289	266	272
35	FS	278	305	260	296	474	243	179	265	256	181	307	230	289	245	251
40	FS	282	275	248	296	453	237	179	265	254	181	307	205	265	245	251
45	FS	249	234	248	296	423	225	179	265	254	181	294	205	253	233	246
50	FS	239	247	248	283	408	203	163	254	242	165	294	205	246	233	239
60	FS	251	249	248	269	379	203	171	254	277	174	289	205	253	245	251
65	FS	298	268	284	296	379	209	171	254	334	174	287	205	272	261	268
70	FS	317	301	320	306	401	270	307	351	413	188	315	205	316	366	359
75	FS	365	340	360	306	401	279	307	351	438	190	404	205	330	527	418

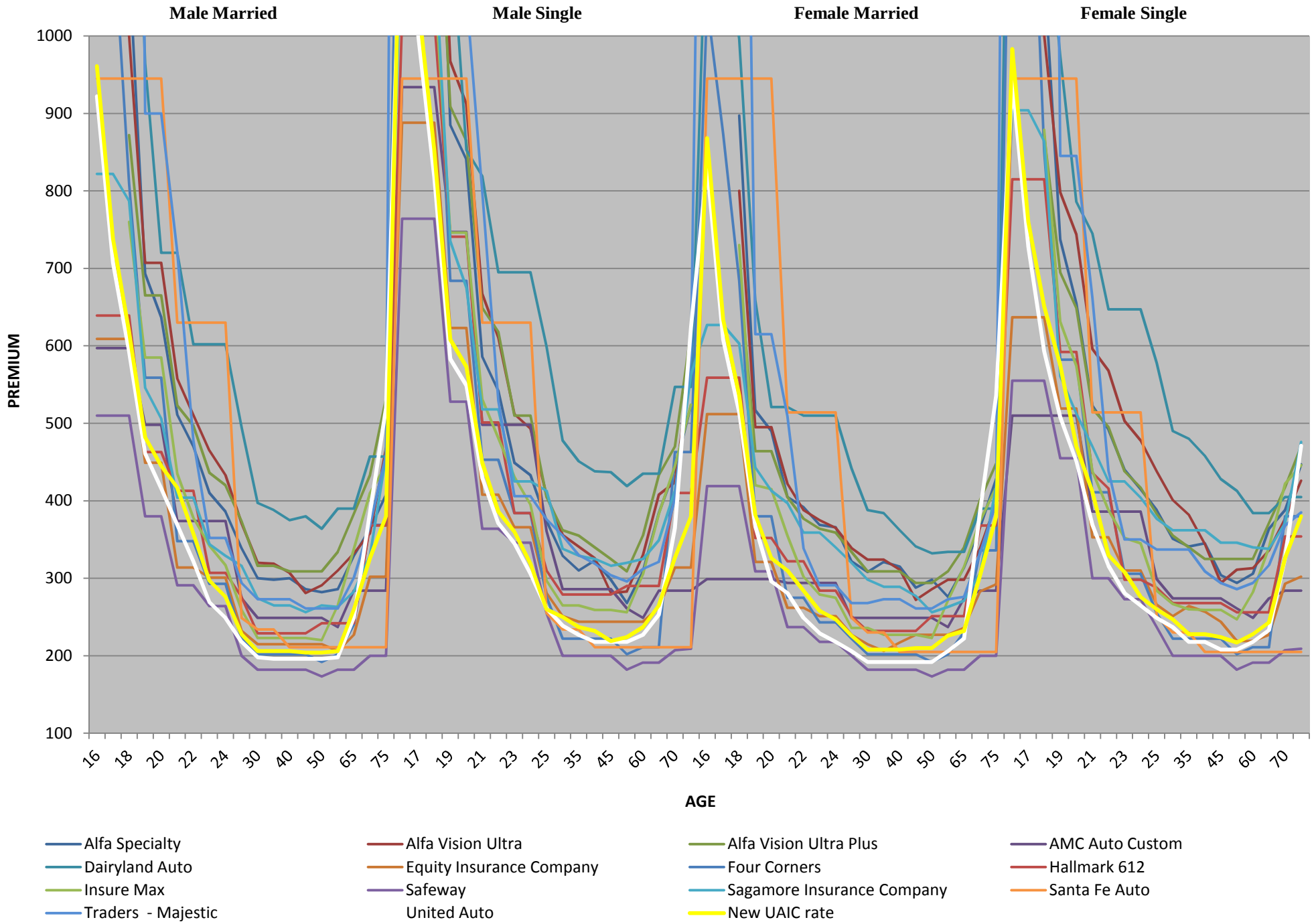
T16 71854 Texarkana, Miller County (BI PD 25/50/25)



T17 72956 Van Buren, Crawford County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1683	609	1250	639		510	822	945	3039	922	961
17	MM				597	1766	609	1146	639		510	822	945	3039	707	738
18	MM	1096	1001	872	597	1537	609	810	639	760	510	787	945	3039	593	618
19	MM	693	707	665	498	965	449	559	463	585	380	546	945	900	461	482
20	MM	637	707	665	498	720	449	559	463	585	380	506	945	900	416	445
21	MM	511	558	523	374	720	314	348	413	435	291	404	630	721	369	417
22	MM	470	511	497	374	602	314	348	413	378	291	404	630	478	322	358
23	MM	410	465	436	374	602	301	293	307	342	264	344	630	352	269	297
24	MM	386	433	420	374	602	301	293	307	317	264	329	630	352	249	276
25	MM	339	371	374	274	495	232	222	276	259	200	316	249	294	218	228
30	MM	300	320	316	249	397	215	202	229	223	182	274	234	273	198	206
35	MM	298	319	316	249	388	215	202	229	223	182	265	234	273	196	206
40	MM	300	307	309	249	375	215	202	229	223	182	265	211	273	196	206
45	MM	286	281	309	249	380	215	202	229	223	182	256	211	261	196	204
50	MM	282	291	309	249	364	215	192	242	220	173	265	211	261	196	204
60	MM	286	310	334	237	390	206	202	242	265	182	263	211	261	198	206
65	MM	329	332	383	284	390	227	240	242	338	182	283	211	301	249	260
70	MM	364	358	433	284	457	302	369	368	410	200	329	211	368	385	326
75	MM	408	468	532	284	457	302	369	368	446	200	458	211	460	520	380
16	MS				934	1573	888	1670	1023		764	1166	945	3497	1244	1298
17	MS				934	1643	888	1565	1023		764	1166	945	3497	1001	1044
18	MS	1438	1418	1298	934	1433	888	1104	1023	1078	764	1121	945	3497	818	853
19	MS	885	967	909	747	1155	623	684	741	746	528	735	945	1053	583	608
20	MS	841	913	865	747	853	623	684	741	746	528	675	945	1053	549	573
21	MS	586	667	649	498	819	408	453	501	531	364	518	630	799	430	449
22	MS	542	611	618	498	695	408	453	501	481	364	518	630	529	371	386
23	MS	449	512	510	498	695	366	384	384	431	346	425	630	406	345	360
24	MS	433	493	510	498	695	366	384	384	395	346	425	630	406	306	319
25	MS	374	407	405	361	599	281	276	310	297	255	413	255	376	261	260
30	MS	329	356	362	286	478	251	222	279	265	200	338	234	355	239	250
35	MS	310	341	355	286	451	244	222	279	265	200	329	234	330	227	237
40	MS	323	326	340	286	438	244	222	279	259	200	325	211	319	218	232
45	MS	298	281	325	286	437	244	222	279	259	200	316	211	304	218	219
50	MS	268	283	309	261	419	244	202	290	256	182	320	211	296	218	224
60	MS	309	330	355	249	435	244	211	290	305	191	325	211	312	227	237
65	MS	384	408	433	284	435	262	211	290	383	191	349	211	321	253	265
70	MS	441	424	470	284	547	314	463	410	445	207	413	211	403	365	326
75	MS	523	575	618	284	547	314	463	410	524	209	563	211	587	624	380
16	FM				299	1196	512	1041	559		419	627	945	2075	832	868
17	FM				299	1174	512	874	559		419	627	945	2075	608	634
18	FM	897	800	698	299	996	512	684	559	730	419	603	945	2075	514	536
19	FM	517	495	464	299	659	321	380	352	420	309	443	945	615	367	382
20	FM	490	495	464	299	521	321	380	352	415	309	413	945	615	296	326
21	FM	405	422	405	294	521	262	275	322	355	237	397	514	509	281	310
22	FM	392	388	377	294	510	262	275	322	302	237	359	514	339	249	284
23	FM	369	375	364	294	510	251	243	284	279	218	359	514	291	229	258
24	FM	366	365	359	294	510	251	243	284	275	218	340	514	291	218	247
25	FM	322	339	334	249	442	227	222	251	236	200	320	249	268	206	226
30	FM	308	324	309	249	388	215	202	232	236	182	298	230	268	192	208
35	FM	321	324	309	249	384	206	202	232	227	182	289	230	273	192	208
40	FM	315	311	309	249	362	217	202	232	227	182	289	205	273	192	208
45	FM	288	272	294	249	341	227	202	232	227	182	277	205	261	192	210
50	FM	298	286	294	249	332	227	192	251	223	173	256	205	261	192	210
60	FM	276	298	309	237	334	227	202	251	271	182	263	205	273	206	226
65	FM	314	298	340	274	334	236	230	251	315	182	271	205	276	222	232
70	FM	366	339	401	284	390	283	336	368	374	200	307	205	332	387	304
75	FM	428	397	448	284	390	292	336	368	418	200	419	205	398	536	380
16	FS				510	1637	637	1419	815		555	904	945	2930	942	983
17	FS				510	1413	637	1356	815		555	904	945	2930	728	760
18	FS	1086	1001	872	510	1194	637	851	815	879	555	864	945	2930	593	651
19	FS	737	798	695	510	974	519	582	592	631	455	561	945	845	508	575
20	FS	655	744	649	510	786	519	582	592	574	455	513	945	845	451	471
21	FS	523	596	519	386	745	353	411	436	438	300	470	514	662	369	412
22	FS	492	568	495	386	647	353	411	416	388	300	425	514	439	316	330
23	FS	440	503	438	386	647	310	306	298	352	273	425	514	350	281	308
24	FS	415	478	417	386	647	310	306	298	345	273	404	514	350	265	276
25	FS	388	438	383	299	578	266	255	288	284	237	377	251	337	249	260
30	FS	351	401	355	274	490	251	222	268	267	200	362	230	337	237	247
35	FS	341	382	340	274	480	264	222	268	260	200	362	230	337	218	228
40	FS	345	344	325	274	458	257	222	268	259	200	362	205	309	218	228
45	FS	304	294	325	274	428	244	222	268	259	200	346	205	294	208	224
50	FS	294	311	325	261	413	219	202	256	247	182	346	205	286	208	217
60	FS	306	313	325	249	384	219	211	256	282	191	340	205	294	218	228
65	FS	364	336	371	274	384	227	211	256	340	191	338	205	317	233	243
70	FS	388	377	417	284	405	293	380	354	422	207	371	205	368	326	326
75	FS	447	426	470	284	405	302	380	354	446	209	476	205	385	471	380

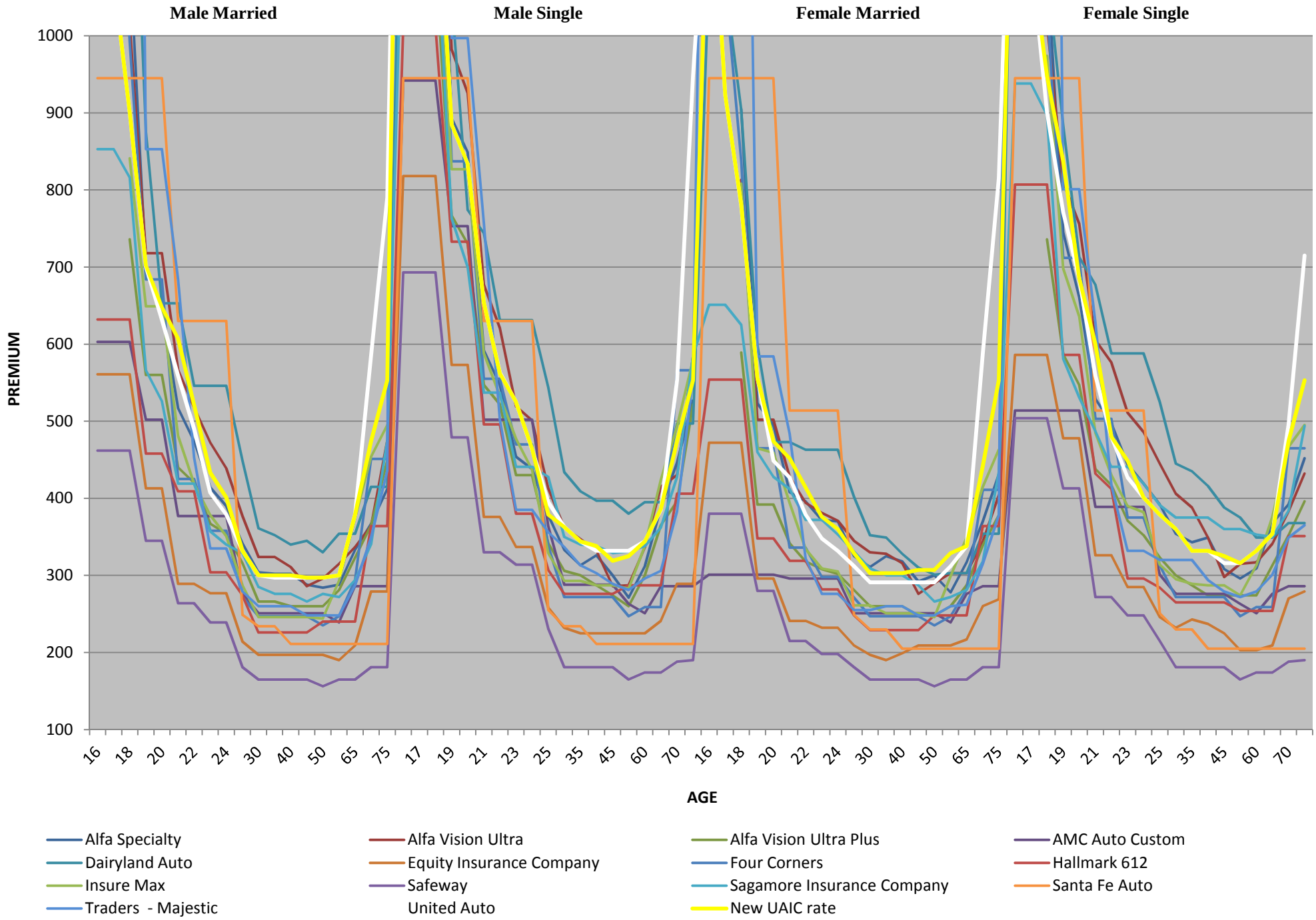
T17 72956 Van Buren, Crawford County (BI PD 25/50/25)



T18 39117 Morton, Scott County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				603	1528	561	1530	632		462	853	945	2879	1400	1400
17	MM				603	1604	561	1403	632		462	853	945	2879	1074	1074
18	MM	1107	1016	736	603	1396	561	992	632	841	462	816	945	2879	901	901
19	MM	699	718	560	502	876	413	684	458	649	345	566	945	853	701	702
20	MM	643	718	560	502	653	413	684	458	649	345	526	945	853	632	648
21	MM	517	567	440	377	653	289	425	409	481	264	419	630	684	559	607
22	MM	474	518	420	377	546	289	425	409	419	264	419	630	453	490	521
23	MM	414	472	367	377	546	277	358	304	378	239	357	630	335	407	433
24	MM	390	439	354	377	546	277	358	304	351	239	340	630	335	379	401
25	MM	342	377	316	276	449	214	272	274	287	181	329	249	279	332	332
30	MM	304	324	266	251	361	197	247	226	246	165	285	234	260	300	300
35	MM	302	324	266	251	352	197	247	226	246	165	276	234	260	297	300
40	MM	302	311	260	251	340	197	247	226	246	165	276	211	260	297	300
45	MM	288	286	260	251	345	197	247	226	246	165	266	211	248	297	297
50	MM	284	296	260	251	330	197	235	240	244	156	276	211	248	297	297
60	MM	288	315	281	239	354	190	247	240	293	165	272	211	248	300	300
65	MM	333	337	323	286	354	209	294	240	374	165	294	211	287	379	379
70	MM	367	364	365	286	415	279	451	364	454	181	340	211	349	585	474
75	MM	412	475	449	286	415	279	451	364	495	181	475	211	436	790	553
16	MS				942	1428	818	2045	1012		693	1210	945	3311	1890	1890
17	MS				942	1492	818	1915	1012		693	1210	945	3311	1520	1520
18	MS	1451	1440	1095	942	1301	818	1351	1012	1194	693	1164	945	3311	1242	1242
19	MS	893	982	767	753	1049	573	837	733	827	479	763	945	997	885	885
20	MS	849	926	730	753	774	573	837	733	827	479	700	945	997	834	834
21	MS	592	677	547	502	744	376	555	496	588	330	537	630	757	654	654
22	MS	547	621	522	502	631	376	555	496	533	330	537	630	502	563	562
23	MS	454	519	430	502	631	337	470	380	477	314	441	630	385	525	525
24	MS	438	501	430	502	631	337	470	380	437	314	441	630	385	464	465
25	MS	378	413	342	364	544	258	338	307	329	231	428	255	356	395	379
30	MS	333	362	306	288	434	232	272	276	293	181	350	234	337	363	363
35	MS	313	347	300	288	409	225	272	276	293	181	340	234	313	344	344
40	MS	326	332	287	288	397	225	272	276	287	181	338	211	303	332	338
45	MS	300	286	274	288	397	225	272	276	287	181	329	211	289	332	319
50	MS	271	287	260	263	380	225	247	287	283	165	331	211	281	332	325
60	MS	312	336	300	251	395	225	259	287	338	174	338	211	296	344	344
65	MS	388	415	365	286	395	241	259	287	424	174	362	211	306	385	386
70	MS	446	430	396	286	497	289	566	406	493	188	428	211	383	553	474
75	MS	527	584	522	286	497	289	566	406	580	190	585	211	557	948	553
16	FM				301	1086	472	1274	554		380	651	945	1966	1264	1264
17	FM				301	1066	472	1069	554		380	651	945	1966	923	923
18	FM	905	813	589	301	904	472	838	554	808	380	625	945	1966	780	781
19	FM	523	502	392	301	599	296	465	348	465	280	460	945	584	557	556
20	FM	495	502	392	301	473	296	465	348	459	280	428	945	584	449	474
21	FM	408	428	342	296	473	241	336	319	394	215	412	514	484	427	452
22	FM	396	394	318	296	463	241	336	319	334	215	372	514	322	379	414
23	FM	372	381	308	296	463	232	298	282	309	198	372	514	276	348	376
24	FM	370	371	302	296	463	232	298	282	305	198	353	514	276	332	360
25	FM	325	345	281	251	402	209	271	248	261	181	331	249	255	312	329
30	FM	311	330	260	251	352	197	247	229	261	165	309	230	255	291	303
35	FM	325	328	260	251	349	190	247	229	251	165	300	230	260	291	303
40	FM	318	316	260	251	328	199	247	229	251	165	300	205	260	291	303
45	FM	292	276	248	251	310	209	247	229	251	165	287	205	248	291	307
50	FM	300	290	248	251	301	209	235	248	246	156	266	205	248	291	307
60	FM	278	303	260	239	303	209	247	248	299	165	272	205	260	312	329
65	FM	317	303	287	276	303	217	282	248	349	165	281	205	262	338	338
70	FM	370	344	339	286	354	260	411	364	415	181	318	205	315	588	442
75	FM	431	404	378	286	354	269	411	364	463	181	434	205	378	815	553
16	FS				514	1486	586	1737	807		504	938	945	2775	1432	1431
17	FS				514	1283	586	1659	807		504	938	945	2775	1106	1106
18	FS	1096	1016	736	514	1084	586	1041	807	974	504	897	945	2775	901	948
19	FS	745	810	587	514	884	478	712	586	698	413	581	945	801	771	837
20	FS	661	756	547	514	713	478	712	586	636	413	531	945	801	686	686
21	FS	529	605	438	389	677	326	503	432	485	272	487	514	628	559	600
22	FS	497	576	417	389	588	326	503	412	430	272	441	514	417	480	480
23	FS	444	511	371	389	588	285	375	296	390	248	441	514	332	427	449
24	FS	419	486	352	389	588	285	375	296	382	248	419	514	332	401	401
25	FS	392	445	323	301	525	246	313	284	314	215	391	251	320	379	379
30	FS	354	406	300	276	445	232	272	265	295	181	375	230	320	360	360
35	FS	343	388	287	276	435	243	272	265	289	181	375	230	320	332	332
40	FS	349	349	274	276	416	237	272	265	287	181	375	205	294	332	332
45	FS	308	298	274	276	388	225	272	265	287	181	360	205	279	316	325
50	FS	296	315	274	263	375	203	247	254	274	165	360	205	272	316	316
60	FS	309	317	274	251	349	203	259	254	313	174	353	205	279	332	332
65	FS	368	341	313	276	349	209	259	254	376	174	350	205	301	354	354
70	FS	392	383	352	286	368	270	465	351	467	188	384	205	349	496	474
75	FS	452	432	396	286	368	279	465	351	495	190	494	205	365	715	553

T18 72335 Forrest City, Saint Francis County (BI PD 25/50/25)



United Automobile Insurance Company
Arkansas Private Passenger Auto
Filing Memorandum

The attached exhibits and explanatory notes present the latest review of our United Automobile Insurance Company private passenger automobile line of business for the state of Arkansas. This rate and rule filing, SERFF# UNAU-128734804, is being submitted with "File and Use" effective dates of February 1, 2013 for new business and March 15, 2013 for renewal business. Effective dates are subject to change pending approval of this filing and associated form filing SERFF# UNAU-128758499.

We are proposing an overall rate change of +4.7% after considering the overall actuarial indication of +12.3% as well as own company and competitor performance. Further details regarding the specific changes and policyholder impacts can be found in the Actuarial Memorandum and Actuarial Exhibits attached to this filing. The previous rate filing, SERFF# UNAU-127083289, was effective July 15, 2011 with an overall rate change of -5.6%.

In this filing, we are proposing the following changes described below. Please refer to the Rate/Rule Schedule and attached redline copy for further details. The more material changes have been summarized below.

BASE RATES AND RATING FACTORS

1. Territorial base rates revised: Bodily Injury (BI), Property Damage (PD), Uninsured Motorist Bodily Injury (UM-BI), and Uninsured Motorist Property Damage (UM-PD)
2. Driver Class Factors revised: BI and PD
3. Introduced Advance Purchase Discount (applicable to BI, PD, Collision, and Comprehensive)

UNDERWRITING GUIDELINES & GENERAL RULES

1. **Cover page** – Effective dates, address and phone numbers updated.
2. **Contact info page –** Addresses and phone numbers updated.
3. **Table of Contents –** added renumbered/relabeled sections
4. **<u>Rule 1: Underwriting Section</u>**
    - Where applicable -- Updated website address and FAX number; removed explicit discount % amounts; spelled out numbers less than 100 (ex., six (6))
    - E. Underwriting Rules, #16 – clarified intent by rewording to read: "A surcharge shall apply for an out of state drivers license with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL."
    - E. Underwriting Rules, added #19: "INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL."
5. **Rule 2: Coverages**
    - Revised maximum acceptable ISO symbol to 59 from 45 (to 25 from 21 for Model Years 2010 and prior) and ACV to $50,000 from $45,000
    - Corrected "Model Years 2010 and higher" to "Model Years 2010 and prior"
6. **<u>Rule 3: Rating Discounts</u>**
    - Removed all explicit discount amounts

- Added Section I for Advance Purchase Discount: "An advance purchase discount applies to BI, PD, COMP, and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only."

7. **Rule 4: Endorsements –** updated website address and clarified intent of statement #4.
8. **Rule 6: Unacceptable Risks** – revised unacceptable ISO rating symbol to 60 (from 46) and to 26 (from 22) for Model Years 2010 and prior; revised ACV to $50,000 from $45,000.
9. **Rule 8 : Claims Reporting** – updated claims mailing address and phone/fax numbers
10. **Violations and Point Surcharges** -- references to "Operator licensed under (3) years (19 years of age or older)" and "Unable to obtain a Motor Vehicle Record" have been removed and relocated to Underwriting Rules and the new Discount/Surcharge Factors page.
11. **Territory Definitions –** these pages have been moved from the back of the manual to just before the Territorial Base Rates page. Only the pages have been moved – there are NO changes to the current definitions with this filing.
12. **Territorial Base Rates –** Revised BI, PD, UM-BI, and UM-PD territorial base rates. The Med Pay factors usually shown on this page have been converted to a table format.
13. **Driver Classification Rating Factors** – Revised Liability (BI/PD) Driver Class rating factors. Also specified Extra Vehicles as Class 0MM.
14. **Vehicle Symbol Relativities –** All symbols and rating factors are now presented on one page. There are NO changes to the current factors.
15. **Vehicle Age Group Factors** -- "Model Year Relativities" have been converted to "Vehicle Age Group Factors" and will be determined based on the proposed rule wording, which prevents the need to file a new Model Year Relativity factor each year. There is NO rate impact with this filing due to how the proposed rule is worded.
16. **Violation Point Factors –** the current "Point Factors" page has been moved towards the back of the manual and has been reformatted in an easier-to-read table. There are NO changes to the current rating factors.
17. **Discount and Surcharge Factors** – this new page summarizes in rating-factor form all of the discount and surcharge % amounts currently referenced within the earlier sections of the manual. With the exception of the newly-proposed Advance Purchase Discount, there are NO changes to the other current rating factors shown.

NOVEMBER 28, 2012 AMENDMENT - ADDITIONAL REVISIONS TO UNDERWRITING MANUAL

1. **Cover page** -- corrected P.O. Box number to 694140 (from 649140)
2. **Table of Contents** – revised "Territories" to "Territory Definitions"
3. **Rule 4**: **Endorsements** – removed "200%" from A.3, which is now shown as rating factor on Discount and Surcharge Factors page.
4. **Rule 6: Unacceptable Risks** – removed "of 200%" in #21 and "200%" in #23 since now shown as rating factor on Discount and Surcharge Factors page.
5. **Vehicle Age Group Factors** – expanded table headings ("CP" to "COMP", "CL" to "COLL") to be consistent with how those coverages are represented throughout the remainder of the manual.
6. **Discount and Surcharge Factors** – expanded tables to include all applicable coverages for College Graduate Discount, Paid in Full Discount, and Unacceptable Risk Surcharge; "Unacceptable Vehicle" in Surcharge Factors table has been updated to "Unacceptable Risk".

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE ~~July 15, 2011~~February 1, 2013 - NEW BUSINESS
EFFECTIVE ~~August 15, 2011~~March 15, 2013 - RENEWALS

PO BOX ~~5137~~694140
~~OAK BROOK, IL 60522-5137~~MIAMI, FL 33269-1140
(~~866~~800) ~~636~~255-~~82~~449887

United Automobile Insurance Company

Internet Site: www.uai~~g.net~~c.com

Claims Mailing Address
PO Box ~~3099~~694120
~~Oak Brook, IL 60522~~Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box ~~5137~~694140
~~Oak Brook, IL 60522~~Miami, FL 33269-1140

Phone Number
Toll Free: (~~866~~800) ~~636~~255-~~824~~49887

Fax Numbers
UW fax: 866-~~861~~218-~~1999~~7679
Claims: 866-~~863~~797-~~7593~~8778

Marketing Number
(479) 926-~~0110~~7848

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uai~~gc~~.~~net~~com)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaic.com** ~~**g.net**~~ - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-~~516~~218-7~~901~~679**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section -of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed- by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with anWith unverifiable MVR,. - This surcharge applieswill be surcharged a 2 point unverifiable MVR surcharge to -BI, /PD, /COMP, and/ COLL.
17. OUT OF COUNTRY/–FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. - and a 15% A surcharge shall apply –to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% ssurcharge applied to BI/, PD, - and COMP, and /COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.
19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.

18.20. MOTOR VEHICLE RECORD – A surcharge shall apply to any policy with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL.

19.21. Business use is accepted with a 25% surcharge onapplied to BI, /PD, /COMP, and /COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, – (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.
3. 6 and 12 Month Policy:

- 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.

- Insured will be billed directly for each payment due.
- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**
   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.
   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**
   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

-deposited into the agents account, or a check will be sent, twenty (20) days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

~~y~~.

c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

M. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

N. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

O. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

P. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured. https://www.ark.org/dfa/sr1/index.html

Q. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s). This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

R. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s)

cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

S. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol ~~45~~ 59 (2~~1~~5 for Model Years 2010 and ~~higher~~prior) and ACV $~~4~~50,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. ~~20%~~ **Multi-Car Discount**

A ~~20%~~ multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. ~~15%~~ **Transfer Discount**

A ~~15%~~ transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. ~~10%~~ **Renewal Discount**

A ~~10%~~ renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. ~~5%~~ **EFT Discount**

An ~~5%~~ EFT discount applies to BI, PD, COMP and COLL coverages if the named insured has selected to pay the policy premium via electronic funds transfer (EFT). The discount is lost when the EFT is removed from the policy.

E. ~~5%~~ **Paid in Full Discount**

A ~~5%~~ paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

F. **A ~~5%~~ Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:

1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle~~-~~ Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:

1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

G. ~~15%~~ **Anti-Theft Discount**

A ~~15%~~n ~~-~~anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

H. ~~5%~~ **College Graduate Discount**

A ~~5%~~ reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:

1) If letter grades are used, had a grade average of "B" or higher; or

2) Had at least a 3-point average on a 4-point scale.

3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

I. **Advance Purchase Discount**

An advance purchase discount applies to BI, PD, COMP and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only.

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com~~g.net~~** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a ~~200%~~ surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent~~s~~ completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is unacceptable and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date ~~-~~will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50)~~-~~ mile radius.

13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge ~~of 200%~~ will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a ~~200%~~ premium surcharge:

a. All vehicles with an ISO rating symbol of ~~46~~60 or higher (2~~2~~6 or higher for Model Years 2010 and prior) or an ACV in excess of $~~4~~50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. ~~—~~In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box ~~3099~~94120
   ~~Oak Brook, IL 60522-3099~~Miami, FL 33269-1120
   Toll Free (800) ~~636-8244~~255-9887
   Claims Fax: (866) ~~876-0488~~797-8778

2. ~~—~~**No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each at fault accident.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street.
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **- 4 Points**

- ~~Speeding 21-30 miles per hour or more over the speed limit.~~
- ~~Operator licensed under (3) years. (19 years of age or older)~~ **3 Points**

- ~~Speeding 11-20 miles per hour over the speed limit~~
- ~~Unable to obtain a Motor Vehicle Record.~~ **2 Points**

- **Applicant will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

~~POINT FACTORS~~

~~Points~~	~~BI,PD~~	~~COMP~~	~~COLL~~
~~0~~	~~1.00~~	~~1.00~~	~~1.00~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	10	71722	1	71836	1	71943	1
71602	10	71724	1	71837	3	71944	1
71603	10	71725	1	71838	3	71945	1
71611	10	71726	1	71839	2	71949	16
71612	10	71728	1	71840	1	71950	3
71613	10	71730	2	71841	1	71951	10
71630	1	71731	2	71842	1	71952	1
71631	1	71740	1	71844	1	71953	1
71635	1	71742	1	71845	1	71956	16
71638	1	71743	16	71846	1	71957	1
71639	1	71744	1	71847	3	71958	1
71640	1	71745	1	71851	1	71959	1
71642	1	71747	1	71852	3	71960	1
71643	1	71748	1	71853	1	71961	1
71644	1	71749	1	71854	16	71962	16
71646	1	71750	1	71855	3	71964	3
71647	1	71751	1	71857	2	71965	1
71651	1	71752	1	71858	1	71966	1
71652	1	71753	1	71859	3	71968	3
71653	1	71754	1	71860	1	71969	1
71654	1	71758	1	71861	1	71970	1
71655	1	71759	1	71862	3	71971	1
71656	1	71762	1	71864	1	71972	1
71657	1	71763	1	71865	1	71973	1
71658	1	71764	1	71866	1	71998	16
71659	1	71765	1	71901	10	71999	16
71660	1	71766	1	71902	10	72001	1
71661	1	71768	2	71903	10	72002	10
71662	1	71770	1	71909	16	72003	1
71663	1	71772	1	71910	10	72004	1
71665	1	71801	2	71913	10	72005	3
71666	1	71802	2	71914	10	72006	1
71667	1	71820	1	71920	1	72007	4
71670	1	71822	1	71921	3	72010	3
71671	1	71823	1	71922	3	72011	8
71674	1	71825	3	71923	16	72012	4
71675	1	71826	1	71929	3	72013	1
71676	1	71827	1	71932	1	72014	3
71677	1	71828	1	71933	3	72015	10
71678	1	71831	1	71935	1	72016	16
71701	2	71832	3	71937	1	72017	1
71711	2	71833	1	71940	3	72018	10
71720	1	71834	1	71941	16	72019	10
71721	1	71835	2	71942	16	72020	3

~~1~~	~~1.05~~	~~1.00~~	~~1.05~~
~~2~~	~~1.10~~	~~1.00~~	~~1.10~~
~~3~~	~~1.15~~	~~1.05~~	~~1.15~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72021	1	72070	1	72127	3	72199	11
72022	8	72072	3	72128	1	72201	15
72023	8	72073	1	72129	1	72202	15
72024	3	72074	1	72130	3	72203	14
72025	1	72075	1	72131	3	72204	14
72026	1	72076	9	72132	10	72205	14
72027	16	72078	11	72133	1	72206	15
72028	1	72079	10	72134	1	72207	14
72029	1	72080	16	72135	10	72209	15
72030	16	72081	4	72136	3	72210	11
72031	4	72082	4	72137	16	72211	14
72032	4	72083	1	72139	1	72212	14
72033	9	72084	1	72140	1	72214	14
72034	4	72085	1	72141	1	72215	14
72035	9	72086	8	72142	11	72216	14
72036	1	72087	8	72143	4	72217	14
72037	1	72088	1	72145	4	72219	14
72038	1	72089	10	72149	4	72221	14
72039	16	72099	11	72150	9	72222	14
72040	1	72101	1	72152	10	72223	11
72041	1	72102	4	72153	1	72225	14
72042	1	72103	11	72156	16	72227	14
72043	1	72104	16	72157	16	72231	14
72044	3	72105	8	72158	10	72260	14
72045	3	72106	9	72160	1	72295	14
72046	8	72107	1	72164	15	72301	18
72047	16	72108	1	72165	3	72303	18
72048	1	72110	3	72166	1	72310	4
72051	1	72111	16	72167	8	72311	1
72052	4	72112	3	72168	10	72312	1
72053	15	72113	9	72169	1	72313	2
72055	1	72114	14	72170	1	72315	6
72057	1	72115	14	72173	4	72316	6
72058	16	72116	12	72175	1	72319	6
72059	1	72117	11	72176	4	72320	18
72060	3	72118	11	72178	1	72321	1
72061	1	72119	11	72179	4	72322	1
72063	16	72120	11	72180	14	72324	2
72064	1	72121	4	72181	1	72325	1
72065	14	72122	16	72182	1	72326	18
72066	3	72123	1	72183	14	72327	18
72067	3	72124	12	72189	12	72328	18
72068	4	72125	1	72190	12	72329	3
72069	1	72126	1	72198	15	72330	2

~~4~~	~~1.20~~	~~1.05~~	~~1.25~~
~~5~~	~~1.35~~	~~1.05~~	~~1.35~~
~~6~~	~~1.45~~	~~1.10~~	~~1.45~~
~~7~~	~~1.50~~	~~1.10~~	~~1.50~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72331	18	72395	4	72454	1	72533	3
72332	1	72396	2	72455	3	72534	4
72333	18	72401	6	72456	1	72536	1
72335	18	72402	6	72457	1	72537	16
72336	18	72403	6	72458	1	72538	1
72338	2	72404	6	72459	1	72539	1
72339	18	72410	1	72460	3	72540	1
72340	18	72411	2	72461	1	72542	1
72341	18	72412	6	72462	1	72543	4
72342	18	72413	8	72464	1	72544	16
72346	18	72414	2	72465	1	72545	1
72347	2	72415	1	72466	1	72546	4
72348	18	72416	6	72467	6	72550	4
72350	2	72417	2	72469	1	72553	3
72351	4	72419	2	72470	1	72554	1
72352	18	72421	4	72471	4	72555	1
72353	18	72422	1	72472	4	72556	4
72354	2	72424	1	72473	3	72560	3
72355	18	72425	3	72474	1	72561	1
72358	4	72426	4	72475	1	72562	3
72359	18	72427	1	72476	3	72564	3
72360	18	72428	2	72478	4	72565	1
72364	18	72429	2	72479	2	72566	1
72365	2	72430	1	72482	1	72567	1
72366	18	72431	1	72501	4	72568	3
72367	18	72432	2	72503	4	72569	1
72368	18	72433	3	72512	3	72571	3
72369	18	72434	3	72513	1	72572	1
72370	4	72435	1	72515	1	72573	1
72372	18	72436	3	72517	1	72575	1
72373	2	72437	2	72519	16	72576	1
72374	18	72438	6	72520	1	72577	1
72376	18	72439	1	72521	3	72578	1
72377	1	72440	1	72522	3	72579	3
72379	1	72441	1	72523	4	72581	4
72383	18	72442	2	72524	3	72583	1
72384	18	72443	3	72525	1	72584	1
72386	18	72444	3	72526	4	72585	1
72387	1	72445	1	72527	4	72587	1
72389	18	72447	2	72528	1	72601	3
72390	18	72449	3	72529	1	72602	3
72391	1	72450	6	72530	4	72611	16

72392	18	-	72451	6	-	72531	3	-	72613	1
72394	18	-	72453	3	-	72532	1	-	72615	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72616	1		72682	1		72760	1		72856	16
72617	16		72683	1		72761	17		72857	16
72619	1		72685	1		72762	17		72858	3
72623	16		72686	1		72764	17		72860	16
72624	1		72687	1		72765	16		72863	16
72626	16		72701	17		72766	16		72865	16
72628	1		72702	17		72768	4		72901	8
72629	1		72703	17		72769	17		72902	8
72630	1		72704	17		72770	16		72903	8
72631	2		72711	4		72773	1		72904	8
72632	2		72712	17		72774	17		72905	6
72633	16		72714	4		72776	1		72906	8
72634	1		72715	4		72801	3		72908	8
72635	1		72716	4		72802	3		72913	8
72636	1		72717	17		72811	3		72914	8
72638	1		72718	4		72812	3		72916	8
72639	1		72719	4		72820	1		72917	8
72640	1		72721	1		72821	1		72918	8
72641	1		72722	4		72823	3		72919	8
72642	1		72727	17		72824	16		72921	8
72644	16		72728	1		72826	1		72923	8
72645	1		72729	17		72827	16		72924	6
72648	1		72730	17		72828	16		72926	1
72650	1		72732	4		72829	1		72927	3
72651	1		72733	1		72830	16		72928	1
72653	3		72734	4		72832	16		72930	1
72654	3		72735	1		72833	16		72932	17
72655	1		72736	4		72834	16		72933	3
72657	1		72737	16		72835	16		72934	17
72658	16		72738	17		72837	16		72935	1
72659	1		72739	4		72838	16		72936	8
72660	1		72740	17		72839	16		72937	5
72661	1		72741	16		72840	16		72938	5
72662	16		72742	1		72841	1		72940	17
72663	1		72744	17		72842	16		72941	17
72666	1		72745	17		72843	16		72943	5
72668	1		72747	4		72845	16		72944	17
72669	1		72749	16		72846	16		72945	1
72670	1		72751	4		72847	16		72946	3
72672	1		72752	1		72851	16		72947	3
72675	1		72753	17		72852	16		72948	17
72677	1		72756	17		72853	16		72949	1
72679	16		72757	4		72854	16		72950	1
72680	1		72758	17		72855	16		72951	1

~~8~~	~~1.60~~	~~1.10~~	~~1.60~~
~~9~~	~~1.70~~	~~1.30~~	~~1.70~~
~~10~~	~~1.85~~	~~1.30~~	~~1.85~~
~~11~~	~~2.00~~	~~1.50~~	~~2.00~~
~~12~~	~~2.15~~	~~1.50~~	~~2.15~~
~~13~~	~~2.30~~	~~1.75~~	~~2.30~~
~~14~~	~~2.45~~	~~1.75~~	~~2.45~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72952	17									
72955	5									
72956	17									
72957	5									
72958	17									
72959	17									

~~15~~	~~2.60~~	~~2.00~~	~~2.60~~
~~16~~	~~2.75~~	~~2.00~~	~~2.75~~
~~17~~	~~3.00~~	~~2.00~~	~~3.00~~
~~18~~	~~3.50~~	~~2.00~~	~~3.50~~

ARKANSAS BASE RATES - SEMI-ANNUAL											
	25/50	25	$1,000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	BI	PD	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	~~150~~157	~~155~~160	35	~~90~~104	28	~~35~~40	33	130	35	200	400
2	~~120~~122	~~125~~136	35	~~71~~82	27	~~33~~38	31	108	33	170	350
3	~~115~~128	~~120~~130	35	~~49~~57	28	~~33~~38	31	110	34	165	340
4	~~119~~118	~~119~~118	36	~~47~~54	28	~~35~~40	32	113	35	135	300
5	~~115~~119	~~120~~124	40	~~54~~62	28	~~33~~38	47	135	52	105	245
6	~~124~~128	~~135~~137	40	~~72~~83	28	~~29~~33	33	135	35	145	325
8	112	~~120~~122	40	~~49~~56	28	~~32~~37	47	135	52	106	253
9	~~140~~138	~~148~~153	41	~~75~~86	30	~~35~~40	33	130	36	155	310
10	~~122~~134	~~140~~144	40	~~52~~60	28	~~35~~40	33	140	35	115	290
11	~~150~~162	~~160~~166	45	~~45~~52	31	~~31~~36	33	145	35	100	245
12	162	162	47	~~78~~90	32	~~33~~38	33	155	35	148	308
14	160	178	49	~~55~~63	32	~~32~~37	35	170	37	146	330
15	155	~~170~~176	57	~~55~~63	39	~~34~~39	42	190	45	135	330
16	~~115~~120	~~118~~119	36	~~72~~83	27	~~33~~38	31	125	33	150	320
17	102	~~106~~115	36	~~81~~93	27	~~38~~44	31	125	33	85	200
18	156	160	36	~~35~~40	28	~~30~~35	32	113	35	165	340

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2

PIP

Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
~~$500 Med Pay factor is .60~~
~~$2,000 Med Pay factor is 1.35~~
~~$2,500 Med Pay factor is 1.50~~
~~$5,000 Med Pay factor is 2.40~~

MEDICAL PAYMENTS (MP) INCREASED LIMIT FACTORS

LIMIT	$500	$1,000	$2,000	$2,500	$5,000
FACTOR	0.60	1.00	1.35	1.50	2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00
	17MM	17	3.40	2.90	2.90
	18MM	18	2.85	2.75	2.75
	19MM	19	2.22	2.15	2.15
	20MM	20	2.0~~0~~5	1.85	1.85
	21MM	21	1.~~77~~92	1.60	1.60
	22MM	22	1.~~55~~65	1.60	1.60
	23MM	23	1.~~29~~37	1.50	1.50
	24MM	24	1.~~20~~27	1.40	1.40
	25MM	25-29	1.05	1.30	1.30
	30MM	30-34	0.95	1.10	1.10
	35MM	35-39	0.~~94~~95	1.05	1.05
	40MM	40-44	0.~~94~~95	1.00	1.00
	45MM	45-49	0.94	1.00	1.00
	50MM	50-59	0.94	1.00	1.00
	60MM	60-64	0.95	1.00	1.00
	65MM	65-69	1.20	1.10	1.10
	70MM	70-74	1.~~85~~ 50	1.20	1.20
	75MM	75+	~~2.50~~1.75	1.30	1.30
Single Male	16MS	16	5.98	3.50	3.50
	17MS	17	4.81	3.25	3.25
	18MS	18	3.93	3.00	3.00
	19MS	19	2.80	2.75	2.75
	20MS	20	2.64	2.50	2.50
	21MS	21	2.07	2.40	2.40
	22MS	22	1.78	2.35	2.35
	23MS	23	1.66	2.00	2.00
	24MS	24	1.47	2.00	2.00
	25MS	25-29	1.~~25~~ 20	1.75	1.75
	30MS	30-34	1.15	1.35	1.35
	35MS	35-39	1.09	1.20	1.20
	40MS	40-44	1.~~05~~ 07	1.10	1.10
	45MS	45-49	1.~~05~~ 01	1.10	1.10
	50MS	50-59	1.~~05~~ 03	1.10	1.10
	60MS	60-64	1.09	1.10	1.10
	65MS	65-69	1.22	1.20	1.20
	70MS	70-74	1.~~75~~ 50	1.35	1.35
	75MS	75+	~~3.00~~1.75	1.40	1.40

	Class	Age	LIAB.	COMP	COLL
Married Female	16FM	16	4.00	2.90	2.90
	17FM	17	2.92	2.75	2.75
	18FM	18	2.47	2.60	2.60
	19FM	19	1.76	2.00	2.00
	20FM	20	1.~~42~~50	1.70	1.70
	21FM	21	1.~~35~~43	1.50	1.50
	22FM	22	1.~~20~~31	1.40	1.40
	23FM	23	1.~~10~~19	1.30	1.30
	24FM	24	1.~~05~~14	1.20	1.20
	25FM	25-29	~~0.99~~1.04	1.15	1.15
	30FM	30-34	0.9~~2~~6	1.06	1.06
	35FM	35-39	0.9~~2~~6	1.00	1.00
	40FM	40-44	0.9~~2~~6	1.00	1.00
	45FM	45-49	0.~~92~~ 97	1.00	1.00
	50FM	50-59	0.~~92~~ 97	1.00	1.00
	60FM	60-64	~~0.99~~1.04	1.00	1.00
	65FM	65-69	1.07	1.10	1.10
	70FM	70-74	1.~~86~~ 40	1.15	1.15
	75FM	75+	~~2.58~~1.75	1.25	1.25
Single Female	16FS	16	4.53	3.15	3.15
	17FS	17	3.50	3.00	3.00
	18FS	18	~~2.85~~3.00	2.90	2.90
	19FS	19	2.~~44~~65	2.50	2.50
	20FS	20	2.17	2.10	2.10
	21FS	21	1.~~77~~ 90	1.80	1.80
	22FS	22	1.52	1.70	1.70
	23FS	23	1.~~35~~ 42	1.55	1.55
	24FS	24	1.27	1.45	1.45
	25FS	25-29	1.20	1.30	1.30
	30FS	30-34	1.14	1.15	1.15
	35FS	35-39	1.05	1.10	1.10
	40FS	40-44	1.05	1.10	1.10
	45FS	45-49	1.0~~0~~3	1.10	1.10
	50FS	50-59	1.00	1.10	1.10
	60FS	60-64	1.05	1.05	1.05
	65FS	65-69	1.12	1.15	1.15
	70FS	70-74	1.5~~7~~0	1.35	1.35
	75FS	75+	~~2.26~~1.75	1.50	1.50
Extra Vehicles	0~~Extra Vehicles~~MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
1 thru 6	1	1	0.65	0.65
		2	0.65	0.65
7	2	3	0.75	0.75
8	3	4	0.80	0.80
	4	5	0.85	0.85
10	5	6	0.90	0.90
	6	7	1.00	1.00
11	7	8	1.15	1.15
	8	10	1.20	1.20
		11	1.20	1.20
12	10	12	1.30	1.30
		13	1.30	1.30
	11	14	1.35	1.35
		15	1.35	1.35
13	12	16	1.35	1.35
		17	1.35	1.35
	13	18	1.40	1.40
		19	1.40	1.40
14	14	20	1.50	1.50
		21	1.50	1.50
		22	1.50	1.50
		23	1.50	1.50
	15	24	1.50	1.50
		25	1.50	1.50
		26	1.50	1.50
15	16	27	1.55	1.55
		28	1.55	1.55
		29	1.55	1.55
	17	30	1.70	1.70
		31	1.70	1.70
		32	1.70	1.70
16	18	33	1.85	1.85
		34	1.85	1.85
		35	1.85	1.85
	19	36	2.00	2.00
		37	2.00	2.00
		38	2.00	2.00

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
17	20	39	2.25	2.25
		40	2.25	2.25
		41	2.25	2.25
	21	42	2.50	2.50
		43	2.50	2.50
		44	2.50	2.50
		45	2.50	2.50
18	22	46	2.75	2.75
		47	2.75	2.75
		48	2.75	2.75
		49	2.75	2.75
	23	50	3.00	3.00
		51	3.00	3.00
		52	3.00	3.00
		53	3.00	3.00
19	24	54	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	25	58	3.50	3.50
		59	3.50	3.50
21	26	60	3.75	3.75
		61	3.75	3.75
	27	62	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

~~VEHICLE SYMBOL RELATIVITIES~~
VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	COMP	COLL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

~~(Use ISO Symbols)~~

~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~	~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~

~~1 thru 6~~	~~1~~	~~1~~	~~0.65~~	~~0.65~~	~~15~~	~~16~~	~~27~~	~~1.55~~	~~1.55~~
		~~2~~	~~0.65~~	~~0.65~~			~~28~~	~~1.55~~	~~1.55~~
~~7~~	~~2~~	~~3~~	~~0.75~~	~~0.75~~			~~29~~	~~1.55~~	~~1.55~~
~~8~~	~~3~~	~~4~~	~~0.80~~	~~0.80~~		~~17~~	~~30~~	~~1.70~~	~~1.70~~
	~~4~~	~~5~~	~~0.85~~	~~0.85~~			~~31~~	~~1.70~~	~~1.70~~
~~10~~	~~5~~	~~6~~	~~0.90~~	~~0.90~~			~~32~~	~~1.70~~	~~1.70~~
	~~6~~	~~7~~	~~1.00~~	~~1.00~~	~~16~~	~~18~~	~~33~~	~~1.85~~	~~1.85~~
~~11~~	~~7~~	~~8~~	~~1.15~~	~~1.15~~			~~34~~	~~1.85~~	~~1.85~~
	~~8~~	~~10~~	~~1.20~~	~~1.20~~			~~35~~	~~1.85~~	~~1.85~~
		~~11~~	~~1.20~~	~~1.20~~		~~19~~	~~36~~	~~2.00~~	~~2.00~~
~~12~~	~~10~~	~~12~~	~~1.30~~	~~1.30~~			~~37~~	~~2.00~~	~~2.00~~
		~~13~~	~~1.30~~	~~1.30~~			~~38~~	~~2.00~~	~~2.00~~
	~~11~~	~~14~~	~~1.35~~	~~1.35~~	~~17~~	~~20~~	~~39~~	~~2.25~~	~~2.25~~
		~~15~~	~~1.35~~	~~1.35~~			~~40~~	~~2.25~~	~~2.25~~
~~13~~	~~12~~	~~16~~	~~1.35~~	~~1.35~~			~~41~~	~~2.25~~	~~2.25~~
		~~17~~	~~1.35~~	~~1.35~~		~~21~~	~~42~~	~~2.50~~	~~2.50~~
	~~13~~	~~18~~	~~1.40~~	~~1.40~~			~~43~~	~~2.50~~	~~2.50~~
		~~19~~	~~1.40~~	~~1.40~~			~~44~~	~~2.50~~	~~2.50~~
~~14~~	~~14~~	~~20~~	~~1.50~~	~~1.50~~			~~45~~	~~2.50~~	~~2.50~~
		~~21~~	~~1.50~~	~~1.50~~	~~18~~	~~22~~	~~46~~	~~2.75~~	~~2.75~~
		~~22~~	~~1.50~~	~~1.50~~			~~47~~	~~2.75~~	~~2.75~~
		~~23~~	~~1.50~~	~~1.50~~			~~48~~	~~2.75~~	~~2.75~~
	~~15~~	~~24~~	~~1.50~~	~~1.50~~			~~49~~	~~2.75~~	~~2.75~~
		~~25~~	~~1.50~~	~~1.50~~		~~23~~	~~50~~	~~3.00~~	~~3.00~~
		~~26~~	~~1.50~~	~~1.50~~			~~51~~	~~3.00~~	~~3.00~~
							~~52~~	~~3.00~~	~~3.00~~
							~~53~~	~~3.00~~	~~3.00~~

VEHICLE SYMBOL RELATIVITIES (cont.)

(Use ISO Symbols)

1991 & Prior Symbols	1992 to 2010 Symbols	2011 & After Symbols	COMP	COLL
19	**24**	**54**	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	**25**	**58**	3.50	3.50
		59	3.50	3.50
21	**26**	**60**	3.75	3.75
		61	3.75	3.75
22	**27**	**62**	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2012	1.20	1.20
2011	1.20	1.20
2010	1.20	1.20
2009	1.20	1.20
2008	1.18	1.18
2007	1.12	1.12
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
~~71601~~	~~10~~	-	~~71722~~	~~1~~	-	~~71836~~	~~1~~	-	~~71943~~	~~1~~
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~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~

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2	1.10	1.10	1.00	1.10
3	1.15	1.15	1.05	1.15
4	1.20	1.20	1.05	1.25
5	1.35	1.35	1.05	1.35
6	1.45	1.45	1.10	1.45
7	1.50	1.50	1.10	1.50
8	1.60	1.60	1.10	1.60
9	1.70	1.70	1.30	1.70
10	1.85	1.85	1.30	1.85

~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
~~72952~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72955~~	~~5~~	-	-	-	-	-	-	-	-	-
~~72956~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72957~~	~~5~~	-	-	-	-	-	-	-	-	-
~~72958~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72959~~	~~17~~	-	-	-	-	-	-	-	-	-

VIOLATION FACTORS					POINT
11	2.00	2.00	1.50	2.00	
12	2.15	2.15	1.50	2.15	
13	2.30	2.30	1.75	2.30	
14	2.45	2.45	1.75	2.45	
15	2.60	2.60	2.00	2.60	
16	2.75	2.75	2.00	2.75	
17	3.00	3.00	2.00	3.00	
18	3.50	3.50	2.00	3.50	

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Out of State US License	1.00	1.00						1.00	1.00	
Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Out of Country/ Foreign Govt License	1.15	1.15						1.15	1.15	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unverifiable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/10/2012	Filed 01/17/2013	Rate	Underwriting Manual	12/11/2012	AR UW Manual 02-01-2013 v5 pg R-6.pdf (Superceded)
12/10/2012	Filed 01/17/2013	Supporting Document	Redline Copy of Revised Manual Pages	12/11/2012	AR UW Manual 02-01-2013 v5 Redline (filed).pdf (Superceded)
12/04/2012	Filed 01/17/2013	Supporting Document	Redline Copy of Revised Manual Pages	12/10/2012	AR UW Manual 02-01-2013 v4 Redline (filed).pdf (Superceded)
11/28/2012	Filed 01/17/2013	Supporting Document	Redline Copy of Revised Manual Pages	12/04/2012	AR UW Manual 02-01-2013 v3 Redline (filed).pdf (Superceded)
11/28/2012	Filed 01/17/2013	Rate	Underwriting Manual	12/10/2012	AR UW Manual 02-01-2013 v3 pg R-6.pdf (Superceded)
11/20/2012	Filed 01/17/2013	Supporting Document	Redline Copy of Revised Manual Pages	11/28/2012	AR UW Manual 02-01-2013 v2 Redline (filed).pdf (Superceded)
11/20/2012	Filed 01/17/2013	Supporting Document	Filing Memorandum	11/28/2012	AR Explanatory Memorandum 0213 v2.pdf (Superceded)
11/19/2012	Filed 01/17/2013	Rate	Underwriting Manual	11/28/2012	AR UW Manual 02-01-2013 v2 pg R-4.pdf (Superceded)
11/19/2012	Filed 01/17/2013	Rate	Underwriting Manual	11/28/2012	AR UW Manual 02-01-2013 v2 pg R-6.pdf (Superceded)
11/19/2012	Filed 01/17/2013	Rate	Underwriting Manual	11/28/2012	AR UW Manual 02-01-2013 v2 pg 11.pdf (Superceded)
11/19/2012	Filed 01/17/2013	Rate	Underwriting Manual	12/04/2012	AR UW Manual 02-01-2013 v2 pg R-2.pdf (Superceded)

State: *Arkansas* **Filing Company:** *United Automobile Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Automobile*
Project Name/Number: */*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/19/2012	Filed 01/17/2013	Rate	Underwriting Manual	11/28/2012	AR UW Manual 02-01-2013 v2 pg 10.pdf (Superceded)
11/14/2012	Filed 01/17/2013	Supporting Document	Competitive Exhibits	12/04/2012	AR Liability Comps (5-3-12).pdf (Superceded)
11/14/2012	Filed 01/17/2013	Rate	Underwriting Manual	11/28/2012	AR UW Manual 02-01-2013 v2 cov, info, toc.pdf (Superceded)
11/14/2012	Filed 01/17/2013	Rate	Underwriting Manual	12/11/2012	AR UW Manual 02-01-2013 v2 pgs 3 and 4.pdf (Superceded)
10/18/2012	Filed 01/17/2013	Supporting Document	APCS-Auto Premium Comparison Survey	01/03/2013	PPA Survey FORM APCS 0213.xls (Superceded) PPA Survey FORM APCS 0213.pdf (Superceded)

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
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Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Out of Country/ Foreign Govt License	1.15	1.15						1.15	1.15	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unobtainable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE ~~July 15, 2011~~February 1, 2013 - NEW BUSINESS
EFFECTIVE ~~August 15, 2011~~March 15, 2013 - RENEWALS

PO BOX ~~5137~~694140
~~OAK BROOK, IL 60522-5137~~MIAMI, FL 33269-1140
(~~866~~800) ~~636~~255-~~82~~449887

United Automobile Insurance Company

Internet Site: www.uai~~g.net~~c.com

Claims Mailing Address
PO Box ~~3099~~694120
~~Oak Brook, IL 60522~~Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box ~~5137~~694140
~~Oak Brook, IL 60522~~Miami, FL 33269-1140

Phone Number
Toll Free: (~~866~~800) ~~636~~255-~~824~~49887

Fax Numbers
UW fax: 866-~~861~~218-~~1999~~7679
Claims: 866-~~863~~797-~~7593~~8778

Marketing Number
(479) 926-~~0110~~7848

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uai~~gc~~.~~net~~com)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaic.com** ~~**g.net**~~ - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-~~516~~218-7~~901~~679**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section -of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed- by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with anWith unverifiable MVR,. This surcharge applieswill be surcharged a 2 point unverifiable MVR surcharge to -BI, /PD, /COMP, and/ COLL.
17. OUT OF COUNTRY/–FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. and a 15% A surcharge shall apply –to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% ssurcharge applied to BI/, PD, and COMP, and /COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.

18.19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.

19.20. Business use is accepted with a 25% surcharge onapplied to BI, /PD, /COMP, and /COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.
3. 6 and 12 Month Policy:

- 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.
- Insured will be billed directly for each payment due.

- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.

   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**

   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

-deposited into the agents account, or a check will be sent, twenty (20) days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

~~y~~.

c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

M. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

N. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

O. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

P. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured. https://www.ark.org/dfa/sr1/index.html

Q. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s). This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

R. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s)

cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

S. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol ~~45~~ 59 (2~~1~~5 for Model Years 2010 and ~~higher~~prior) and ACV $~~4~~50,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. ~~20%~~ **Multi-Car Discount**

A ~~20%~~ multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. ~~15%~~ **Transfer Discount**

A ~~15%~~ transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. ~~10%~~ **Renewal Discount**

A ~~10%~~ renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. ~~5%~~ **EFT Discount**

An ~~5%~~ EFT discount applies to BI, PD, COMP and COLL coverages if the named insured has selected to pay the policy premium via electronic funds transfer (EFT). The discount is lost when the EFT is removed from the policy.

E. ~~5%~~ **Paid in Full Discount**

A ~~5%~~ paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

F. **A ~~5%~~ Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:

1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle~~-~~ Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:

1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

G. ~~15%~~ **Anti-Theft Discount**

A ~~15%~~n ~~-~~anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

H. ~~5%~~ **College Graduate Discount**

A ~~5%~~ reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:

1) If letter grades are used, had a grade average of "B" or higher; or

2) Had at least a 3-point average on a 4-point scale.

3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

I. **Advance Purchase Discount**

An advance purchase discount applies to BI, PD, COMP and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only.

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com~~g.net~~** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a ~~200%~~ surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent~~s~~ completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is unacceptable and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date -will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50)- mile radius.

13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge ~~of 200%~~ will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a ~~200%~~ premium surcharge:

a. All vehicles with an ISO rating symbol of ~~46~~60 or higher (2~~2~~6 or higher for Model Years 2010 and prior) or an ACV in excess of $~~4~~50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. ~~—~~In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box ~~3099~~94120
   ~~Oak Brook, IL 60522-3099~~Miami, FL 33269-1120
   Toll Free (800) ~~636-8244~~255-9887
   Claims Fax: (866) ~~876-0488~~797-8778

2. ~~—~~**No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each at fault accident.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street.
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **- 4 Points**

- ~~Speeding 21-30 miles per hour or more over the speed limit.~~
- ~~Operator licensed under (3) years. (19 years of age or older)~~ **3 Points**

- ~~Speeding 11-20 miles per hour over the speed limit~~
- ~~Unable to obtain a Motor Vehicle Record.~~ **2 Points**

- **Applicant will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

~~POINT FACTORS~~

~~Points~~	~~BI,PD~~	~~COMP~~	~~COLL~~
~~0~~	~~1.00~~	~~1.00~~	~~1.00~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	10	71722	1	71836	1	71943	1
71602	10	71724	1	71837	3	71944	1
71603	10	71725	1	71838	3	71945	1
71611	10	71726	1	71839	2	71949	16
71612	10	71728	1	71840	1	71950	3
71613	10	71730	2	71841	1	71951	10
71630	1	71731	2	71842	1	71952	1
71631	1	71740	1	71844	1	71953	1
71635	1	71742	1	71845	1	71956	16
71638	1	71743	16	71846	1	71957	1
71639	1	71744	1	71847	3	71958	1
71640	1	71745	1	71851	1	71959	1
71642	1	71747	1	71852	3	71960	1
71643	1	71748	1	71853	1	71961	1
71644	1	71749	1	71854	16	71962	16
71646	1	71750	1	71855	3	71964	3
71647	1	71751	1	71857	2	71965	1
71651	1	71752	1	71858	1	71966	1
71652	1	71753	1	71859	3	71968	3
71653	1	71754	1	71860	1	71969	1
71654	1	71758	1	71861	1	71970	1
71655	1	71759	1	71862	3	71971	1
71656	1	71762	1	71864	1	71972	1
71657	1	71763	1	71865	1	71973	1
71658	1	71764	1	71866	1	71998	16
71659	1	71765	1	71901	10	71999	16
71660	1	71766	1	71902	10	72001	1
71661	1	71768	2	71903	10	72002	10
71662	1	71770	1	71909	16	72003	1
71663	1	71772	1	71910	10	72004	1
71665	1	71801	2	71913	10	72005	3
71666	1	71802	2	71914	10	72006	1
71667	1	71820	1	71920	1	72007	4
71670	1	71822	1	71921	3	72010	3
71671	1	71823	1	71922	3	72011	8
71674	1	71825	3	71923	16	72012	4
71675	1	71826	1	71929	3	72013	1
71676	1	71827	1	71932	1	72014	3
71677	1	71828	1	71933	3	72015	10
71678	1	71831	1	71935	1	72016	16
71701	2	71832	3	71937	1	72017	1
71711	2	71833	1	71940	3	72018	10
71720	1	71834	1	71941	16	72019	10
71721	1	71835	2	71942	16	72020	3

~~1~~	~~1.05~~	~~1.00~~	~~1.05~~
~~2~~	~~1.10~~	~~1.00~~	~~1.10~~
~~3~~	~~1.15~~	~~1.05~~	~~1.15~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72021	1	72070	1	72127	3	72199	11
72022	8	72072	3	72128	1	72201	15
72023	8	72073	1	72129	1	72202	15
72024	3	72074	1	72130	3	72203	14
72025	1	72075	1	72131	3	72204	14
72026	1	72076	9	72132	10	72205	14
72027	16	72078	11	72133	1	72206	15
72028	1	72079	10	72134	1	72207	14
72029	1	72080	16	72135	10	72209	15
72030	16	72081	4	72136	3	72210	11
72031	4	72082	4	72137	16	72211	14
72032	4	72083	1	72139	1	72212	14
72033	9	72084	1	72140	1	72214	14
72034	4	72085	1	72141	1	72215	14
72035	9	72086	8	72142	11	72216	14
72036	1	72087	8	72143	4	72217	14
72037	1	72088	1	72145	4	72219	14
72038	1	72089	10	72149	4	72221	14
72039	16	72099	11	72150	9	72222	14
72040	1	72101	1	72152	10	72223	11
72041	1	72102	4	72153	1	72225	14
72042	1	72103	11	72156	16	72227	14
72043	1	72104	16	72157	16	72231	14
72044	3	72105	8	72158	10	72260	14
72045	3	72106	9	72160	1	72295	14
72046	8	72107	1	72164	15	72301	18
72047	16	72108	1	72165	3	72303	18
72048	1	72110	3	72166	1	72310	4
72051	1	72111	16	72167	8	72311	1
72052	4	72112	3	72168	10	72312	1
72053	15	72113	9	72169	1	72313	2
72055	1	72114	14	72170	1	72315	6
72057	1	72115	14	72173	4	72316	6
72058	16	72116	12	72175	1	72319	6
72059	1	72117	11	72176	4	72320	18
72060	3	72118	11	72178	1	72321	1
72061	1	72119	11	72179	4	72322	1
72063	16	72120	11	72180	14	72324	2
72064	1	72121	4	72181	1	72325	1
72065	14	72122	16	72182	1	72326	18
72066	3	72123	1	72183	14	72327	18
72067	3	72124	12	72189	12	72328	18
72068	4	72125	1	72190	12	72329	3
72069	1	72126	1	72198	15	72330	2

~~4~~	~~1.20~~	~~1.05~~	~~1.25~~
~~5~~	~~1.35~~	~~1.05~~	~~1.35~~
~~6~~	~~1.45~~	~~1.10~~	~~1.45~~
~~7~~	~~1.50~~	~~1.10~~	~~1.50~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72331	18	72395	4	72454	1	72533	3
72332	1	72396	2	72455	3	72534	4
72333	18	72401	6	72456	1	72536	1
72335	18	72402	6	72457	1	72537	16
72336	18	72403	6	72458	1	72538	1
72338	2	72404	6	72459	1	72539	1
72339	18	72410	1	72460	3	72540	1
72340	18	72411	2	72461	1	72542	1
72341	18	72412	6	72462	1	72543	4
72342	18	72413	8	72464	1	72544	16
72346	18	72414	2	72465	1	72545	1
72347	2	72415	1	72466	1	72546	4
72348	18	72416	6	72467	6	72550	4
72350	2	72417	2	72469	1	72553	3
72351	4	72419	2	72470	1	72554	1
72352	18	72421	4	72471	4	72555	1
72353	18	72422	1	72472	4	72556	4
72354	2	72424	1	72473	3	72560	3
72355	18	72425	3	72474	1	72561	1
72358	4	72426	4	72475	1	72562	3
72359	18	72427	1	72476	3	72564	3
72360	18	72428	2	72478	4	72565	1
72364	18	72429	2	72479	2	72566	1
72365	2	72430	1	72482	1	72567	1
72366	18	72431	1	72501	4	72568	3
72367	18	72432	2	72503	4	72569	1
72368	18	72433	3	72512	3	72571	3
72369	18	72434	3	72513	1	72572	1
72370	4	72435	1	72515	1	72573	1
72372	18	72436	3	72517	1	72575	1
72373	2	72437	2	72519	16	72576	1
72374	18	72438	6	72520	1	72577	1
72376	18	72439	1	72521	3	72578	1
72377	1	72440	1	72522	3	72579	3
72379	1	72441	1	72523	4	72581	4
72383	18	72442	2	72524	3	72583	1
72384	18	72443	3	72525	1	72584	1
72386	18	72444	3	72526	4	72585	1
72387	1	72445	1	72527	4	72587	1
72389	18	72447	2	72528	1	72601	3
72390	18	72449	3	72529	1	72602	3
72391	1	72450	6	72530	4	72611	16

72392	18	-	72451	6	-	72531	3	-	72613	1
72394	18	-	72453	3	-	72532	1	-	72615	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72616	1		72682	1		72760	1		72856	16
72617	16		72683	1		72761	17		72857	16
72619	1		72685	1		72762	17		72858	3
72623	16		72686	1		72764	17		72860	16
72624	1		72687	1		72765	16		72863	16
72626	16		72701	17		72766	16		72865	16
72628	1		72702	17		72768	4		72901	8
72629	1		72703	17		72769	17		72902	8
72630	1		72704	17		72770	16		72903	8
72631	2		72711	4		72773	1		72904	8
72632	2		72712	17		72774	17		72905	6
72633	16		72714	4		72776	1		72906	8
72634	1		72715	4		72801	3		72908	8
72635	1		72716	4		72802	3		72913	8
72636	1		72717	17		72811	3		72914	8
72638	1		72718	4		72812	3		72916	8
72639	1		72719	4		72820	1		72917	8
72640	1		72721	1		72821	1		72918	8
72641	1		72722	4		72823	3		72919	8
72642	1		72727	17		72824	16		72921	8
72644	16		72728	1		72826	1		72923	8
72645	1		72729	17		72827	16		72924	6
72648	1		72730	17		72828	16		72926	1
72650	1		72732	4		72829	1		72927	3
72651	1		72733	1		72830	16		72928	1
72653	3		72734	4		72832	16		72930	1
72654	3		72735	1		72833	16		72932	17
72655	1		72736	4		72834	16		72933	3
72657	1		72737	16		72835	16		72934	17
72658	16		72738	17		72837	16		72935	1
72659	1		72739	4		72838	16		72936	8
72660	1		72740	17		72839	16		72937	5
72661	1		72741	16		72840	16		72938	5
72662	16		72742	1		72841	1		72940	17
72663	1		72744	17		72842	16		72941	17
72666	1		72745	17		72843	16		72943	5
72668	1		72747	4		72845	16		72944	17
72669	1		72749	16		72846	16		72945	1
72670	1		72751	4		72847	16		72946	3
72672	1		72752	1		72851	16		72947	3
72675	1		72753	17		72852	16		72948	17
72677	1		72756	17		72853	16		72949	1
72679	16		72757	4		72854	16		72950	1
72680	1		72758	17		72855	16		72951	1

~~8~~	~~1.60~~	~~1.10~~	~~1.60~~
~~9~~	~~1.70~~	~~1.30~~	~~1.70~~
~~10~~	~~1.85~~	~~1.30~~	~~1.85~~
~~11~~	~~2.00~~	~~1.50~~	~~2.00~~
~~12~~	~~2.15~~	~~1.50~~	~~2.15~~
~~13~~	~~2.30~~	~~1.75~~	~~2.30~~
~~14~~	~~2.45~~	~~1.75~~	~~2.45~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72952	17									
72955	5									
72956	17									
72957	5									
72958	17									
72959	17									

~~15~~	~~2.60~~	~~2.00~~	~~2.60~~
~~16~~	~~2.75~~	~~2.00~~	~~2.75~~
~~17~~	~~3.00~~	~~2.00~~	~~3.00~~
~~18~~	~~3.50~~	~~2.00~~	~~3.50~~

ARKANSAS BASE RATES - SEMI-ANNUAL											
	25/50	25	$1,000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	BI	PD	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	~~150~~157	~~155~~160	35	~~90~~104	28	~~35~~40	33	130	35	200	400
2	~~120~~122	~~125~~136	35	~~71~~82	27	~~33~~38	31	108	33	170	350
3	~~115~~128	~~120~~130	35	~~49~~57	28	~~33~~38	31	110	34	165	340
4	~~119~~118	~~119~~118	36	~~47~~54	28	~~35~~40	32	113	35	135	300
5	~~115~~119	~~120~~124	40	~~54~~62	28	~~33~~38	47	135	52	105	245
6	~~124~~128	~~135~~137	40	~~72~~83	28	~~29~~33	33	135	35	145	325
8	112	~~120~~122	40	~~49~~56	28	~~32~~37	47	135	52	106	253
9	~~140~~138	~~148~~153	41	~~75~~86	30	~~35~~40	33	130	36	155	310
10	~~122~~134	~~140~~144	40	~~52~~60	28	~~35~~40	33	140	35	115	290
11	~~150~~162	~~160~~166	45	~~45~~52	31	~~31~~36	33	145	35	100	245
12	162	162	47	~~78~~90	32	~~33~~38	33	155	35	148	308
14	160	178	49	~~55~~63	32	~~32~~37	35	170	37	146	330
15	155	~~170~~176	57	~~55~~63	39	~~34~~39	42	190	45	135	330
16	~~115~~120	~~118~~119	36	~~72~~83	27	~~33~~38	31	125	33	150	320
17	102	~~106~~115	36	~~81~~93	27	~~38~~44	31	125	33	85	200
18	156	160	36	~~35~~40	28	~~30~~35	32	113	35	165	340

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2

PIP

Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
~~$500 Med Pay factor is .60~~
~~$2,000 Med Pay factor is 1.35~~
~~$2,500 Med Pay factor is 1.50~~
~~$5,000 Med Pay factor is 2.40~~

MEDICAL PAYMENTS (MP) INCREASED LIMIT FACTORS

LIMIT	$500	$1,000	$2,000	$2,500	$5,000
FACTOR	0.60	1.00	1.35	1.50	2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00
	17MM	17	3.40	2.90	2.90
	18MM	18	2.85	2.75	2.75
	19MM	19	2.22	2.15	2.15
	20MM	20	2.0~~0~~5	1.85	1.85
	21MM	21	1.~~77~~92	1.60	1.60
	22MM	22	1.~~55~~65	1.60	1.60
	23MM	23	1.~~29~~37	1.50	1.50
	24MM	24	1.~~20~~27	1.40	1.40
	25MM	25-29	1.05	1.30	1.30
	30MM	30-34	0.95	1.10	1.10
	35MM	35-39	0.~~94~~95	1.05	1.05
	40MM	40-44	0.~~94~~95	1.00	1.00
	45MM	45-49	0.94	1.00	1.00
	50MM	50-59	0.94	1.00	1.00
	60MM	60-64	0.95	1.00	1.00
	65MM	65-69	1.20	1.10	1.10
	70MM	70-74	1.~~85~~ 50	1.20	1.20
	75MM	75+	~~2.50~~1.75	1.30	1.30
Single Male	16MS	16	5.98	3.50	3.50
	17MS	17	4.81	3.25	3.25
	18MS	18	3.93	3.00	3.00
	19MS	19	2.80	2.75	2.75
	20MS	20	2.64	2.50	2.50
	21MS	21	2.07	2.40	2.40
	22MS	22	1.78	2.35	2.35
	23MS	23	1.66	2.00	2.00
	24MS	24	1.47	2.00	2.00
	25MS	25-29	1.~~25~~ 20	1.75	1.75
	30MS	30-34	1.15	1.35	1.35
	35MS	35-39	1.09	1.20	1.20
	40MS	40-44	1.~~05~~ 07	1.10	1.10
	45MS	45-49	1.~~05~~ 01	1.10	1.10
	50MS	50-59	1.~~05~~ 03	1.10	1.10
	60MS	60-64	1.09	1.10	1.10
	65MS	65-69	1.22	1.20	1.20
	70MS	70-74	1.~~75~~ 50	1.35	1.35
	75MS	75+	~~3.00~~1.75	1.40	1.40

	Class	Age	LIAB.	COMP	COLL
Married Female	16FM	16	4.00	2.90	2.90
	17FM	17	2.92	2.75	2.75
	18FM	18	2.47	2.60	2.60
	19FM	19	1.76	2.00	2.00
	20FM	20	1.~~42~~50	1.70	1.70
	21FM	21	1.~~35~~43	1.50	1.50
	22FM	22	1.~~20~~31	1.40	1.40
	23FM	23	1.~~10~~19	1.30	1.30
	24FM	24	1.~~05~~14	1.20	1.20
	25FM	25-29	~~0.99~~1.04	1.15	1.15
	30FM	30-34	0.9~~2~~6	1.06	1.06
	35FM	35-39	0.9~~2~~6	1.00	1.00
	40FM	40-44	0.9~~2~~6	1.00	1.00
	45FM	45-49	0.~~92~~ 97	1.00	1.00
	50FM	50-59	0.~~92~~ 97	1.00	1.00
	60FM	60-64	~~0.99~~1.04	1.00	1.00
	65FM	65-69	1.07	1.10	1.10
	70FM	70-74	1.~~86~~ 40	1.15	1.15
	75FM	75+	~~2.58~~1.75	1.25	1.25
Single Female	16FS	16	4.53	3.15	3.15
	17FS	17	3.50	3.00	3.00
	18FS	18	~~2.85~~3.00	2.90	2.90
	19FS	19	2.~~44~~65	2.50	2.50
	20FS	20	2.17	2.10	2.10
	21FS	21	1.~~77~~ 90	1.80	1.80
	22FS	22	1.52	1.70	1.70
	23FS	23	1.~~35~~ 42	1.55	1.55
	24FS	24	1.27	1.45	1.45
	25FS	25-29	1.20	1.30	1.30
	30FS	30-34	1.14	1.15	1.15
	35FS	35-39	1.05	1.10	1.10
	40FS	40-44	1.05	1.10	1.10
	45FS	45-49	1.0~~0~~3	1.10	1.10
	50FS	50-59	1.00	1.10	1.10
	60FS	60-64	1.05	1.05	1.05
	65FS	65-69	1.12	1.15	1.15
	70FS	70-74	1.5~~7~~0	1.35	1.35
	75FS	75+	~~2.26~~1.75	1.50	1.50
Extra Vehicles	0~~Extra Vehicles~~MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
1 thru 6	1	1	0.65	0.65
		2	0.65	0.65
7	2	3	0.75	0.75
8	3	4	0.80	0.80
	4	5	0.85	0.85
10	5	6	0.90	0.90
	6	7	1.00	1.00
11	7	8	1.15	1.15
	8	10	1.20	1.20
		11	1.20	1.20
12	10	12	1.30	1.30
		13	1.30	1.30
	11	14	1.35	1.35
		15	1.35	1.35
13	12	16	1.35	1.35
		17	1.35	1.35
	13	18	1.40	1.40
		19	1.40	1.40
14	14	20	1.50	1.50
		21	1.50	1.50
		22	1.50	1.50
		23	1.50	1.50
	15	24	1.50	1.50
		25	1.50	1.50
		26	1.50	1.50
15	16	27	1.55	1.55
		28	1.55	1.55
		29	1.55	1.55
	17	30	1.70	1.70
		31	1.70	1.70
		32	1.70	1.70
16	18	33	1.85	1.85
		34	1.85	1.85
		35	1.85	1.85
	19	36	2.00	2.00
		37	2.00	2.00
		38	2.00	2.00

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
17	20	39	2.25	2.25
		40	2.25	2.25
		41	2.25	2.25
	21	42	2.50	2.50
		43	2.50	2.50
		44	2.50	2.50
		45	2.50	2.50
18	22	46	2.75	2.75
		47	2.75	2.75
		48	2.75	2.75
		49	2.75	2.75
	23	50	3.00	3.00
		51	3.00	3.00
		52	3.00	3.00
		53	3.00	3.00
19	24	54	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	25	58	3.50	3.50
		59	3.50	3.50
21	26	60	3.75	3.75
		61	3.75	3.75
	27	62	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

~~VEHICLE SYMBOL RELATIVITIES~~
VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	COMP	COLL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

~~(Use ISO Symbols)~~

~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~	~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~

~~1 thru 6~~	~~1~~	~~1~~	~~0.65~~	~~0.65~~	~~15~~	~~16~~	~~27~~	~~1.55~~	~~1.55~~
		~~2~~	~~0.65~~	~~0.65~~			~~28~~	~~1.55~~	~~1.55~~
~~7~~	~~2~~	~~3~~	~~0.75~~	~~0.75~~			~~29~~	~~1.55~~	~~1.55~~
~~8~~	~~3~~	~~4~~	~~0.80~~	~~0.80~~		~~17~~	~~30~~	~~1.70~~	~~1.70~~
	~~4~~	~~5~~	~~0.85~~	~~0.85~~			~~31~~	~~1.70~~	~~1.70~~
~~10~~	~~5~~	~~6~~	~~0.90~~	~~0.90~~			~~32~~	~~1.70~~	~~1.70~~
	~~6~~	~~7~~	~~1.00~~	~~1.00~~	~~16~~	~~18~~	~~33~~	~~1.85~~	~~1.85~~
~~11~~	~~7~~	~~8~~	~~1.15~~	~~1.15~~			~~34~~	~~1.85~~	~~1.85~~
	~~8~~	~~10~~	~~1.20~~	~~1.20~~			~~35~~	~~1.85~~	~~1.85~~
		~~11~~	~~1.20~~	~~1.20~~		~~19~~	~~36~~	~~2.00~~	~~2.00~~
~~12~~	~~10~~	~~12~~	~~1.30~~	~~1.30~~			~~37~~	~~2.00~~	~~2.00~~
		~~13~~	~~1.30~~	~~1.30~~			~~38~~	~~2.00~~	~~2.00~~
	~~11~~	~~14~~	~~1.35~~	~~1.35~~	~~17~~	~~20~~	~~39~~	~~2.25~~	~~2.25~~
		~~15~~	~~1.35~~	~~1.35~~			~~40~~	~~2.25~~	~~2.25~~
~~13~~	~~12~~	~~16~~	~~1.35~~	~~1.35~~			~~41~~	~~2.25~~	~~2.25~~
		~~17~~	~~1.35~~	~~1.35~~		~~21~~	~~42~~	~~2.50~~	~~2.50~~
	~~13~~	~~18~~	~~1.40~~	~~1.40~~			~~43~~	~~2.50~~	~~2.50~~
		~~19~~	~~1.40~~	~~1.40~~			~~44~~	~~2.50~~	~~2.50~~
~~14~~	~~14~~	~~20~~	~~1.50~~	~~1.50~~			~~45~~	~~2.50~~	~~2.50~~
		~~21~~	~~1.50~~	~~1.50~~	~~18~~	~~22~~	~~46~~	~~2.75~~	~~2.75~~
		~~22~~	~~1.50~~	~~1.50~~			~~47~~	~~2.75~~	~~2.75~~
		~~23~~	~~1.50~~	~~1.50~~			~~48~~	~~2.75~~	~~2.75~~
	~~15~~	~~24~~	~~1.50~~	~~1.50~~			~~49~~	~~2.75~~	~~2.75~~
		~~25~~	~~1.50~~	~~1.50~~		~~23~~	~~50~~	~~3.00~~	~~3.00~~
		~~26~~	~~1.50~~	~~1.50~~			~~51~~	~~3.00~~	~~3.00~~
							~~52~~	~~3.00~~	~~3.00~~
							~~53~~	~~3.00~~	~~3.00~~

VEHICLE SYMBOL RELATIVITIES (cont.)

(Use ISO Symbols)

1991 & Prior Symbols	1992 to 2010 Symbols	2011 & After Symbols	COMP	COLL
19	**24**	**54**	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	**25**	**58**	3.50	3.50
		59	3.50	3.50
21	**26**	**60**	3.75	3.75
		61	3.75	3.75
22	**27**	**62**	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2012	1.20	1.20
2011	1.20	1.20
2010	1.20	1.20
2009	1.20	1.20
2008	1.18	1.18
2007	1.12	1.12
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
~~71601~~	~~10~~	-	~~71722~~	~~1~~	-	~~71836~~	~~1~~	-	~~71943~~	~~1~~
~~71602~~	~~10~~	-	~~71724~~	~~1~~	-	~~71837~~	~~3~~	-	~~71944~~	~~1~~
~~71603~~	~~10~~	-	~~71725~~	~~1~~	-	~~71838~~	~~3~~	-	~~71945~~	~~1~~
~~71611~~	~~10~~	-	~~71726~~	~~1~~	-	~~71839~~	~~2~~	-	~~71949~~	~~16~~
~~71612~~	~~10~~	-	~~71728~~	~~1~~	-	~~71840~~	~~1~~	-	~~71950~~	~~3~~
~~71613~~	~~10~~	-	~~71730~~	~~2~~	-	~~71841~~	~~1~~	-	~~71951~~	~~10~~
~~71630~~	~~1~~	-	~~71731~~	~~2~~	-	~~71842~~	~~1~~	-	~~71952~~	~~1~~
~~71631~~	~~1~~	-	~~71740~~	~~1~~	-	~~71844~~	~~1~~	-	~~71953~~	~~1~~
~~71635~~	~~1~~	-	~~71742~~	~~1~~	-	~~71845~~	~~1~~	-	~~71956~~	~~16~~
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~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~

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0	1.00	1.00	1.00	1.00
1	1.05	1.05	1.00	1.05
2	1.10	1.10	1.00	1.10
3	1.15	1.15	1.05	1.15
4	1.20	1.20	1.05	1.25
5	1.35	1.35	1.05	1.35
6	1.45	1.45	1.10	1.45
7	1.50	1.50	1.10	1.50
8	1.60	1.60	1.10	1.60
9	1.70	1.70	1.30	1.70
10	1.85	1.85	1.30	1.85

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VIOLATION FACTORS					POINT
11	2.00	2.00	1.50	2.00	
12	2.15	2.15	1.50	2.15	
13	2.30	2.30	1.75	2.30	
14	2.45	2.45	1.75	2.45	
15	2.60	2.60	2.00	2.60	
16	2.75	2.75	2.00	2.75	
17	3.00	3.00	2.00	3.00	
18	3.50	3.50	2.00	3.50	

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Out of State US License	1.00	1.00						1.00	1.00	
Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Out of Country/ Foreign Govt License	1.15	1.15						1.15	1.15	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unobtainable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE ~~July 15, 2011~~February 1, 2013 - NEW BUSINESS
EFFECTIVE ~~August 15, 2011~~March 15, 2013 - RENEWALS

PO BOX ~~5137~~694140
~~OAK BROOK, IL 60522-5137~~MIAMI, FL 33269-1140
(~~866~~800) ~~636~~255-~~82~~449887

United Automobile Insurance Company

Internet Site: www.uai~~g.net~~c.com

Claims Mailing Address
PO Box ~~3099~~694120
~~Oak Brook, IL 60522~~Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box ~~5137~~694140
~~Oak Brook, IL 60522~~Miami, FL 33269-1140

Phone Number
Toll Free: (~~866~~800) ~~636~~255-~~824~~49887

Fax Numbers
UW fax: 866-~~861~~218-~~1999~~7679
Claims: 866-~~863~~797-~~7593~~8778

Marketing Number
(479) 926-~~0110~~7848

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uai~~gc~~.~~net~~com)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaic.com** ~~**g.net**~~ - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-~~516~~218-7~~901~~679**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section -of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed- by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with anWith unverifiable MVR,. This surcharge applieswill be surcharged a 2 point unverifiable MVR surcharge to -BI, /PD, /COMP, and/ COLL.
17. OUT OF COUNTRY/–FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. and a 15% A surcharge shall apply –to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% ssurcharge applied to BI/, PD, and COMP, and /COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.

18.19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.

19.20. Business use is accepted with a 25% surcharge onapplied to BI, /PD, /COMP, and /COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.
3. 6 and 12 Month Policy:

- 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.
- Insured will be billed directly for each payment due.

- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.

   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**

   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

-deposited into the agents account, or a check will be sent, twenty (20) days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

~~y~~.

c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

M. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

N. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

O. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

P. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured. https://www.ark.org/dfa/sr1/index.html

Q. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s). This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

R. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s)

cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

S. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol ~~45~~ 59 (2~~1~~5 for Model Years 2010 and ~~higher~~prior) and ACV $~~4~~50,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. ~~20%~~ **Multi-Car Discount**

A ~~20%~~ multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. ~~15%~~ **Transfer Discount**

A ~~15%~~ transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. ~~10%~~ **Renewal Discount**

A ~~10%~~ renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. ~~5%~~ **EFT Discount**

An ~~5%~~ EFT discount applies to BI, PD, COMP and COLL coverages if the named insured has selected to pay the policy premium via electronic funds transfer (EFT). The discount is lost when the EFT is removed from the policy.

E. ~~5%~~ **Paid in Full Discount**

A ~~5%~~ paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

F. **A ~~5%~~ Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:

1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle~~-~~ Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:

1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

G. ~~15%~~ **Anti-Theft Discount**

A ~~15%~~n ~~-~~anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

H. ~~5%~~ **College Graduate Discount**

A ~~5%~~ reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:

1) If letter grades are used, had a grade average of "B" or higher; or

2) Had at least a 3-point average on a 4-point scale.

3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

I. **Advance Purchase Discount**

An advance purchase discount applies to BI, PD, COMP and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only.

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com~~g.net~~** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a ~~200%~~ surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent~~s~~ completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is unacceptable and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date ~~-~~will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50)~~-~~ mile radius.

13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge ~~of 200%~~ will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a ~~200%~~ premium surcharge:

a. All vehicles with an ISO rating symbol of ~~46~~60 or higher (2~~2~~6 or higher for Model Years 2010 and prior) or an ACV in excess of $~~4~~50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. ~~—~~In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box ~~3099~~94120
   ~~Oak Brook, IL 60522-3099~~Miami, FL 33269-1120
   Toll Free (800) ~~636-8244~~255-9887
   Claims Fax: (866) ~~876-0488~~797-8778

2. ~~—~~**No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each at fault accident.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street.
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **- 4 Points**

- ~~Speeding 21-30 miles per hour or more over the speed limit.~~
- ~~Operator licensed under (3) years. (19 years of age or older)~~ **3 Points**

- ~~Speeding 11-20 miles per hour over the speed limit~~
- ~~Unable to obtain a Motor Vehicle Record.~~ **2 Points**

- **Applicant will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

~~POINT FACTORS~~

~~Points~~	~~BI,PD~~	~~COMP~~	~~COLL~~
~~0~~	~~1.00~~	~~1.00~~	~~1.00~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	10	71722	1	71836	1	71943	1
71602	10	71724	1	71837	3	71944	1
71603	10	71725	1	71838	3	71945	1
71611	10	71726	1	71839	2	71949	16
71612	10	71728	1	71840	1	71950	3
71613	10	71730	2	71841	1	71951	10
71630	1	71731	2	71842	1	71952	1
71631	1	71740	1	71844	1	71953	1
71635	1	71742	1	71845	1	71956	16
71638	1	71743	16	71846	1	71957	1
71639	1	71744	1	71847	3	71958	1
71640	1	71745	1	71851	1	71959	1
71642	1	71747	1	71852	3	71960	1
71643	1	71748	1	71853	1	71961	1
71644	1	71749	1	71854	16	71962	16
71646	1	71750	1	71855	3	71964	3
71647	1	71751	1	71857	2	71965	1
71651	1	71752	1	71858	1	71966	1
71652	1	71753	1	71859	3	71968	3
71653	1	71754	1	71860	1	71969	1
71654	1	71758	1	71861	1	71970	1
71655	1	71759	1	71862	3	71971	1
71656	1	71762	1	71864	1	71972	1
71657	1	71763	1	71865	1	71973	1
71658	1	71764	1	71866	1	71998	16
71659	1	71765	1	71901	10	71999	16
71660	1	71766	1	71902	10	72001	1
71661	1	71768	2	71903	10	72002	10
71662	1	71770	1	71909	16	72003	1
71663	1	71772	1	71910	10	72004	1
71665	1	71801	2	71913	10	72005	3
71666	1	71802	2	71914	10	72006	1
71667	1	71820	1	71920	1	72007	4
71670	1	71822	1	71921	3	72010	3
71671	1	71823	1	71922	3	72011	8
71674	1	71825	3	71923	16	72012	4
71675	1	71826	1	71929	3	72013	1
71676	1	71827	1	71932	1	72014	3
71677	1	71828	1	71933	3	72015	10
71678	1	71831	1	71935	1	72016	16
71701	2	71832	3	71937	1	72017	1
71711	2	71833	1	71940	3	72018	10
71720	1	71834	1	71941	16	72019	10
71721	1	71835	2	71942	16	72020	3

~~1~~	~~1.05~~	~~1.00~~	~~1.05~~
~~2~~	~~1.10~~	~~1.00~~	~~1.10~~
~~3~~	~~1.15~~	~~1.05~~	~~1.15~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72021	1	72070	1	72127	3	72199	11
72022	8	72072	3	72128	1	72201	15
72023	8	72073	1	72129	1	72202	15
72024	3	72074	1	72130	3	72203	14
72025	1	72075	1	72131	3	72204	14
72026	1	72076	9	72132	10	72205	14
72027	16	72078	11	72133	1	72206	15
72028	1	72079	10	72134	1	72207	14
72029	1	72080	16	72135	10	72209	15
72030	16	72081	4	72136	3	72210	11
72031	4	72082	4	72137	16	72211	14
72032	4	72083	1	72139	1	72212	14
72033	9	72084	1	72140	1	72214	14
72034	4	72085	1	72141	1	72215	14
72035	9	72086	8	72142	11	72216	14
72036	1	72087	8	72143	4	72217	14
72037	1	72088	1	72145	4	72219	14
72038	1	72089	10	72149	4	72221	14
72039	16	72099	11	72150	9	72222	14
72040	1	72101	1	72152	10	72223	11
72041	1	72102	4	72153	1	72225	14
72042	1	72103	11	72156	16	72227	14
72043	1	72104	16	72157	16	72231	14
72044	3	72105	8	72158	10	72260	14
72045	3	72106	9	72160	1	72295	14
72046	8	72107	1	72164	15	72301	18
72047	16	72108	1	72165	3	72303	18
72048	1	72110	3	72166	1	72310	4
72051	1	72111	16	72167	8	72311	1
72052	4	72112	3	72168	10	72312	1
72053	15	72113	9	72169	1	72313	2
72055	1	72114	14	72170	1	72315	6
72057	1	72115	14	72173	4	72316	6
72058	16	72116	12	72175	1	72319	6
72059	1	72117	11	72176	4	72320	18
72060	3	72118	11	72178	1	72321	1
72061	1	72119	11	72179	4	72322	1
72063	16	72120	11	72180	14	72324	2
72064	1	72121	4	72181	1	72325	1
72065	14	72122	16	72182	1	72326	18
72066	3	72123	1	72183	14	72327	18
72067	3	72124	12	72189	12	72328	18
72068	4	72125	1	72190	12	72329	3
72069	1	72126	1	72198	15	72330	2

~~4~~	~~1.20~~	~~1.05~~	~~1.25~~
~~5~~	~~1.35~~	~~1.05~~	~~1.35~~
~~6~~	~~1.45~~	~~1.10~~	~~1.45~~
~~7~~	~~1.50~~	~~1.10~~	~~1.50~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72331	18	72395	4	72454	1	72533	3
72332	1	72396	2	72455	3	72534	4
72333	18	72401	6	72456	1	72536	1
72335	18	72402	6	72457	1	72537	16
72336	18	72403	6	72458	1	72538	1
72338	2	72404	6	72459	1	72539	1
72339	18	72410	1	72460	3	72540	1
72340	18	72411	2	72461	1	72542	1
72341	18	72412	6	72462	1	72543	4
72342	18	72413	8	72464	1	72544	16
72346	18	72414	2	72465	1	72545	1
72347	2	72415	1	72466	1	72546	4
72348	18	72416	6	72467	6	72550	4
72350	2	72417	2	72469	1	72553	3
72351	4	72419	2	72470	1	72554	1
72352	18	72421	4	72471	4	72555	1
72353	18	72422	1	72472	4	72556	4
72354	2	72424	1	72473	3	72560	3
72355	18	72425	3	72474	1	72561	1
72358	4	72426	4	72475	1	72562	3
72359	18	72427	1	72476	3	72564	3
72360	18	72428	2	72478	4	72565	1
72364	18	72429	2	72479	2	72566	1
72365	2	72430	1	72482	1	72567	1
72366	18	72431	1	72501	4	72568	3
72367	18	72432	2	72503	4	72569	1
72368	18	72433	3	72512	3	72571	3
72369	18	72434	3	72513	1	72572	1
72370	4	72435	1	72515	1	72573	1
72372	18	72436	3	72517	1	72575	1
72373	2	72437	2	72519	16	72576	1
72374	18	72438	6	72520	1	72577	1
72376	18	72439	1	72521	3	72578	1
72377	1	72440	1	72522	3	72579	3
72379	1	72441	1	72523	4	72581	4
72383	18	72442	2	72524	3	72583	1
72384	18	72443	3	72525	1	72584	1
72386	18	72444	3	72526	4	72585	1
72387	1	72445	1	72527	4	72587	1
72389	18	72447	2	72528	1	72601	3
72390	18	72449	3	72529	1	72602	3
72391	1	72450	6	72530	4	72611	16

72392	18	-	72451	6	-	72531	3	-	72613	1
72394	18	-	72453	3	-	72532	1	-	72615	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72616	1		72682	1		72760	1		72856	16
72617	16		72683	1		72761	17		72857	16
72619	1		72685	1		72762	17		72858	3
72623	16		72686	1		72764	17		72860	16
72624	1		72687	1		72765	16		72863	16
72626	16		72701	17		72766	16		72865	16
72628	1		72702	17		72768	4		72901	8
72629	1		72703	17		72769	17		72902	8
72630	1		72704	17		72770	16		72903	8
72631	2		72711	4		72773	1		72904	8
72632	2		72712	17		72774	17		72905	6
72633	16		72714	4		72776	1		72906	8
72634	1		72715	4		72801	3		72908	8
72635	1		72716	4		72802	3		72913	8
72636	1		72717	17		72811	3		72914	8
72638	1		72718	4		72812	3		72916	8
72639	1		72719	4		72820	1		72917	8
72640	1		72721	1		72821	1		72918	8
72641	1		72722	4		72823	3		72919	8
72642	1		72727	17		72824	16		72921	8
72644	16		72728	1		72826	1		72923	8
72645	1		72729	17		72827	16		72924	6
72648	1		72730	17		72828	16		72926	1
72650	1		72732	4		72829	1		72927	3
72651	1		72733	1		72830	16		72928	1
72653	3		72734	4		72832	16		72930	1
72654	3		72735	1		72833	16		72932	17
72655	1		72736	4		72834	16		72933	3
72657	1		72737	16		72835	16		72934	17
72658	16		72738	17		72837	16		72935	1
72659	1		72739	4		72838	16		72936	8
72660	1		72740	17		72839	16		72937	5
72661	1		72741	16		72840	16		72938	5
72662	16		72742	1		72841	1		72940	17
72663	1		72744	17		72842	16		72941	17
72666	1		72745	17		72843	16		72943	5
72668	1		72747	4		72845	16		72944	17
72669	1		72749	16		72846	16		72945	1
72670	1		72751	4		72847	16		72946	3
72672	1		72752	1		72851	16		72947	3
72675	1		72753	17		72852	16		72948	17
72677	1		72756	17		72853	16		72949	1
72679	16		72757	4		72854	16		72950	1
72680	1		72758	17		72855	16		72951	1

~~8~~	~~1.60~~	~~1.10~~	~~1.60~~
~~9~~	~~1.70~~	~~1.30~~	~~1.70~~
~~10~~	~~1.85~~	~~1.30~~	~~1.85~~
~~11~~	~~2.00~~	~~1.50~~	~~2.00~~
~~12~~	~~2.15~~	~~1.50~~	~~2.15~~
~~13~~	~~2.30~~	~~1.75~~	~~2.30~~
~~14~~	~~2.45~~	~~1.75~~	~~2.45~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72952	17									
72955	5									
72956	17									
72957	5									
72958	17									
72959	17									

~~15~~	~~2.60~~	~~2.00~~	~~2.60~~
~~16~~	~~2.75~~	~~2.00~~	~~2.75~~
~~17~~	~~3.00~~	~~2.00~~	~~3.00~~
~~18~~	~~3.50~~	~~2.00~~	~~3.50~~

ARKANSAS BASE RATES - SEMI-ANNUAL											
	25/50	25	$1,000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	BI	PD	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	~~150~~157	~~155~~160	35	~~90~~104	28	~~35~~40	33	130	35	200	400
2	~~120~~122	~~125~~136	35	~~71~~82	27	~~33~~38	31	108	33	170	350
3	~~115~~128	~~120~~130	35	~~49~~57	28	~~33~~38	31	110	34	165	340
4	~~119~~118	~~119~~118	36	~~47~~54	28	~~35~~40	32	113	35	135	300
5	~~115~~119	~~120~~124	40	~~54~~62	28	~~33~~38	47	135	52	105	245
6	~~124~~128	~~135~~137	40	~~72~~83	28	~~29~~33	33	135	35	145	325
8	112	~~120~~122	40	~~49~~56	28	~~32~~37	47	135	52	106	253
9	~~140~~138	~~148~~153	41	~~75~~86	30	~~35~~40	33	130	36	155	310
10	~~122~~134	~~140~~144	40	~~52~~60	28	~~35~~40	33	140	35	115	290
11	~~150~~162	~~160~~166	45	~~45~~52	31	~~31~~36	33	145	35	100	245
12	162	162	47	~~78~~90	32	~~33~~38	33	155	35	148	308
14	160	178	49	~~55~~63	32	~~32~~37	35	170	37	146	330
15	155	~~170~~176	57	~~55~~63	39	~~34~~39	42	190	45	135	330
16	~~115~~120	~~118~~119	36	~~72~~83	27	~~33~~38	31	125	33	150	320
17	102	~~106~~115	36	~~81~~93	27	~~38~~44	31	125	33	85	200
18	156	160	36	~~35~~40	28	~~30~~35	32	113	35	165	340

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2

PIP

Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
~~$500 Med Pay factor is .60~~
~~$2,000 Med Pay factor is 1.35~~
~~$2,500 Med Pay factor is 1.50~~
~~$5,000 Med Pay factor is 2.40~~

MEDICAL PAYMENTS (MP) INCREASED LIMIT FACTORS

LIMIT	$500	$1,000	$2,000	$2,500	$5,000
FACTOR	0.60	1.00	1.35	1.50	2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00
	17MM	17	3.40	2.90	2.90
	18MM	18	2.85	2.75	2.75
	19MM	19	2.22	2.15	2.15
	20MM	20	2.0~~0~~5	1.85	1.85
	21MM	21	1.~~77~~92	1.60	1.60
	22MM	22	1.~~55~~65	1.60	1.60
	23MM	23	1.~~29~~37	1.50	1.50
	24MM	24	1.~~20~~27	1.40	1.40
	25MM	25-29	1.05	1.30	1.30
	30MM	30-34	0.95	1.10	1.10
	35MM	35-39	0.~~94~~95	1.05	1.05
	40MM	40-44	0.~~94~~95	1.00	1.00
	45MM	45-49	0.94	1.00	1.00
	50MM	50-59	0.94	1.00	1.00
	60MM	60-64	0.95	1.00	1.00
	65MM	65-69	1.20	1.10	1.10
	70MM	70-74	1.~~85~~ 50	1.20	1.20
	75MM	75+	~~2.50~~1.75	1.30	1.30
Single Male	16MS	16	5.98	3.50	3.50
	17MS	17	4.81	3.25	3.25
	18MS	18	3.93	3.00	3.00
	19MS	19	2.80	2.75	2.75
	20MS	20	2.64	2.50	2.50
	21MS	21	2.07	2.40	2.40
	22MS	22	1.78	2.35	2.35
	23MS	23	1.66	2.00	2.00
	24MS	24	1.47	2.00	2.00
	25MS	25-29	1.~~25~~ 20	1.75	1.75
	30MS	30-34	1.15	1.35	1.35
	35MS	35-39	1.09	1.20	1.20
	40MS	40-44	1.~~05~~ 07	1.10	1.10
	45MS	45-49	1.~~05~~ 01	1.10	1.10
	50MS	50-59	1.~~05~~ 03	1.10	1.10
	60MS	60-64	1.09	1.10	1.10
	65MS	65-69	1.22	1.20	1.20
	70MS	70-74	1.~~75~~ 50	1.35	1.35
	75MS	75+	~~3.00~~1.75	1.40	1.40

	Class	Age	LIAB.	COMP	COLL
Married Female	16FM	16	4.00	2.90	2.90
	17FM	17	2.92	2.75	2.75
	18FM	18	2.47	2.60	2.60
	19FM	19	1.76	2.00	2.00
	20FM	20	1.~~42~~50	1.70	1.70
	21FM	21	1.~~35~~43	1.50	1.50
	22FM	22	1.~~20~~31	1.40	1.40
	23FM	23	1.~~10~~19	1.30	1.30
	24FM	24	1.~~05~~14	1.20	1.20
	25FM	25-29	~~0.99~~1.04	1.15	1.15
	30FM	30-34	0.9~~2~~6	1.06	1.06
	35FM	35-39	0.9~~2~~6	1.00	1.00
	40FM	40-44	0.9~~2~~6	1.00	1.00
	45FM	45-49	0.~~92~~ 97	1.00	1.00
	50FM	50-59	0.~~92~~ 97	1.00	1.00
	60FM	60-64	~~0.99~~1.04	1.00	1.00
	65FM	65-69	1.07	1.10	1.10
	70FM	70-74	1.~~86~~ 40	1.15	1.15
	75FM	75+	~~2.58~~1.75	1.25	1.25
Single Female	16FS	16	4.53	3.15	3.15
	17FS	17	3.50	3.00	3.00
	18FS	18	~~2.85~~3.00	2.90	2.90
	19FS	19	2.~~44~~65	2.50	2.50
	20FS	20	2.17	2.10	2.10
	21FS	21	1.~~77~~ 90	1.80	1.80
	22FS	22	1.52	1.70	1.70
	23FS	23	1.~~35~~ 42	1.55	1.55
	24FS	24	1.27	1.45	1.45
	25FS	25-29	1.20	1.30	1.30
	30FS	30-34	1.14	1.15	1.15
	35FS	35-39	1.05	1.10	1.10
	40FS	40-44	1.05	1.10	1.10
	45FS	45-49	1.0~~0~~3	1.10	1.10
	50FS	50-59	1.00	1.10	1.10
	60FS	60-64	1.05	1.05	1.05
	65FS	65-69	1.12	1.15	1.15
	70FS	70-74	1.5~~7~~0	1.35	1.35
	75FS	75+	~~2.26~~1.75	1.50	1.50
Extra Vehicles	0~~Extra Vehicles~~MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
1 thru 6	1	1	0.65	0.65
		2	0.65	0.65
7	2	3	0.75	0.75
8	3	4	0.80	0.80
	4	5	0.85	0.85
10	5	6	0.90	0.90
	6	7	1.00	1.00
11	7	8	1.15	1.15
	8	10	1.20	1.20
		11	1.20	1.20
12	10	12	1.30	1.30
		13	1.30	1.30
	11	14	1.35	1.35
		15	1.35	1.35
13	12	16	1.35	1.35
		17	1.35	1.35
	13	18	1.40	1.40
		19	1.40	1.40
14	14	20	1.50	1.50
		21	1.50	1.50
		22	1.50	1.50
		23	1.50	1.50
	15	24	1.50	1.50
		25	1.50	1.50
		26	1.50	1.50
15	16	27	1.55	1.55
		28	1.55	1.55
		29	1.55	1.55
	17	30	1.70	1.70
		31	1.70	1.70
		32	1.70	1.70
16	18	33	1.85	1.85
		34	1.85	1.85
		35	1.85	1.85
	19	36	2.00	2.00
		37	2.00	2.00
		38	2.00	2.00

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
17	20	39	2.25	2.25
		40	2.25	2.25
		41	2.25	2.25
	21	42	2.50	2.50
		43	2.50	2.50
		44	2.50	2.50
		45	2.50	2.50
18	22	46	2.75	2.75
		47	2.75	2.75
		48	2.75	2.75
		49	2.75	2.75
	23	50	3.00	3.00
		51	3.00	3.00
		52	3.00	3.00
		53	3.00	3.00
19	24	54	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	25	58	3.50	3.50
		59	3.50	3.50
21	26	60	3.75	3.75
		61	3.75	3.75
	27	62	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

~~VEHICLE SYMBOL RELATIVITIES~~
VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	COMP	COLL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

~~(Use ISO Symbols)~~

~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~	~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~

~~1 thru 6~~	~~1~~	~~1~~	~~0.65~~	~~0.65~~	~~15~~	~~16~~	~~27~~	~~1.55~~	~~1.55~~
		~~2~~	~~0.65~~	~~0.65~~			~~28~~	~~1.55~~	~~1.55~~
~~7~~	~~2~~	~~3~~	~~0.75~~	~~0.75~~			~~29~~	~~1.55~~	~~1.55~~
~~8~~	~~3~~	~~4~~	~~0.80~~	~~0.80~~		~~17~~	~~30~~	~~1.70~~	~~1.70~~
	~~4~~	~~5~~	~~0.85~~	~~0.85~~			~~31~~	~~1.70~~	~~1.70~~
~~10~~	~~5~~	~~6~~	~~0.90~~	~~0.90~~			~~32~~	~~1.70~~	~~1.70~~
	~~6~~	~~7~~	~~1.00~~	~~1.00~~	~~16~~	~~18~~	~~33~~	~~1.85~~	~~1.85~~
~~11~~	~~7~~	~~8~~	~~1.15~~	~~1.15~~			~~34~~	~~1.85~~	~~1.85~~
	~~8~~	~~10~~	~~1.20~~	~~1.20~~			~~35~~	~~1.85~~	~~1.85~~
		~~11~~	~~1.20~~	~~1.20~~		~~19~~	~~36~~	~~2.00~~	~~2.00~~
~~12~~	~~10~~	~~12~~	~~1.30~~	~~1.30~~			~~37~~	~~2.00~~	~~2.00~~
		~~13~~	~~1.30~~	~~1.30~~			~~38~~	~~2.00~~	~~2.00~~
	~~11~~	~~14~~	~~1.35~~	~~1.35~~	~~17~~	~~20~~	~~39~~	~~2.25~~	~~2.25~~
		~~15~~	~~1.35~~	~~1.35~~			~~40~~	~~2.25~~	~~2.25~~
~~13~~	~~12~~	~~16~~	~~1.35~~	~~1.35~~			~~41~~	~~2.25~~	~~2.25~~
		~~17~~	~~1.35~~	~~1.35~~		~~21~~	~~42~~	~~2.50~~	~~2.50~~
	~~13~~	~~18~~	~~1.40~~	~~1.40~~			~~43~~	~~2.50~~	~~2.50~~
		~~19~~	~~1.40~~	~~1.40~~			~~44~~	~~2.50~~	~~2.50~~
~~14~~	~~14~~	~~20~~	~~1.50~~	~~1.50~~			~~45~~	~~2.50~~	~~2.50~~
		~~21~~	~~1.50~~	~~1.50~~	~~18~~	~~22~~	~~46~~	~~2.75~~	~~2.75~~
		~~22~~	~~1.50~~	~~1.50~~			~~47~~	~~2.75~~	~~2.75~~
		~~23~~	~~1.50~~	~~1.50~~			~~48~~	~~2.75~~	~~2.75~~
	~~15~~	~~24~~	~~1.50~~	~~1.50~~			~~49~~	~~2.75~~	~~2.75~~
		~~25~~	~~1.50~~	~~1.50~~		~~23~~	~~50~~	~~3.00~~	~~3.00~~
		~~26~~	~~1.50~~	~~1.50~~			~~51~~	~~3.00~~	~~3.00~~
							~~52~~	~~3.00~~	~~3.00~~
							~~53~~	~~3.00~~	~~3.00~~

VEHICLE SYMBOL RELATIVITIES (cont.)

(Use ISO Symbols)

1991 & Prior Symbols	1992 to 2010 Symbols	2011 & After Symbols	COMP	COLL
19	**24**	**54**	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	**25**	**58**	3.50	3.50
		59	3.50	3.50
21	**26**	**60**	3.75	3.75
		61	3.75	3.75
22	**27**	**62**	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2012	1.20	1.20
2011	1.20	1.20
2010	1.20	1.20
2009	1.20	1.20
2008	1.18	1.18
2007	1.12	1.12
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
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~~71635~~	~~1~~	-	~~71742~~	~~1~~	-	~~71845~~	~~1~~	-	~~71956~~	~~16~~
~~71638~~	~~1~~	-	~~71743~~	~~16~~	-	~~71846~~	~~1~~	-	~~71957~~	~~1~~
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~~71655~~	~~1~~	-	~~71759~~	~~1~~	-	~~71862~~	~~3~~	-	~~71971~~	~~1~~
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~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
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~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~

Points	BI	PD	COMP	COLL
0	1.00	1.00	1.00	1.00
1	1.05	1.05	1.00	1.05
2	1.10	1.10	1.00	1.10
3	1.15	1.15	1.05	1.15
4	1.20	1.20	1.05	1.25
5	1.35	1.35	1.05	1.35
6	1.45	1.45	1.10	1.45
7	1.50	1.50	1.10	1.50
8	1.60	1.60	1.10	1.60
9	1.70	1.70	1.30	1.70
10	1.85	1.85	1.30	1.85

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VIOLATION FACTORS					POINT
11	2.00	2.00	1.50	2.00	
12	2.15	2.15	1.50	2.15	
13	2.30	2.30	1.75	2.30	
14	2.45	2.45	1.75	2.45	
15	2.60	2.60	2.00	2.60	
16	2.75	2.75	2.00	2.75	
17	3.00	3.00	2.00	3.00	
18	3.50	3.50	2.00	3.50	

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Out of State US License	1.00	1.00						1.00	1.00	
Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unobtainable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE ~~July 15, 2011~~February 1, 2013 - NEW BUSINESS
EFFECTIVE ~~August 15, 2011~~March 15, 2013 - RENEWALS

PO BOX ~~5137~~694140
~~OAK BROOK, IL 60522-5137~~MIAMI, FL 33269-1140
(~~866~~800) ~~636~~255-~~82~~449887

United Automobile Insurance Company

Internet Site: www.uai~~g.net~~c.com

Claims Mailing Address
PO Box ~~3099~~694120
~~Oak Brook, IL 60522~~Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box ~~5137~~694140
~~Oak Brook, IL 60522~~Miami, FL 33269-1140

Phone Number
Toll Free: (~~866~~800) ~~636~~255-~~824~~49887

Fax Numbers
UW fax: 866-~~861~~218-~~1999~~7679
Claims: 866-~~863~~797-~~7593~~8778

Marketing Number
(479) 926-~~0110~~7848

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uai~~gc~~.~~net~~com)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaic.com** ~~**g.net**~~ - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-~~516~~218-7~~901~~679**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section -of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed- by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with anWith unverifiable MVR,. This surcharge applieswill be surcharged a 2 point unverifiable MVR surcharge to -BI, /PD, /COMP, and/ COLL.
17. OUT OF COUNTRY/–FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. and a 15% A surcharge shall apply –to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% ssurcharge applied to BI/, PD, and COMP, and /COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.

18.19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.

19.20. Business use is accepted with a 25% surcharge onapplied to BI, /PD, /COMP, and /COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.
3. 6 and 12 Month Policy:

- 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.
- Insured will be billed directly for each payment due.

- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.

   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**

   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

-deposited into the agents account, or a check will be sent, twenty (20) days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

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c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

M. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

N. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

O. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

P. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured. https://www.ark.org/dfa/sr1/index.html

Q. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s). This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

R. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s)

cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

S. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol ~~45~~ 59 (2~~1~~5 for Model Years 2010 and ~~higher~~prior) and ACV $~~4~~50,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. ~~20%~~ **Multi-Car Discount**

A ~~20%~~ multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. ~~15%~~ **Transfer Discount**

A ~~15%~~ transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. ~~10%~~ **Renewal Discount**

A ~~10%~~ renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. ~~5%~~ **EFT Discount**

An ~~5%~~ EFT discount applies to BI, PD, COMP and COLL coverages if the named insured has selected to pay the policy premium via electronic funds transfer (EFT). The discount is lost when the EFT is removed from the policy.

E. ~~5%~~ **Paid in Full Discount**

A ~~5%~~ paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

F. **A ~~5%~~ Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:

1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle~~-~~ Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:

1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

G. ~~15%~~ **Anti-Theft Discount**

A ~~15%~~n ~~-~~anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

H. ~~5%~~ **College Graduate Discount**

A ~~5%~~ reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:

1) If letter grades are used, had a grade average of "B" or higher; or

2) Had at least a 3-point average on a 4-point scale.

3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

I. **Advance Purchase Discount**

An advance purchase discount applies to BI, PD, COMP and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only.

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com~~g.net~~** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a ~~200%~~ surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent~~s~~ completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is unacceptable and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date ~~-~~will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50)~~-~~ mile radius.

13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge ~~of 200%~~ will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a ~~200%~~ premium surcharge:

a. All vehicles with an ISO rating symbol of ~~46~~60 or higher (2~~2~~6 or higher for Model Years 2010 and prior) or an ACV in excess of $~~4~~50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. ~~—~~In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box ~~3099~~94120
   ~~Oak Brook, IL 60522-3099~~Miami, FL 33269-1120
   Toll Free (800) ~~636-8244~~255-9887
   Claims Fax: (866) ~~876-0488~~797-8778

2. ~~—~~**No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each at fault accident.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street.
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **- 4 Points**

- ~~Speeding 21-30 miles per hour or more over the speed limit.~~
- ~~Operator licensed under (3) years. (19 years of age or older)~~ **3 Points**

- ~~Speeding 11-20 miles per hour over the speed limit~~
- ~~Unable to obtain a Motor Vehicle Record.~~ **2 Points**

- **Applicant will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

~~POINT FACTORS~~

~~Points~~	~~BI,PD~~	~~COMP~~	~~COLL~~
~~0~~	~~1.00~~	~~1.00~~	~~1.00~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	10	71722	1	71836	1	71943	1
71602	10	71724	1	71837	3	71944	1
71603	10	71725	1	71838	3	71945	1
71611	10	71726	1	71839	2	71949	16
71612	10	71728	1	71840	1	71950	3
71613	10	71730	2	71841	1	71951	10
71630	1	71731	2	71842	1	71952	1
71631	1	71740	1	71844	1	71953	1
71635	1	71742	1	71845	1	71956	16
71638	1	71743	16	71846	1	71957	1
71639	1	71744	1	71847	3	71958	1
71640	1	71745	1	71851	1	71959	1
71642	1	71747	1	71852	3	71960	1
71643	1	71748	1	71853	1	71961	1
71644	1	71749	1	71854	16	71962	16
71646	1	71750	1	71855	3	71964	3
71647	1	71751	1	71857	2	71965	1
71651	1	71752	1	71858	1	71966	1
71652	1	71753	1	71859	3	71968	3
71653	1	71754	1	71860	1	71969	1
71654	1	71758	1	71861	1	71970	1
71655	1	71759	1	71862	3	71971	1
71656	1	71762	1	71864	1	71972	1
71657	1	71763	1	71865	1	71973	1
71658	1	71764	1	71866	1	71998	16
71659	1	71765	1	71901	10	71999	16
71660	1	71766	1	71902	10	72001	1
71661	1	71768	2	71903	10	72002	10
71662	1	71770	1	71909	16	72003	1
71663	1	71772	1	71910	10	72004	1
71665	1	71801	2	71913	10	72005	3
71666	1	71802	2	71914	10	72006	1
71667	1	71820	1	71920	1	72007	4
71670	1	71822	1	71921	3	72010	3
71671	1	71823	1	71922	3	72011	8
71674	1	71825	3	71923	16	72012	4
71675	1	71826	1	71929	3	72013	1
71676	1	71827	1	71932	1	72014	3
71677	1	71828	1	71933	3	72015	10
71678	1	71831	1	71935	1	72016	16
71701	2	71832	3	71937	1	72017	1
71711	2	71833	1	71940	3	72018	10
71720	1	71834	1	71941	16	72019	10
71721	1	71835	2	71942	16	72020	3

~~1~~	~~1.05~~	~~1.00~~	~~1.05~~
~~2~~	~~1.10~~	~~1.00~~	~~1.10~~
~~3~~	~~1.15~~	~~1.05~~	~~1.15~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72021	1	72070	1	72127	3	72199	11
72022	8	72072	3	72128	1	72201	15
72023	8	72073	1	72129	1	72202	15
72024	3	72074	1	72130	3	72203	14
72025	1	72075	1	72131	3	72204	14
72026	1	72076	9	72132	10	72205	14
72027	16	72078	11	72133	1	72206	15
72028	1	72079	10	72134	1	72207	14
72029	1	72080	16	72135	10	72209	15
72030	16	72081	4	72136	3	72210	11
72031	4	72082	4	72137	16	72211	14
72032	4	72083	1	72139	1	72212	14
72033	9	72084	1	72140	1	72214	14
72034	4	72085	1	72141	1	72215	14
72035	9	72086	8	72142	11	72216	14
72036	1	72087	8	72143	4	72217	14
72037	1	72088	1	72145	4	72219	14
72038	1	72089	10	72149	4	72221	14
72039	16	72099	11	72150	9	72222	14
72040	1	72101	1	72152	10	72223	11
72041	1	72102	4	72153	1	72225	14
72042	1	72103	11	72156	16	72227	14
72043	1	72104	16	72157	16	72231	14
72044	3	72105	8	72158	10	72260	14
72045	3	72106	9	72160	1	72295	14
72046	8	72107	1	72164	15	72301	18
72047	16	72108	1	72165	3	72303	18
72048	1	72110	3	72166	1	72310	4
72051	1	72111	16	72167	8	72311	1
72052	4	72112	3	72168	10	72312	1
72053	15	72113	9	72169	1	72313	2
72055	1	72114	14	72170	1	72315	6
72057	1	72115	14	72173	4	72316	6
72058	16	72116	12	72175	1	72319	6
72059	1	72117	11	72176	4	72320	18
72060	3	72118	11	72178	1	72321	1
72061	1	72119	11	72179	4	72322	1
72063	16	72120	11	72180	14	72324	2
72064	1	72121	4	72181	1	72325	1
72065	14	72122	16	72182	1	72326	18
72066	3	72123	1	72183	14	72327	18
72067	3	72124	12	72189	12	72328	18
72068	4	72125	1	72190	12	72329	3
72069	1	72126	1	72198	15	72330	2

~~4~~	~~1.20~~	~~1.05~~	~~1.25~~
~~5~~	~~1.35~~	~~1.05~~	~~1.35~~
~~6~~	~~1.45~~	~~1.10~~	~~1.45~~
~~7~~	~~1.50~~	~~1.10~~	~~1.50~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72331	18	72395	4	72454	1	72533	3
72332	1	72396	2	72455	3	72534	4
72333	18	72401	6	72456	1	72536	1
72335	18	72402	6	72457	1	72537	16
72336	18	72403	6	72458	1	72538	1
72338	2	72404	6	72459	1	72539	1
72339	18	72410	1	72460	3	72540	1
72340	18	72411	2	72461	1	72542	1
72341	18	72412	6	72462	1	72543	4
72342	18	72413	8	72464	1	72544	16
72346	18	72414	2	72465	1	72545	1
72347	2	72415	1	72466	1	72546	4
72348	18	72416	6	72467	6	72550	4
72350	2	72417	2	72469	1	72553	3
72351	4	72419	2	72470	1	72554	1
72352	18	72421	4	72471	4	72555	1
72353	18	72422	1	72472	4	72556	4
72354	2	72424	1	72473	3	72560	3
72355	18	72425	3	72474	1	72561	1
72358	4	72426	4	72475	1	72562	3
72359	18	72427	1	72476	3	72564	3
72360	18	72428	2	72478	4	72565	1
72364	18	72429	2	72479	2	72566	1
72365	2	72430	1	72482	1	72567	1
72366	18	72431	1	72501	4	72568	3
72367	18	72432	2	72503	4	72569	1
72368	18	72433	3	72512	3	72571	3
72369	18	72434	3	72513	1	72572	1
72370	4	72435	1	72515	1	72573	1
72372	18	72436	3	72517	1	72575	1
72373	2	72437	2	72519	16	72576	1
72374	18	72438	6	72520	1	72577	1
72376	18	72439	1	72521	3	72578	1
72377	1	72440	1	72522	3	72579	3
72379	1	72441	1	72523	4	72581	4
72383	18	72442	2	72524	3	72583	1
72384	18	72443	3	72525	1	72584	1
72386	18	72444	3	72526	4	72585	1
72387	1	72445	1	72527	4	72587	1
72389	18	72447	2	72528	1	72601	3
72390	18	72449	3	72529	1	72602	3
72391	1	72450	6	72530	4	72611	16

72392	18	-	72451	6	-	72531	3	-	72613	1
72394	18	-	72453	3	-	72532	1	-	72615	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72616	1		72682	1		72760	1		72856	16
72617	16		72683	1		72761	17		72857	16
72619	1		72685	1		72762	17		72858	3
72623	16		72686	1		72764	17		72860	16
72624	1		72687	1		72765	16		72863	16
72626	16		72701	17		72766	16		72865	16
72628	1		72702	17		72768	4		72901	8
72629	1		72703	17		72769	17		72902	8
72630	1		72704	17		72770	16		72903	8
72631	2		72711	4		72773	1		72904	8
72632	2		72712	17		72774	17		72905	6
72633	16		72714	4		72776	1		72906	8
72634	1		72715	4		72801	3		72908	8
72635	1		72716	4		72802	3		72913	8
72636	1		72717	17		72811	3		72914	8
72638	1		72718	4		72812	3		72916	8
72639	1		72719	4		72820	1		72917	8
72640	1		72721	1		72821	1		72918	8
72641	1		72722	4		72823	3		72919	8
72642	1		72727	17		72824	16		72921	8
72644	16		72728	1		72826	1		72923	8
72645	1		72729	17		72827	16		72924	6
72648	1		72730	17		72828	16		72926	1
72650	1		72732	4		72829	1		72927	3
72651	1		72733	1		72830	16		72928	1
72653	3		72734	4		72832	16		72930	1
72654	3		72735	1		72833	16		72932	17
72655	1		72736	4		72834	16		72933	3
72657	1		72737	16		72835	16		72934	17
72658	16		72738	17		72837	16		72935	1
72659	1		72739	4		72838	16		72936	8
72660	1		72740	17		72839	16		72937	5
72661	1		72741	16		72840	16		72938	5
72662	16		72742	1		72841	1		72940	17
72663	1		72744	17		72842	16		72941	17
72666	1		72745	17		72843	16		72943	5
72668	1		72747	4		72845	16		72944	17
72669	1		72749	16		72846	16		72945	1
72670	1		72751	4		72847	16		72946	3
72672	1		72752	1		72851	16		72947	3
72675	1		72753	17		72852	16		72948	17
72677	1		72756	17		72853	16		72949	1
72679	16		72757	4		72854	16		72950	1
72680	1		72758	17		72855	16		72951	1

~~8~~	~~1.60~~	~~1.10~~	~~1.60~~
~~9~~	~~1.70~~	~~1.30~~	~~1.70~~
~~10~~	~~1.85~~	~~1.30~~	~~1.85~~
~~11~~	~~2.00~~	~~1.50~~	~~2.00~~
~~12~~	~~2.15~~	~~1.50~~	~~2.15~~
~~13~~	~~2.30~~	~~1.75~~	~~2.30~~
~~14~~	~~2.45~~	~~1.75~~	~~2.45~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72952	17									
72955	5									
72956	17									
72957	5									
72958	17									
72959	17									

~~15~~	~~2.60~~	~~2.00~~	~~2.60~~
~~16~~	~~2.75~~	~~2.00~~	~~2.75~~
~~17~~	~~3.00~~	~~2.00~~	~~3.00~~
~~18~~	~~3.50~~	~~2.00~~	~~3.50~~

ARKANSAS BASE RATES - SEMI-ANNUAL											
	25/50	25	$1,000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	BI	PD	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	~~150~~157	~~155~~160	35	~~90~~104	28	~~35~~40	33	130	35	200	400
2	~~120~~122	~~125~~136	35	~~71~~82	27	~~33~~38	31	108	33	170	350
3	~~115~~128	~~120~~130	35	~~49~~57	28	~~33~~38	31	110	34	165	340
4	~~119~~118	~~119~~118	36	~~47~~54	28	~~35~~40	32	113	35	135	300
5	~~115~~119	~~120~~124	40	~~54~~62	28	~~33~~38	47	135	52	105	245
6	~~124~~128	~~135~~137	40	~~72~~83	28	~~29~~33	33	135	35	145	325
8	112	~~120~~122	40	~~49~~56	28	~~32~~37	47	135	52	106	253
9	~~140~~138	~~148~~153	41	~~75~~86	30	~~35~~40	33	130	36	155	310
10	~~122~~134	~~140~~144	40	~~52~~60	28	~~35~~40	33	140	35	115	290
11	~~150~~162	~~160~~166	45	~~45~~52	31	~~31~~36	33	145	35	100	245
12	162	162	47	~~78~~90	32	~~33~~38	33	155	35	148	308
14	160	178	49	~~55~~63	32	~~32~~37	35	170	37	146	330
15	155	~~170~~176	57	~~55~~63	39	~~34~~39	42	190	45	135	330
16	~~115~~120	~~118~~119	36	~~72~~83	27	~~33~~38	31	125	33	150	320
17	102	~~106~~115	36	~~81~~93	27	~~38~~44	31	125	33	85	200
18	156	160	36	~~35~~40	28	~~30~~35	32	113	35	165	340

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2

PIP

Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
~~$500 Med Pay factor is .60~~
~~$2,000 Med Pay factor is 1.35~~
~~$2,500 Med Pay factor is 1.50~~
~~$5,000 Med Pay factor is 2.40~~

MEDICAL PAYMENTS (MP) INCREASED LIMIT FACTORS

LIMIT	$500	$1,000	$2,000	$2,500	$5,000
FACTOR	0.60	1.00	1.35	1.50	2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00
	17MM	17	3.40	2.90	2.90
	18MM	18	2.85	2.75	2.75
	19MM	19	2.22	2.15	2.15
	20MM	20	2.0~~0~~5	1.85	1.85
	21MM	21	1.~~77~~92	1.60	1.60
	22MM	22	1.~~55~~65	1.60	1.60
	23MM	23	1.~~29~~37	1.50	1.50
	24MM	24	1.~~20~~27	1.40	1.40
	25MM	25-29	1.05	1.30	1.30
	30MM	30-34	0.95	1.10	1.10
	35MM	35-39	0.~~94~~95	1.05	1.05
	40MM	40-44	0.~~94~~95	1.00	1.00
	45MM	45-49	0.94	1.00	1.00
	50MM	50-59	0.94	1.00	1.00
	60MM	60-64	0.95	1.00	1.00
	65MM	65-69	1.20	1.10	1.10
	70MM	70-74	1.85	1.20	1.20
	75MM	75+	2.50	1.30	1.30
Single Male	16MS	16	5.98	3.50	3.50
	17MS	17	4.81	3.25	3.25
	18MS	18	3.93	3.00	3.00
	19MS	19	2.80	2.75	2.75
	20MS	20	2.64	2.50	2.50
	21MS	21	2.07	2.40	2.40
	22MS	22	1.78	2.35	2.35
	23MS	23	1.66	2.00	2.00
	24MS	24	1.47	2.00	2.00
	25MS	25-29	1.~~25~~ 20	1.75	1.75
	30MS	30-34	1.15	1.35	1.35
	35MS	35-39	1.09	1.20	1.20
	40MS	40-44	1.~~05~~ 07	1.10	1.10
	45MS	45-49	1.~~05~~ 01	1.10	1.10
	50MS	50-59	1.~~05~~ 03	1.10	1.10
	60MS	60-64	1.09	1.10	1.10
	65MS	65-69	1.22	1.20	1.20
	70MS	70-74	1.75	1.35	1.35
	75MS	75+	3.00	1.40	1.40

	Class	Age	LIAB.	COMP	COLL
Married Female	16FM	16	4.00	2.90	2.90
	17FM	17	2.92	2.75	2.75
	18FM	18	2.47	2.60	2.60
	19FM	19	1.76	2.00	2.00
	20FM	20	1.~~42~~50	1.70	1.70
	21FM	21	1.~~35~~43	1.50	1.50
	22FM	22	1.~~20~~31	1.40	1.40
	23FM	23	1.~~10~~19	1.30	1.30
	24FM	24	1.~~05~~14	1.20	1.20
	25FM	25-29	~~0.99~~1.04	1.15	1.15
	30FM	30-34	0.9~~2~~6	1.06	1.06
	35FM	35-39	0.9~~2~~6	1.00	1.00
	40FM	40-44	0.9~~2~~6	1.00	1.00
	45FM	45-49	0.~~92~~ 97	1.00	1.00
	50FM	50-59	0.~~92~~ 97	1.00	1.00
	60FM	60-64	~~0.99~~1.04	1.00	1.00
	65FM	65-69	1.07	1.10	1.10
	70FM	70-74	1.86	1.15	1.15
	75FM	75+	2.58	1.25	1.25
Single Female	16FS	16	4.53	3.15	3.15
	17FS	17	3.50	3.00	3.00
	18FS	18	~~2.85~~3.00	2.90	2.90
	19FS	19	2.~~44~~65	2.50	2.50
	20FS	20	2.17	2.10	2.10
	21FS	21	1.~~77~~ 90	1.80	1.80
	22FS	22	1.52	1.70	1.70
	23FS	23	1.~~35~~ 42	1.55	1.55
	24FS	24	1.27	1.45	1.45
	25FS	25-29	1.20	1.30	1.30
	30FS	30-34	1.14	1.15	1.15
	35FS	35-39	1.05	1.10	1.10
	40FS	40-44	1.05	1.10	1.10
	45FS	45-49	1.0~~0~~3	1.10	1.10
	50FS	50-59	1.00	1.10	1.10
	60FS	60-64	1.05	1.05	1.05
	65FS	65-69	1.12	1.15	1.15
	70FS	70-74	1.57	1.35	1.35
	75FS	75+	2.26	1.50	1.50
Extra Vehicles	0~~Extra Vehicles~~MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
1 thru 6	1	1	0.65	0.65
		2	0.65	0.65
7	2	3	0.75	0.75
8	3	4	0.80	0.80
	4	5	0.85	0.85
10	5	6	0.90	0.90
	6	7	1.00	1.00
11	7	8	1.15	1.15
	8	10	1.20	1.20
		11	1.20	1.20
12	10	12	1.30	1.30
		13	1.30	1.30
	11	14	1.35	1.35
		15	1.35	1.35
13	12	16	1.35	1.35
		17	1.35	1.35
	13	18	1.40	1.40
		19	1.40	1.40
14	14	20	1.50	1.50
		21	1.50	1.50
		22	1.50	1.50
		23	1.50	1.50
	15	24	1.50	1.50
		25	1.50	1.50
		26	1.50	1.50
15	16	27	1.55	1.55
		28	1.55	1.55
		29	1.55	1.55
	17	30	1.70	1.70
		31	1.70	1.70
		32	1.70	1.70
16	18	33	1.85	1.85
		34	1.85	1.85
		35	1.85	1.85
	19	36	2.00	2.00
		37	2.00	2.00
		38	2.00	2.00

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
17	20	39	2.25	2.25
		40	2.25	2.25
		41	2.25	2.25
	21	42	2.50	2.50
		43	2.50	2.50
		44	2.50	2.50
		45	2.50	2.50
18	22	46	2.75	2.75
		47	2.75	2.75
		48	2.75	2.75
		49	2.75	2.75
	23	50	3.00	3.00
		51	3.00	3.00
		52	3.00	3.00
		53	3.00	3.00
19	24	54	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	25	58	3.50	3.50
		59	3.50	3.50
21	26	60	3.75	3.75
		61	3.75	3.75
	27	62	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

~~VEHICLE SYMBOL RELATIVITIES~~
VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	COMP	COLL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

~~(Use ISO Symbols)~~

~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~	~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~

~~1 thru 6~~	~~1~~	~~1~~	~~0.65~~	~~0.65~~	~~15~~	~~16~~	~~27~~	~~1.55~~	~~1.55~~
		~~2~~	~~0.65~~	~~0.65~~			~~28~~	~~1.55~~	~~1.55~~
~~7~~	~~2~~	~~3~~	~~0.75~~	~~0.75~~			~~29~~	~~1.55~~	~~1.55~~
~~8~~	~~3~~	~~4~~	~~0.80~~	~~0.80~~		~~17~~	~~30~~	~~1.70~~	~~1.70~~
	~~4~~	~~5~~	~~0.85~~	~~0.85~~			~~31~~	~~1.70~~	~~1.70~~
~~10~~	~~5~~	~~6~~	~~0.90~~	~~0.90~~			~~32~~	~~1.70~~	~~1.70~~
	~~6~~	~~7~~	~~1.00~~	~~1.00~~	~~16~~	~~18~~	~~33~~	~~1.85~~	~~1.85~~
~~11~~	~~7~~	~~8~~	~~1.15~~	~~1.15~~			~~34~~	~~1.85~~	~~1.85~~
	~~8~~	~~10~~	~~1.20~~	~~1.20~~			~~35~~	~~1.85~~	~~1.85~~
		~~11~~	~~1.20~~	~~1.20~~		~~19~~	~~36~~	~~2.00~~	~~2.00~~
~~12~~	~~10~~	~~12~~	~~1.30~~	~~1.30~~			~~37~~	~~2.00~~	~~2.00~~
		~~13~~	~~1.30~~	~~1.30~~			~~38~~	~~2.00~~	~~2.00~~
	~~11~~	~~14~~	~~1.35~~	~~1.35~~	~~17~~	~~20~~	~~39~~	~~2.25~~	~~2.25~~
		~~15~~	~~1.35~~	~~1.35~~			~~40~~	~~2.25~~	~~2.25~~
~~13~~	~~12~~	~~16~~	~~1.35~~	~~1.35~~			~~41~~	~~2.25~~	~~2.25~~
		~~17~~	~~1.35~~	~~1.35~~		~~21~~	~~42~~	~~2.50~~	~~2.50~~
	~~13~~	~~18~~	~~1.40~~	~~1.40~~			~~43~~	~~2.50~~	~~2.50~~
		~~19~~	~~1.40~~	~~1.40~~			~~44~~	~~2.50~~	~~2.50~~
~~14~~	~~14~~	~~20~~	~~1.50~~	~~1.50~~			~~45~~	~~2.50~~	~~2.50~~
		~~21~~	~~1.50~~	~~1.50~~	~~18~~	~~22~~	~~46~~	~~2.75~~	~~2.75~~
		~~22~~	~~1.50~~	~~1.50~~			~~47~~	~~2.75~~	~~2.75~~
		~~23~~	~~1.50~~	~~1.50~~			~~48~~	~~2.75~~	~~2.75~~
	~~15~~	~~24~~	~~1.50~~	~~1.50~~			~~49~~	~~2.75~~	~~2.75~~
		~~25~~	~~1.50~~	~~1.50~~		~~23~~	~~50~~	~~3.00~~	~~3.00~~
		~~26~~	~~1.50~~	~~1.50~~			~~51~~	~~3.00~~	~~3.00~~
							~~52~~	~~3.00~~	~~3.00~~
							~~53~~	~~3.00~~	~~3.00~~

VEHICLE SYMBOL RELATIVITIES (cont.)

(Use ISO Symbols)

1991 & Prior Symbols	1992 to 2010 Symbols	2011 & After Symbols	COMP	COLL
19	**24**	**54**	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	**25**	**58**	3.50	3.50
		59	3.50	3.50
21	**26**	**60**	3.75	3.75
		61	3.75	3.75
22	**27**	**62**	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2012	1.20	1.20
2011	1.20	1.20
2010	1.20	1.20
2009	1.20	1.20
2008	1.18	1.18
2007	1.12	1.12
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

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~~71635~~	~~1~~	-	~~71742~~	~~1~~	-	~~71845~~	~~1~~	-	~~71956~~	~~16~~
~~71638~~	~~1~~	-	~~71743~~	~~16~~	-	~~71846~~	~~1~~	-	~~71957~~	~~1~~
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~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
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~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~

Points	BI	PD	COMP	COLL
0	1.00	1.00	1.00	1.00
1	1.05	1.05	1.00	1.05
2	1.10	1.10	1.00	1.10
3	1.15	1.15	1.05	1.15
4	1.20	1.20	1.05	1.25
5	1.35	1.35	1.05	1.35
6	1.45	1.45	1.10	1.45
7	1.50	1.50	1.10	1.50
8	1.60	1.60	1.10	1.60
9	1.70	1.70	1.30	1.70
10	1.85	1.85	1.30	1.85

~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
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~~72955~~	~~5~~	-	-	-	-	-	-	-	-	-
~~72956~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72957~~	~~5~~	-	-	-	-	-	-	-	-	-
~~72958~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72959~~	~~17~~	-	-	-	-	-	-	-	-	-

VIOLATION FACTORS					POINT
11	2.00	2.00	1.50	2.00	
12	2.15	2.15	1.50	2.15	
13	2.30	2.30	1.75	2.30	
14	2.45	2.45	1.75	2.45	
15	2.60	2.60	2.00	2.60	
16	2.75	2.75	2.00	2.75	
17	3.00	3.00	2.00	3.00	
18	3.50	3.50	2.00	3.50	

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Out of State US License	1.00	1.00						1.00	1.00	
Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unobtainable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Multi-Car	0.80	0.80						0.80	0.80	
Transfer	0.85	0.85	0.85					0.85	0.85	
Renewal	0.90	0.90	0.90					0.85	0.88	
EFT	0.95	0.95						0.95	0.95	
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95						0.95	0.95	
Anti-Theft								0.85		
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95						0.95	0.95	

SURCHARGE FACTORS

Surcharge	BI	PD	MP	PIP	UM/ BI	UIM/ BI	UM/ PD	COMP	COLL	TOW
Out of State US License	1.00	1.00						1.00	1.00	
Out of State US License with Unverifiable MVR	1.10	1.10						1.00	1.10	
Temporary Driver Permit	1.10	1.10						1.10	1.10	
Unobtainable MVR	1.10	1.10						1.00	1.10	
Unacceptable Risk	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15						1.05	1.15	

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE ~~July 15, 2011~~February 1, 2013 - NEW BUSINESS
EFFECTIVE ~~August 15, 2011~~March 15, 2013 - RENEWALS

PO BOX ~~5137~~649140
~~OAK BROOK, IL 60522-5137~~MIAMI, FL 33269-1140
(~~866~~800) ~~636~~255-~~82~~449887

United Automobile Insurance Company

Internet Site: www.uai~~g.net~~c.com

Claims Mailing Address
PO Box ~~3099~~694120
~~Oak Brook, IL 60522~~Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box ~~5137~~694140
~~Oak Brook, IL 60522~~Miami, FL 33269-1140

Phone Number
Toll Free: (~~866~~800) ~~636~~255-~~824~~49887

Fax Numbers
UW fax: 866-~~861~~218-~~1999~~7679
Claims: 866-~~863~~797-~~7593~~8778

Marketing Number
(479) 926-~~0110~~7848

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uai~~gc~~.~~net~~com)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaic.com** ~~**g.net**~~ - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-~~516~~218-7~~901~~679**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within three (3) business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL.
17. OUT OF COUNTRY/FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. A surcharge shall apply to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a surcharge applied to BI, PD, COMP, and COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.
19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.
20. Business use is accepted with a surcharge applied to BI, PD, COMP, and COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.

3. 6 and 12 Month Policy:
   - 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.
   - Insured will be billed directly for each payment due.

- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.

   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**

   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

-deposited into the agents account, or a check will be sent, twenty (20) days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

M. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

N. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

O. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

P. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured. https://www.ark.org/dfa/sr1/index.html

Q. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s). This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

R. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s)

cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

S. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol ~~45~~ 59 (2~~1~~5 for Model Years 2010 and ~~higher~~prior) and ACV $~~4~~50,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. ~~20%~~ **Multi-Car Discount**

A ~~20%~~ multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. ~~15%~~ **Transfer Discount**

A ~~15%~~ transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. ~~10%~~ **Renewal Discount**

A ~~10%~~ renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. ~~5%~~ **EFT Discount**

An ~~5%~~ EFT discount applies to BI, PD, COMP and COLL coverages if the named insured has selected to pay the policy premium via electronic funds transfer (EFT). The discount is lost when the EFT is removed from the policy.

E. ~~5%~~ **Paid in Full Discount**

A ~~5%~~ paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

F. **A ~~5%~~ Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:

1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle~~-~~ Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:

1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

G. ~~15%~~ **Anti-Theft Discount**

A ~~15%~~n ~~-~~anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

H. ~~5%~~ **College Graduate Discount**

A ~~5%~~ reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:

1) If letter grades are used, had a grade average of "B" or higher; or

2) Had at least a 3-point average on a 4-point scale.

3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

I. **Advance Purchase Discount**

An advance purchase discount applies to BI, PD, COMP and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only.

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com~~g.net~~** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a 200% surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent~~s~~ completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is unacceptable and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date -will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50)- mile radius.

13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge of 200% will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a 200% premium surcharge:

a. All vehicles with an ISO rating symbol of ~~46~~60 or higher (2~~2~~6 or higher for Model Years 2010 and prior) or an ACV in excess of $~~4~~50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. ~~—~~In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box ~~3099~~94120
   ~~Oak Brook, IL 60522-3099~~Miami, FL 33269-1120
   Toll Free (800) ~~636-8244~~255-9887
   Claims Fax: (866) ~~876-0488~~797-8778

2. ~~—~~**No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each at fault accident.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street.
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **- 4 Points**

- ~~Speeding 21-30 miles per hour or more over the speed limit.~~
- ~~Operator licensed under (3) years. (19 years of age or older)~~ **3 Points**

- ~~Speeding 11-20 miles per hour over the speed limit~~
- ~~Unable to obtain a Motor Vehicle Record.~~ **2 Points**

- **Applicant will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

~~POINT FACTORS~~

~~Points~~	~~BI,PD~~	~~COMP~~	~~COLL~~
~~0~~	~~1.00~~	~~1.00~~	~~1.00~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	10	71722	1	71836	1	71943	1
71602	10	71724	1	71837	3	71944	1
71603	10	71725	1	71838	3	71945	1
71611	10	71726	1	71839	2	71949	16
71612	10	71728	1	71840	1	71950	3
71613	10	71730	2	71841	1	71951	10
71630	1	71731	2	71842	1	71952	1
71631	1	71740	1	71844	1	71953	1
71635	1	71742	1	71845	1	71956	16
71638	1	71743	16	71846	1	71957	1
71639	1	71744	1	71847	3	71958	1
71640	1	71745	1	71851	1	71959	1
71642	1	71747	1	71852	3	71960	1
71643	1	71748	1	71853	1	71961	1
71644	1	71749	1	71854	16	71962	16
71646	1	71750	1	71855	3	71964	3
71647	1	71751	1	71857	2	71965	1
71651	1	71752	1	71858	1	71966	1
71652	1	71753	1	71859	3	71968	3
71653	1	71754	1	71860	1	71969	1
71654	1	71758	1	71861	1	71970	1
71655	1	71759	1	71862	3	71971	1
71656	1	71762	1	71864	1	71972	1
71657	1	71763	1	71865	1	71973	1
71658	1	71764	1	71866	1	71998	16
71659	1	71765	1	71901	10	71999	16
71660	1	71766	1	71902	10	72001	1
71661	1	71768	2	71903	10	72002	10
71662	1	71770	1	71909	16	72003	1
71663	1	71772	1	71910	10	72004	1
71665	1	71801	2	71913	10	72005	3
71666	1	71802	2	71914	10	72006	1
71667	1	71820	1	71920	1	72007	4
71670	1	71822	1	71921	3	72010	3
71671	1	71823	1	71922	3	72011	8
71674	1	71825	3	71923	16	72012	4
71675	1	71826	1	71929	3	72013	1
71676	1	71827	1	71932	1	72014	3
71677	1	71828	1	71933	3	72015	10
71678	1	71831	1	71935	1	72016	16
71701	2	71832	3	71937	1	72017	1
71711	2	71833	1	71940	3	72018	10
71720	1	71834	1	71941	16	72019	10
71721	1	71835	2	71942	16	72020	3

~~1~~	~~1.05~~	~~1.00~~	~~1.05~~
~~2~~	~~1.10~~	~~1.00~~	~~1.10~~
~~3~~	~~1.15~~	~~1.05~~	~~1.15~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72021	1	72070	1	72127	3	72199	11
72022	8	72072	3	72128	1	72201	15
72023	8	72073	1	72129	1	72202	15
72024	3	72074	1	72130	3	72203	14
72025	1	72075	1	72131	3	72204	14
72026	1	72076	9	72132	10	72205	14
72027	16	72078	11	72133	1	72206	15
72028	1	72079	10	72134	1	72207	14
72029	1	72080	16	72135	10	72209	15
72030	16	72081	4	72136	3	72210	11
72031	4	72082	4	72137	16	72211	14
72032	4	72083	1	72139	1	72212	14
72033	9	72084	1	72140	1	72214	14
72034	4	72085	1	72141	1	72215	14
72035	9	72086	8	72142	11	72216	14
72036	1	72087	8	72143	4	72217	14
72037	1	72088	1	72145	4	72219	14
72038	1	72089	10	72149	4	72221	14
72039	16	72099	11	72150	9	72222	14
72040	1	72101	1	72152	10	72223	11
72041	1	72102	4	72153	1	72225	14
72042	1	72103	11	72156	16	72227	14
72043	1	72104	16	72157	16	72231	14
72044	3	72105	8	72158	10	72260	14
72045	3	72106	9	72160	1	72295	14
72046	8	72107	1	72164	15	72301	18
72047	16	72108	1	72165	3	72303	18
72048	1	72110	3	72166	1	72310	4
72051	1	72111	16	72167	8	72311	1
72052	4	72112	3	72168	10	72312	1
72053	15	72113	9	72169	1	72313	2
72055	1	72114	14	72170	1	72315	6
72057	1	72115	14	72173	4	72316	6
72058	16	72116	12	72175	1	72319	6
72059	1	72117	11	72176	4	72320	18
72060	3	72118	11	72178	1	72321	1
72061	1	72119	11	72179	4	72322	1
72063	16	72120	11	72180	14	72324	2
72064	1	72121	4	72181	1	72325	1
72065	14	72122	16	72182	1	72326	18
72066	3	72123	1	72183	14	72327	18
72067	3	72124	12	72189	12	72328	18
72068	4	72125	1	72190	12	72329	3
72069	1	72126	1	72198	15	72330	2

~~4~~	~~1.20~~	~~1.05~~	~~1.25~~
~~5~~	~~1.35~~	~~1.05~~	~~1.35~~
~~6~~	~~1.45~~	~~1.10~~	~~1.45~~
~~7~~	~~1.50~~	~~1.10~~	~~1.50~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72331	18	72395	4	72454	1	72533	3
72332	1	72396	2	72455	3	72534	4
72333	18	72401	6	72456	1	72536	1
72335	18	72402	6	72457	1	72537	16
72336	18	72403	6	72458	1	72538	1
72338	2	72404	6	72459	1	72539	1
72339	18	72410	1	72460	3	72540	1
72340	18	72411	2	72461	1	72542	1
72341	18	72412	6	72462	1	72543	4
72342	18	72413	8	72464	1	72544	16
72346	18	72414	2	72465	1	72545	1
72347	2	72415	1	72466	1	72546	4
72348	18	72416	6	72467	6	72550	4
72350	2	72417	2	72469	1	72553	3
72351	4	72419	2	72470	1	72554	1
72352	18	72421	4	72471	4	72555	1
72353	18	72422	1	72472	4	72556	4
72354	2	72424	1	72473	3	72560	3
72355	18	72425	3	72474	1	72561	1
72358	4	72426	4	72475	1	72562	3
72359	18	72427	1	72476	3	72564	3
72360	18	72428	2	72478	4	72565	1
72364	18	72429	2	72479	2	72566	1
72365	2	72430	1	72482	1	72567	1
72366	18	72431	1	72501	4	72568	3
72367	18	72432	2	72503	4	72569	1
72368	18	72433	3	72512	3	72571	3
72369	18	72434	3	72513	1	72572	1
72370	4	72435	1	72515	1	72573	1
72372	18	72436	3	72517	1	72575	1
72373	2	72437	2	72519	16	72576	1
72374	18	72438	6	72520	1	72577	1
72376	18	72439	1	72521	3	72578	1
72377	1	72440	1	72522	3	72579	3
72379	1	72441	1	72523	4	72581	4
72383	18	72442	2	72524	3	72583	1
72384	18	72443	3	72525	1	72584	1
72386	18	72444	3	72526	4	72585	1
72387	1	72445	1	72527	4	72587	1
72389	18	72447	2	72528	1	72601	3
72390	18	72449	3	72529	1	72602	3
72391	1	72450	6	72530	4	72611	16

72392	18	-	72451	6	-	72531	3	-	72613	1
72394	18	-	72453	3	-	72532	1	-	72615	1

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE									
Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72616	1		72682	1		72760	1		72856	16
72617	16		72683	1		72761	17		72857	16
72619	1		72685	1		72762	17		72858	3
72623	16		72686	1		72764	17		72860	16
72624	1		72687	1		72765	16		72863	16
72626	16		72701	17		72766	16		72865	16
72628	1		72702	17		72768	4		72901	8
72629	1		72703	17		72769	17		72902	8
72630	1		72704	17		72770	16		72903	8
72631	2		72711	4		72773	1		72904	8
72632	2		72712	17		72774	17		72905	6
72633	16		72714	4		72776	1		72906	8
72634	1		72715	4		72801	3		72908	8
72635	1		72716	4		72802	3		72913	8
72636	1		72717	17		72811	3		72914	8
72638	1		72718	4		72812	3		72916	8
72639	1		72719	4		72820	1		72917	8
72640	1		72721	1		72821	1		72918	8
72641	1		72722	4		72823	3		72919	8
72642	1		72727	17		72824	16		72921	8
72644	16		72728	1		72826	1		72923	8
72645	1		72729	17		72827	16		72924	6
72648	1		72730	17		72828	16		72926	1
72650	1		72732	4		72829	1		72927	3
72651	1		72733	1		72830	16		72928	1
72653	3		72734	4		72832	16		72930	1
72654	3		72735	1		72833	16		72932	17
72655	1		72736	4		72834	16		72933	3
72657	1		72737	16		72835	16		72934	17
72658	16		72738	17		72837	16		72935	1
72659	1		72739	4		72838	16		72936	8
72660	1		72740	17		72839	16		72937	5
72661	1		72741	16		72840	16		72938	5
72662	16		72742	1		72841	1		72940	17
72663	1		72744	17		72842	16		72941	17
72666	1		72745	17		72843	16		72943	5
72668	1		72747	4		72845	16		72944	17
72669	1		72749	16		72846	16		72945	1
72670	1		72751	4		72847	16		72946	3
72672	1		72752	1		72851	16		72947	3
72675	1		72753	17		72852	16		72948	17
72677	1		72756	17		72853	16		72949	1
72679	16		72757	4		72854	16		72950	1
72680	1		72758	17		72855	16		72951	1

~~8~~	~~1.60~~	~~1.10~~	~~1.60~~
~~9~~	~~1.70~~	~~1.30~~	~~1.70~~
~~10~~	~~1.85~~	~~1.30~~	~~1.85~~
~~11~~	~~2.00~~	~~1.50~~	~~2.00~~
~~12~~	~~2.15~~	~~1.50~~	~~2.15~~
~~13~~	~~2.30~~	~~1.75~~	~~2.30~~
~~14~~	~~2.45~~	~~1.75~~	~~2.45~~

ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE

Zip Code	Territory		Zip Code	Territory		Zip Code	Territory		Zip Code	Territory
72952	17									
72955	5									
72956	17									
72957	5									
72958	17									
72959	17									

~~15~~	~~2.60~~	~~2.00~~	~~2.60~~
~~16~~	~~2.75~~	~~2.00~~	~~2.75~~
~~17~~	~~3.00~~	~~2.00~~	~~3.00~~
~~18~~	~~3.50~~	~~2.00~~	~~3.50~~

ARKANSAS BASE RATES - SEMI-ANNUAL											
	25/50	25	$1,000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	BI	PD	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	~~150~~157	~~155~~160	35	~~90~~104	28	~~35~~40	33	130	35	200	400
2	~~120~~122	~~125~~136	35	~~71~~82	27	~~33~~38	31	108	33	170	350
3	~~115~~128	~~120~~130	35	~~49~~57	28	~~33~~38	31	110	34	165	340
4	~~119~~118	~~119~~118	36	~~47~~54	28	~~35~~40	32	113	35	135	300
5	~~115~~119	~~120~~124	40	~~54~~62	28	~~33~~38	47	135	52	105	245
6	~~124~~128	~~135~~137	40	~~72~~83	28	~~29~~33	33	135	35	145	325
8	112	~~120~~122	40	~~49~~56	28	~~32~~37	47	135	52	106	253
9	~~140~~138	~~148~~153	41	~~75~~86	30	~~35~~40	33	130	36	155	310
10	~~122~~134	~~140~~144	40	~~52~~60	28	~~35~~40	33	140	35	115	290
11	~~150~~162	~~160~~166	45	~~45~~52	31	~~31~~36	33	145	35	100	245
12	162	162	47	~~78~~90	32	~~33~~38	33	155	35	148	308
14	160	178	49	~~55~~63	32	~~32~~37	35	170	37	146	330
15	155	~~170~~176	57	~~55~~63	39	~~34~~39	42	190	45	135	330
16	~~115~~120	~~118~~119	36	~~72~~83	27	~~33~~38	31	125	33	150	320
17	102	~~106~~115	36	~~81~~93	27	~~38~~44	31	125	33	85	200
18	156	160	36	~~35~~40	28	~~30~~35	32	113	35	165	340

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2

PIP

Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
~~$500 Med Pay factor is .60~~
~~$2,000 Med Pay factor is 1.35~~
~~$2,500 Med Pay factor is 1.50~~
~~$5,000 Med Pay factor is 2.40~~

MEDICAL PAYMENTS (MP) INCREASED LIMIT FACTORS

LIMIT	$500	$1,000	$2,000	$2,500	$5,000
FACTOR	0.60	1.00	1.35	1.50	2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00
	17MM	17	3.40	2.90	2.90
	18MM	18	2.85	2.75	2.75
	19MM	19	2.22	2.15	2.15
	20MM	20	2.0~~0~~5	1.85	1.85
	21MM	21	1.~~77~~92	1.60	1.60
	22MM	22	1.~~55~~65	1.60	1.60
	23MM	23	1.~~29~~37	1.50	1.50
	24MM	24	1.~~20~~27	1.40	1.40
	25MM	25-29	1.05	1.30	1.30
	30MM	30-34	0.95	1.10	1.10
	35MM	35-39	0.~~94~~95	1.05	1.05
	40MM	40-44	0.~~94~~95	1.00	1.00
	45MM	45-49	0.94	1.00	1.00
	50MM	50-59	0.94	1.00	1.00
	60MM	60-64	0.95	1.00	1.00
	65MM	65-69	1.20	1.10	1.10
	70MM	70-74	1.85	1.20	1.20
	75MM	75+	2.50	1.30	1.30
Single Male	16MS	16	5.98	3.50	3.50
	17MS	17	4.81	3.25	3.25
	18MS	18	3.93	3.00	3.00
	19MS	19	2.80	2.75	2.75
	20MS	20	2.64	2.50	2.50
	21MS	21	2.07	2.40	2.40
	22MS	22	1.78	2.35	2.35
	23MS	23	1.66	2.00	2.00
	24MS	24	1.47	2.00	2.00
	25MS	25-29	1.~~25~~ 20	1.75	1.75
	30MS	30-34	1.15	1.35	1.35
	35MS	35-39	1.09	1.20	1.20
	40MS	40-44	1.~~05~~ 07	1.10	1.10
	45MS	45-49	1.~~05~~ 01	1.10	1.10
	50MS	50-59	1.~~05~~ 03	1.10	1.10
	60MS	60-64	1.09	1.10	1.10
	65MS	65-69	1.22	1.20	1.20
	70MS	70-74	1.75	1.35	1.35
	75MS	75+	3.00	1.40	1.40

	Class	Age	LIAB.	COMP	COLL
Married Female	16FM	16	4.00	2.90	2.90
	17FM	17	2.92	2.75	2.75
	18FM	18	2.47	2.60	2.60
	19FM	19	1.76	2.00	2.00
	20FM	20	1.~~42~~50	1.70	1.70
	21FM	21	1.~~35~~43	1.50	1.50
	22FM	22	1.~~20~~31	1.40	1.40
	23FM	23	1.~~10~~19	1.30	1.30
	24FM	24	1.~~05~~14	1.20	1.20
	25FM	25-29	~~0.99~~1.04	1.15	1.15
	30FM	30-34	0.9~~2~~6	1.06	1.06
	35FM	35-39	0.9~~2~~6	1.00	1.00
	40FM	40-44	0.9~~2~~6	1.00	1.00
	45FM	45-49	0.~~92~~ 97	1.00	1.00
	50FM	50-59	0.~~92~~ 97	1.00	1.00
	60FM	60-64	~~0.99~~1.04	1.00	1.00
	65FM	65-69	1.07	1.10	1.10
	70FM	70-74	1.86	1.15	1.15
	75FM	75+	2.58	1.25	1.25
Single Female	16FS	16	4.53	3.15	3.15
	17FS	17	3.50	3.00	3.00
	18FS	18	~~2.85~~3.00	2.90	2.90
	19FS	19	2.~~44~~65	2.50	2.50
	20FS	20	2.17	2.10	2.10
	21FS	21	1.~~77~~ 90	1.80	1.80
	22FS	22	1.52	1.70	1.70
	23FS	23	1.~~35~~ 42	1.55	1.55
	24FS	24	1.27	1.45	1.45
	25FS	25-29	1.20	1.30	1.30
	30FS	30-34	1.14	1.15	1.15
	35FS	35-39	1.05	1.10	1.10
	40FS	40-44	1.05	1.10	1.10
	45FS	45-49	1.0~~0~~3	1.10	1.10
	50FS	50-59	1.00	1.10	1.10
	60FS	60-64	1.05	1.05	1.05
	65FS	65-69	1.12	1.15	1.15
	70FS	70-74	1.57	1.35	1.35
	75FS	75+	2.26	1.50	1.50
Extra Vehicles	0~~Extra Vehicles~~MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
1 thru 6	1	1	0.65	0.65
		2	0.65	0.65
7	2	3	0.75	0.75
8	3	4	0.80	0.80
	4	5	0.85	0.85
10	5	6	0.90	0.90
	6	7	1.00	1.00
11	7	8	1.15	1.15
	8	10	1.20	1.20
		11	1.20	1.20
12	10	12	1.30	1.30
		13	1.30	1.30
	11	14	1.35	1.35
		15	1.35	1.35
13	12	16	1.35	1.35
		17	1.35	1.35
	13	18	1.40	1.40
		19	1.40	1.40
14	14	20	1.50	1.50
		21	1.50	1.50
		22	1.50	1.50
		23	1.50	1.50
	15	24	1.50	1.50
		25	1.50	1.50
		26	1.50	1.50
15	16	27	1.55	1.55
		28	1.55	1.55
		29	1.55	1.55
	17	30	1.70	1.70
		31	1.70	1.70
		32	1.70	1.70
16	18	33	1.85	1.85
		34	1.85	1.85
		35	1.85	1.85
	19	36	2.00	2.00
		37	2.00	2.00
		38	2.00	2.00

1989 & Prior Symbols	1990 to 2010 Symbols	2011 & After Symbols	COMP	COLL
17	20	39	2.25	2.25
		40	2.25	2.25
		41	2.25	2.25
	21	42	2.50	2.50
		43	2.50	2.50
		44	2.50	2.50
		45	2.50	2.50
18	22	46	2.75	2.75
		47	2.75	2.75
		48	2.75	2.75
		49	2.75	2.75
	23	50	3.00	3.00
		51	3.00	3.00
		52	3.00	3.00
		53	3.00	3.00
19	24	54	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	25	58	3.50	3.50
		59	3.50	3.50
21	26	60	3.75	3.75
		61	3.75	3.75
	27	62	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

~~VEHICLE SYMBOL RELATIVITIES~~
VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	CP	CL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

~~(Use ISO Symbols)~~

~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~	~~1991 & Prior Symbols~~	~~1992 to 2010 Symbols~~	~~2011 & After Symbols~~	~~COMP~~	~~COLL~~

~~1 thru 6~~	~~1~~	~~1~~	~~0.65~~	~~0.65~~	~~15~~	~~16~~	~~27~~	~~1.55~~	~~1.55~~
		~~2~~	~~0.65~~	~~0.65~~			~~28~~	~~1.55~~	~~1.55~~
~~7~~	~~2~~	~~3~~	~~0.75~~	~~0.75~~			~~29~~	~~1.55~~	~~1.55~~
~~8~~	~~3~~	~~4~~	~~0.80~~	~~0.80~~		~~17~~	~~30~~	~~1.70~~	~~1.70~~
	~~4~~	~~5~~	~~0.85~~	~~0.85~~			~~31~~	~~1.70~~	~~1.70~~
~~10~~	~~5~~	~~6~~	~~0.90~~	~~0.90~~			~~32~~	~~1.70~~	~~1.70~~
	~~6~~	~~7~~	~~1.00~~	~~1.00~~	~~16~~	~~18~~	~~33~~	~~1.85~~	~~1.85~~
~~11~~	~~7~~	~~8~~	~~1.15~~	~~1.15~~			~~34~~	~~1.85~~	~~1.85~~
	~~8~~	~~10~~	~~1.20~~	~~1.20~~			~~35~~	~~1.85~~	~~1.85~~
		~~11~~	~~1.20~~	~~1.20~~		~~19~~	~~36~~	~~2.00~~	~~2.00~~
~~12~~	~~10~~	~~12~~	~~1.30~~	~~1.30~~			~~37~~	~~2.00~~	~~2.00~~
		~~13~~	~~1.30~~	~~1.30~~			~~38~~	~~2.00~~	~~2.00~~
	~~11~~	~~14~~	~~1.35~~	~~1.35~~	~~17~~	~~20~~	~~39~~	~~2.25~~	~~2.25~~
		~~15~~	~~1.35~~	~~1.35~~			~~40~~	~~2.25~~	~~2.25~~
~~13~~	~~12~~	~~16~~	~~1.35~~	~~1.35~~			~~41~~	~~2.25~~	~~2.25~~
		~~17~~	~~1.35~~	~~1.35~~		~~21~~	~~42~~	~~2.50~~	~~2.50~~
	~~13~~	~~18~~	~~1.40~~	~~1.40~~			~~43~~	~~2.50~~	~~2.50~~
		~~19~~	~~1.40~~	~~1.40~~			~~44~~	~~2.50~~	~~2.50~~
~~14~~	~~14~~	~~20~~	~~1.50~~	~~1.50~~			~~45~~	~~2.50~~	~~2.50~~
		~~21~~	~~1.50~~	~~1.50~~	~~18~~	~~22~~	~~46~~	~~2.75~~	~~2.75~~
		~~22~~	~~1.50~~	~~1.50~~			~~47~~	~~2.75~~	~~2.75~~
		~~23~~	~~1.50~~	~~1.50~~			~~48~~	~~2.75~~	~~2.75~~
	~~15~~	~~24~~	~~1.50~~	~~1.50~~			~~49~~	~~2.75~~	~~2.75~~
		~~25~~	~~1.50~~	~~1.50~~		~~23~~	~~50~~	~~3.00~~	~~3.00~~
		~~26~~	~~1.50~~	~~1.50~~			~~51~~	~~3.00~~	~~3.00~~
							~~52~~	~~3.00~~	~~3.00~~
							~~53~~	~~3.00~~	~~3.00~~

VEHICLE SYMBOL RELATIVITIES (cont.)

(Use ISO Symbols)

1991 & Prior Symbols	1992 to 2010 Symbols	2011 & After Symbols	COMP	COLL
19	**24**	**54**	3.25	3.25
		55	3.25	3.25
		56	3.25	3.25
		57	3.25	3.25
20	**25**	**58**	3.50	3.50
		59	3.50	3.50
21	**26**	**60**	3.75	3.75
		61	3.75	3.75
22	**27**	**62**	3.75	3.75
		63	3.75	3.75
		64	3.75	3.75
		65	3.75	3.75
		66	3.75	3.75
		67	3.75	3.75
		68	3.75	3.75
		69	3.75	3.75
		70	3.75	3.75
		71	3.75	3.75
		72	3.75	3.75
		73	3.75	3.75
		74	3.75	3.75
		75	3.75	3.75
		98	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2012	1.20	1.20
2011	1.20	1.20
2010	1.20	1.20
2009	1.20	1.20
2008	1.18	1.18
2007	1.12	1.12
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
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~~72392~~	~~18~~	-	~~72451~~	~~6~~	-	~~72531~~	~~3~~	-	~~72613~~	~~1~~
~~72394~~	~~18~~	-	~~72453~~	~~3~~	-	~~72532~~	~~1~~	-	~~72615~~	~~1~~

~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~										
~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
~~72616~~	~~1~~	-	~~72682~~	~~1~~	-	~~72760~~	~~1~~	-	~~72856~~	~~16~~
~~72617~~	~~16~~	-	~~72683~~	~~1~~	-	~~72761~~	~~17~~	-	~~72857~~	~~16~~
~~72619~~	~~1~~	-	~~72685~~	~~1~~	-	~~72762~~	~~17~~	-	~~72858~~	~~3~~
~~72623~~	~~16~~	-	~~72686~~	~~1~~	-	~~72764~~	~~17~~	-	~~72860~~	~~16~~
~~72624~~	~~1~~	-	~~72687~~	~~1~~	-	~~72765~~	~~16~~	-	~~72863~~	~~16~~
~~72626~~	~~16~~	-	~~72701~~	~~17~~	-	~~72766~~	~~16~~	-	~~72865~~	~~16~~
~~72628~~	~~1~~	-	~~72702~~	~~17~~	-	~~72768~~	~~4~~	-	~~72901~~	~~8~~
~~72629~~	~~1~~	-	~~72703~~	~~17~~	-	~~72769~~	~~17~~	-	~~72902~~	~~8~~
~~72630~~	~~1~~	-	~~72704~~	~~17~~	-	~~72770~~	~~16~~	-	~~72903~~	~~8~~
~~72631~~	~~2~~	-	~~72711~~	~~4~~	-	~~72773~~	~~1~~	-	~~72904~~	~~8~~
~~72632~~	~~2~~	-	~~72712~~	~~17~~	-	~~72774~~	~~17~~	-	~~72905~~	~~6~~
~~72633~~	~~16~~	-	~~72714~~	~~4~~	-	~~72776~~	~~1~~	-	~~72906~~	~~8~~
~~72634~~	~~1~~	-	~~72715~~	~~4~~	-	~~72801~~	~~3~~	-	~~72908~~	~~8~~
~~72635~~	~~1~~	-	~~72716~~	~~4~~	-	~~72802~~	~~3~~	-	~~72913~~	~~8~~
~~72636~~	~~1~~	-	~~72717~~	~~17~~	-	~~72811~~	~~3~~	-	~~72914~~	~~8~~
~~72638~~	~~1~~	-	~~72718~~	~~4~~	-	~~72812~~	~~3~~	-	~~72916~~	~~8~~
~~72639~~	~~1~~	-	~~72719~~	~~4~~	-	~~72820~~	~~1~~	-	~~72917~~	~~8~~
~~72640~~	~~1~~	-	~~72721~~	~~1~~	-	~~72821~~	~~1~~	-	~~72918~~	~~8~~
~~72641~~	~~1~~	-	~~72722~~	~~4~~	-	~~72823~~	~~3~~	-	~~72919~~	~~8~~
~~72642~~	~~1~~	-	~~72727~~	~~17~~	-	~~72824~~	~~16~~	-	~~72921~~	~~8~~
~~72644~~	~~16~~	-	~~72728~~	~~1~~	-	~~72826~~	~~1~~	-	~~72923~~	~~8~~
~~72645~~	~~1~~	-	~~72729~~	~~17~~	-	~~72827~~	~~16~~	-	~~72924~~	~~6~~
~~72648~~	~~1~~	-	~~72730~~	~~17~~	-	~~72828~~	~~16~~	-	~~72926~~	~~1~~
~~72650~~	~~1~~	-	~~72732~~	~~4~~	-	~~72829~~	~~1~~	-	~~72927~~	~~3~~
~~72651~~	~~1~~	-	~~72733~~	~~1~~	-	~~72830~~	~~16~~	-	~~72928~~	~~1~~
~~72653~~	~~3~~	-	~~72734~~	~~4~~	-	~~72832~~	~~16~~	-	~~72930~~	~~1~~
~~72654~~	~~3~~	-	~~72735~~	~~1~~	-	~~72833~~	~~16~~	-	~~72932~~	~~17~~
~~72655~~	~~1~~	-	~~72736~~	~~4~~	-	~~72834~~	~~16~~	-	~~72933~~	~~3~~
~~72657~~	~~1~~	-	~~72737~~	~~16~~	-	~~72835~~	~~16~~	-	~~72934~~	~~17~~
~~72658~~	~~16~~	-	~~72738~~	~~17~~	-	~~72837~~	~~16~~	-	~~72935~~	~~1~~
~~72659~~	~~1~~	-	~~72739~~	~~4~~	-	~~72838~~	~~16~~	-	~~72936~~	~~8~~
~~72660~~	~~1~~	-	~~72740~~	~~17~~	-	~~72839~~	~~16~~	-	~~72937~~	~~5~~
~~72661~~	~~1~~	-	~~72741~~	~~16~~	-	~~72840~~	~~16~~	-	~~72938~~	~~5~~
~~72662~~	~~16~~	-	~~72742~~	~~1~~	-	~~72841~~	~~1~~	-	~~72940~~	~~17~~
~~72663~~	~~1~~	-	~~72744~~	~~17~~	-	~~72842~~	~~16~~	-	~~72941~~	~~17~~
~~72666~~	~~1~~	-	~~72745~~	~~17~~	-	~~72843~~	~~16~~	-	~~72943~~	~~5~~
~~72668~~	~~1~~	-	~~72747~~	~~4~~	-	~~72845~~	~~16~~	-	~~72944~~	~~17~~
~~72669~~	~~1~~	-	~~72749~~	~~16~~	-	~~72846~~	~~16~~	-	~~72945~~	~~1~~
~~72670~~	~~1~~	-	~~72751~~	~~4~~	-	~~72847~~	~~16~~	-	~~72946~~	~~3~~
~~72672~~	~~1~~	-	~~72752~~	~~1~~	-	~~72851~~	~~16~~	-	~~72947~~	~~3~~
~~72675~~	~~1~~	-	~~72753~~	~~17~~	-	~~72852~~	~~16~~	-	~~72948~~	~~17~~
~~72677~~	~~1~~	-	~~72756~~	~~17~~	-	~~72853~~	~~16~~	-	~~72949~~	~~1~~
~~72679~~	~~16~~	-	~~72757~~	~~4~~	-	~~72854~~	~~16~~	-	~~72950~~	~~1~~
~~72680~~	~~1~~	-	~~72758~~	~~17~~	-	~~72855~~	~~16~~	-	~~72951~~	~~1~~

~~ARKANSAS TERRITORY DEFINITIONS BY ZIP CODE~~

Points	BI	PD	COMP	COLL
0	1.00	1.00	1.00	1.00
1	1.05	1.05	1.00	1.05
2	1.10	1.10	1.00	1.10
3	1.15	1.15	1.05	1.15
4	1.20	1.20	1.05	1.25
5	1.35	1.35	1.05	1.35
6	1.45	1.45	1.10	1.45
7	1.50	1.50	1.10	1.50
8	1.60	1.60	1.10	1.60
9	1.70	1.70	1.30	1.70
10	1.85	1.85	1.30	1.85

~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~	-	~~Zip Code~~	~~Territory~~
~~72952~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72955~~	~~5~~	-	-	-	-	-	-	-	-	-
~~72956~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72957~~	~~5~~	-	-	-	-	-	-	-	-	-
~~72958~~	~~17~~	-	-	-	-	-	-	-	-	-
~~72959~~	~~17~~	-	-	-	-	-	-	-	-	-

VIOLATION FACTORS					POINT
11	2.00	2.00	1.50	2.00	
12	2.15	2.15	1.50	2.15	
13	2.30	2.30	1.75	2.30	
14	2.45	2.45	1.75	2.45	
15	2.60	2.60	2.00	2.60	
16	2.75	2.75	2.00	2.75	
17	3.00	3.00	2.00	3.00	
18	3.50	3.50	2.00	3.50	

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	COMP	COLL
Multi-Car	0.80	0.80			0.80	0.80
Transfer	0.85	0.85	0.85		0.85	0.85
Renewal	0.90	0.90	0.90		0.85	0.88
EFT	0.95	0.95			0.95	0.95
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95			0.95	0.95
Anti-Theft					0.85	
College Graduate	0.95	0.95	0.95	0.95	0.95	0.95
Advance Purchase	0.95	0.95			0.95	0.95

SURCHARGE FACTORS

Surcharge	BI	PD	COMP	COLL
Out of State US License	1.00	1.00	1.00	1.00
Out of State US License with Unverifiable MVR	1.10	1.10	1.00	1.10
Temporary Driver Permit	1.10	1.10	1.10	1.10
Unobtainable MVR	1.10	1.10	1.00	1.10
Unacceptable Vehicle	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15	1.05	1.15

United Automobile Insurance Company
Arkansas Private Passenger Auto
Filing Memorandum

The attached exhibits and explanatory notes present the latest review of our United Automobile Insurance Company private passenger automobile line of business for the state of Arkansas. This rate and rule filing, SERFF# UNAU-128734804, is being submitted with "File and Use" effective dates of February 1, 2013 for new business and March 15, 2013 for renewal business. Effective dates are subject to change pending approval of this filing and associated form filing SERFF# UNAU-128758499.

We are proposing an overall rate change of +4.7% after considering the overall actuarial indication of +12.3% as well as own company and competitor performance. Further details regarding the specific changes and policyholder impacts can be found in the Actuarial Memorandum and Actuarial Exhibits attached to this filing. The previous rate filing, SERFF# UNAU-127083289, was effective July 15, 2011 with an overall rate change of -5.6%.

In this filing, we are proposing the following changes described below. Please refer to the Rate/Rule Schedule and attached redline copy for further details. The more material changes have been summarized below.

BASE RATES AND RATING FACTORS

1. Territorial base rates revised: Bodily Injury (BI), Property Damage (PD), Uninsured Motorist Bodily Injury (UM-BI), and Uninsured Motorist Property Damage (UM-PD)
2. Driver Class Factors revised: BI and PD
3. Introduced Advance Purchase Discount (applicable to BI, PD, Collision, and Comprehensive)

UNDERWRITING GUIDELINES & GENERAL RULES

1. **Cover page** – Effective dates, address and phone numbers updated.
2. **Contact info page –** Addresses and phone numbers updated.
3. **Table of Contents –** added renumbered/relabeled sections
4. **<u>Rule 1: Underwriting Section</u>**
    - Where applicable -- Updated website address and FAX number; removed explicit discount % amounts; spelled out numbers less than 100 (ex., six (6))
    - E. Underwriting Rules, #16 – clarified intent by rewording to read: "A surcharge shall apply for an out of state drivers license with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL."
    - E. Underwriting Rules, added #19: "INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL."
5. **Rule 2: Coverages**
    - Revised maximum acceptable ISO symbol to 59 from 45 (to 25 from 21 for Model Years 2010 and prior) and ACV to $50,000 from $45,000
    - Corrected "Model Years 2010 and higher" to "Model Years 2010 and prior"
6. **<u>Rule 3: Rating Discounts</u>**
    - Removed all explicit discount amounts

- Added Section I for Advance Purchase Discount: "An advance purchase discount applies to BI, PD, COMP, and COLL coverages on policies purchased at least 2 days in advance of the effective date. This discount applies to the initial term only."

7. **Rule 4: Endorsements –** updated website address and clarified intent of statement #4.
8. **Rule 6: Unacceptable Risks** – revised unacceptable ISO rating symbol to 60 (from 46) and to 26 (from 22) for Model Years 2010 and prior; revised ACV to $50,000 from $45,000.
9. **Rule 8 : Claims Reporting** – updated claims mailing address and phone/fax numbers
10. **Violations and Point Surcharges** -- references to "Operator licensed under (3) years (19 years of age or older)" and "Unable to obtain a Motor Vehicle Record" have been removed and relocated to Underwriting Rules and the new Discount/Surcharge Factors page.
11. **Territory Definitions –** these pages have been moved from the back of the manual to just before the Territorial Base Rates page. Only the pages have been moved – there are NO changes to the current definitions with this filing.
12. **Territorial Base Rates –** Revised BI, PD, UM-BI, and UM-PD territorial base rates. The Med Pay factors usually shown on this page have been converted to a table format.
13. **Driver Classification Rating Factors** – Revised Liability (BI/PD) Driver Class rating factors. Also specified Extra Vehicles as Class 0MM.
14. **Vehicle Symbol Relativities –** All symbols and rating factors are now presented on one page. There are NO changes to the current factors.
15. **Vehicle Age Group Factors** -- "Model Year Relativities" have been converted to "Vehicle Age Group Factors" and will be determined based on the proposed rule wording, which prevents the need to file a new Model Year Relativity factor each year. There is NO rate impact with this filing due to how the proposed rule is worded.
16. **Violation Point Factors –** the current "Point Factors" page has been moved towards the back of the manual and has been reformatted in an easier-to-read table. There are NO changes to the current rating factors.
17. **Discount and Surcharge Factors** – this new page summarizes in rating-factor form all of the discount and surcharge % amounts currently referenced within the earlier sections of the manual. With the exception of the newly-proposed Advance Purchase Discount, there are NO changes to the other current rating factors shown.

VEHICLE AGE GROUP FACTORS

A vehicle's age group equals one plus the Current Model Year minus the vehicle's Model Year. Use the Vehicle Age Group Factors Table to look up the age relativity for the coverage. The model year shall change effective October 1 of each calendar year, regardless of the actual introductory dates of various makes and models. Models released before October 1 will be rated as Age Group 1. Any rebuilt or structurally modified vehicles will have their age determined by the age of the vehicle's chassis.

Age Group	CP	CL
1	1.20	1.20
2	1.20	1.20
3	1.20	1.20
4	1.20	1.20
5	1.20	1.20
6	1.18	1.18
7	1.12	1.12
8	1.00	1.00
9	0.90	0.90
10	0.85	0.85
11	0.80	0.80
12	0.75	0.75
13	0.70	0.70
14	0.66	0.66
15	0.63	0.63
16	0.60	0.60
17	0.60	0.60
18	0.57	0.57
19	0.57	0.57
20+	0.55	0.55

COMP & COLL DEDUCTIBLE FACTORS

Deductible	Factor
$250	1.25
$500	1.00
$1,000	0.75

DISCOUNT FACTORS

Discount	BI	PD	MP	PIP	COMP	COLL
Multi-Car	0.80	0.80			0.80	0.80
Transfer	0.85	0.85	0.85		0.85	0.85
Renewal	0.90	0.90	0.90		0.85	0.88
EFT	0.95	0.95			0.95	0.95
Paid in Full	0.95	0.95	0.95	0.95	0.95	0.95
Defensive Driver	0.95	0.95			0.95	0.95
Anti-Theft					0.85	
College Graduate	0.95	0.95			0.95	0.95
Advance Purchase	0.95	0.95			0.95	0.95

SURCHARGE FACTORS

Surcharge	BI	PD	COMP	COLL
Out of State US License	1.00	1.00	1.00	1.00
Out of State US License with Unverifiable MVR	1.10	1.10	1.00	1.10
Temporary Driver Permit	1.10	1.10	1.10	1.10
Unobtainable MVR	1.10	1.10	1.00	1.10
Unacceptable Vehicle	3.00	3.00	3.00	3.00
Inexperienced Operator	1.15	1.15	1.05	1.15

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Making false accident reports or committing insurance fraud.
20. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
21. A surcharge of 200% will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable drivers or if the insured moves out of state or when an unacceptable driver is added to a policy that is already in force.
22. Passenger Vans with seating capacity of twelve (12) or more seats.
23. The following are NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with $1000/$1000 deductible and a 200% premium surcharge:

a. All vehicles with an ISO rating symbol of 60 or higher (26 or higher for Model Years 2010 and prior) or an ACV in excess of $50,000.
b. Physical Damage without Liability.
c. Vehicles over fifteen (15) years old.
d. All non-metallic vehicles (Corvette, Fiero, etc.).
e. Vehicles with pre-existing and unrepaired damage.
f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
g. All Turbo Models.
h. All vehicles over 1 ton.
i. Non- owner policies.
j. Conversion vans and panel vans.
k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xxviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	LIAB.	COMP	COLL		Class	Age	LIAB.	COMP	COLL
Married Male	16MM	16	4.43	3.00	3.00	**Married Female**	16FM	16	4.00	2.90	2.90
	17MM	17	3.40	2.90	2.90		17FM	17	2.92	2.75	2.75
	18MM	18	2.85	2.75	2.75		18FM	18	2.47	2.60	2.60
	19MM	19	2.22	2.15	2.15		19FM	19	1.76	2.00	2.00
	20MM	20	2.05	1.85	1.85		20FM	20	1.50	1.70	1.70
	21MM	21	1.92	1.60	1.60		21FM	21	1.43	1.50	1.50
	22MM	22	1.65	1.60	1.60		22FM	22	1.31	1.40	1.40
	23MM	23	1.37	1.50	1.50		23FM	23	1.19	1.30	1.30
	24MM	24	1.27	1.40	1.40		24FM	24	1.14	1.20	1.20
	25MM	25-29	1.05	1.30	1.30		25FM	25-29	1.04	1.15	1.15
	30MM	30-34	0.95	1.10	1.10		30FM	30-34	0.96	1.06	1.06
	35MM	35-39	0.95	1.05	1.05		35FM	35-39	0.96	1.00	1.00
	40MM	40-44	0.95	1.00	1.00		40FM	40-44	0.96	1.00	1.00
	45MM	45-49	0.94	1.00	1.00		45FM	45-49	0.97	1.00	1.00
	50MM	50-59	0.94	1.00	1.00		50FM	50-59	0.97	1.00	1.00
	60MM	60-64	0.95	1.00	1.00		60FM	60-64	1.04	1.00	1.00
	65MM	65-69	1.20	1.10	1.10		65FM	65-69	1.07	1.10	1.10
	70MM	70-74	1.85	1.20	1.20		70FM	70-74	1.86	1.15	1.15
	75MM	75+	2.50	1.30	1.30		75FM	75+	2.58	1.25	1.25
Single Male	16MS	16	5.98	3.50	3.50	**Single Female**	16FS	16	4.53	3.15	3.15
	17MS	17	4.81	3.25	3.25		17FS	17	3.50	3.00	3.00
	18MS	18	3.93	3.00	3.00		18FS	18	3.00	2.90	2.90
	19MS	19	2.80	2.75	2.75		19FS	19	2.65	2.50	2.50
	20MS	20	2.64	2.50	2.50		20FS	20	2.17	2.10	2.10
	21MS	21	2.07	2.40	2.40		21FS	21	1.90	1.80	1.80
	22MS	22	1.78	2.35	2.35		22FS	22	1.52	1.70	1.70
	23MS	23	1.66	2.00	2.00		23FS	23	1.42	1.55	1.55
	24MS	24	1.47	2.00	2.00		24FS	24	1.27	1.45	1.45
	25MS	25-29	1.20	1.75	1.75		25FS	25-29	1.20	1.30	1.30
	30MS	30-34	1.15	1.35	1.35		30FS	30-34	1.14	1.15	1.15
	35MS	35-39	1.09	1.20	1.20		35FS	35-39	1.05	1.10	1.10
	40MS	40-44	1.07	1.10	1.10		40FS	40-44	1.05	1.10	1.10
	45MS	45-49	1.01	1.10	1.10		45FS	45-49	1.03	1.10	1.10
	50MS	50-59	1.03	1.10	1.10		50FS	50-59	1.00	1.10	1.10
	60MS	60-64	1.09	1.10	1.10		60FS	60-64	1.05	1.05	1.05
	65MS	65-69	1.22	1.20	1.20		65FS	65-69	1.12	1.15	1.15
	70MS	70-74	1.75	1.35	1.35		70FS	70-74	1.57	1.35	1.35
	75MS	75+	3.00	1.40	1.40		75FS	75+	2.26	1.50	1.50
						Extra Vehicles	0MM		0.92	1.00	1.00

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaic.com** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a 200% surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL are permitted unless the agent completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

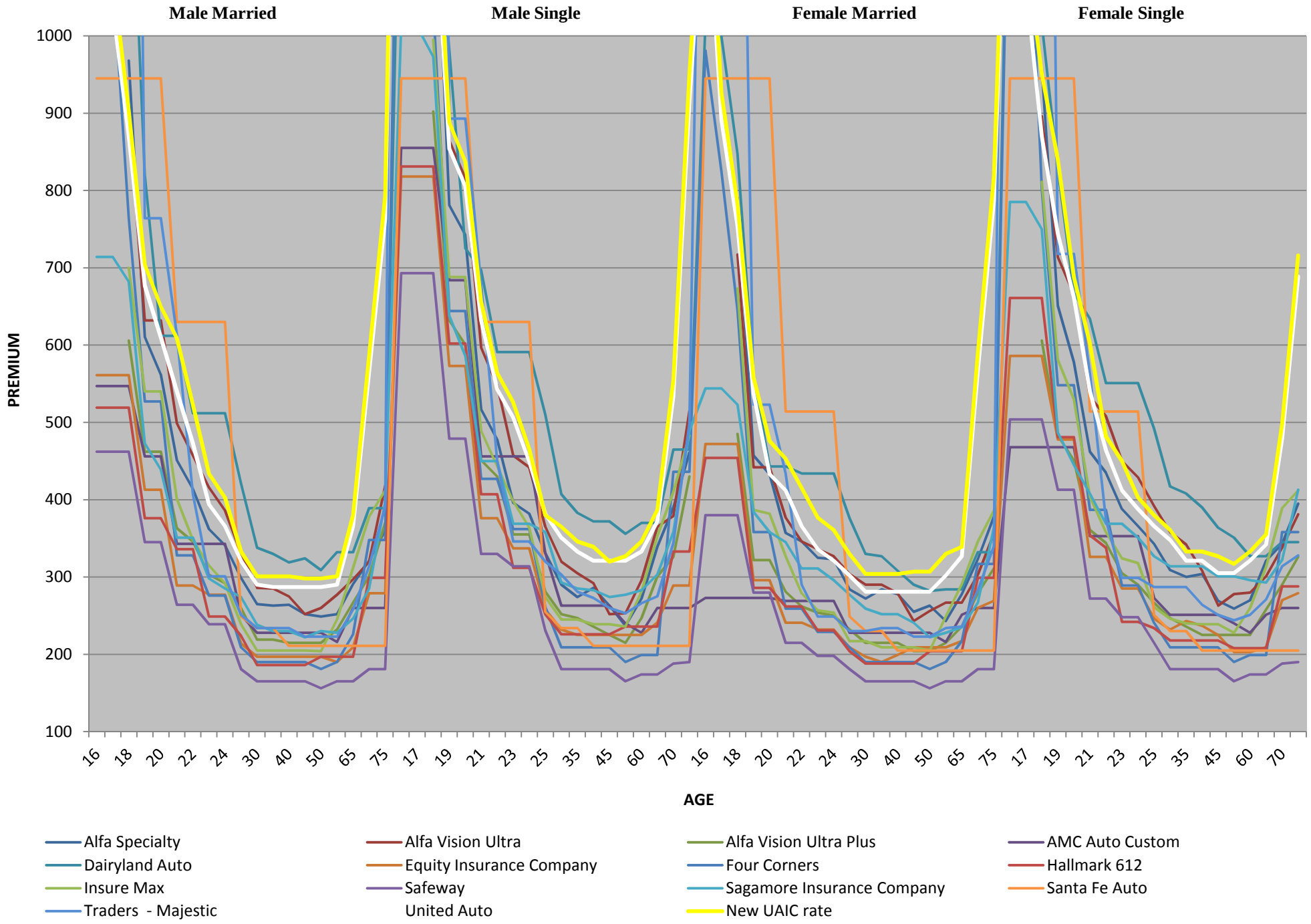
Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is <u>unacceptable</u> and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with four (4) or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six (36) months immediately preceding the upcoming anniversary date will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

T1 72160 Stuttgart Arkansas County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				547	1432	561	1178	519		462	714	945	2574	1352	1404
17	MM				547	1502	561	1081	519		462	714	945	2574	1037	1078
18	MM	968	896	606	547	1307	561	764	519	700	462	682	945	2574	870	903
19	MM	611	632	462	456	820	413	527	376	540	345	473	945	764	677	704
20	MM	562	632	462	456	612	413	527	376	540	345	439	945	764	610	650
21	MM	451	499	363	343	612	289	328	336	401	264	351	630	613	540	609
22	MM	414	457	346	343	512	289	328	336	348	264	351	630	407	473	523
23	MM	362	416	303	343	512	277	276	249	315	239	298	630	301	394	434
24	MM	341	386	292	343	512	277	276	249	292	239	285	630	301	366	403
25	MM	299	331	260	251	421	214	209	224	239	181	274	249	251	321	333
30	MM	265	286	219	228	338	197	190	186	205	165	238	234	234	290	301
35	MM	263	285	219	228	330	197	190	186	205	165	230	234	234	287	301
40	MM	264	275	215	228	319	197	190	186	205	165	230	211	234	287	301
45	MM	252	252	215	228	324	197	190	186	205	165	222	211	223	287	298
50	MM	249	260	215	228	309	197	181	197	204	156	230	211	223	287	298
60	MM	252	277	232	216	332	190	190	197	245	165	228	211	223	290	301
65	MM	291	297	267	260	332	209	226	197	312	165	246	211	258	366	380
70	MM	321	320	301	260	389	279	348	299	378	181	285	211	314	565	586
75	MM	360	418	370	260	389	279	348	299	412	181	397	211	391	763	793
16	MS				855	1338	818	1575	831		693	1012	945	2960	1824	1896
17	MS				855	1397	818	1475	831		693	1012	945	2960	1468	1525
18	MS	1268	1269	902	855	1219	818	1041	831	995	693	973	945	2960	1199	1246
19	MS	781	865	632	684	982	573	644	602	688	479	638	945	893	854	888
20	MS	743	817	601	684	725	573	644	602	688	479	586	945	893	805	837
21	MS	517	597	451	456	697	376	427	407	489	330	450	630	678	632	656
22	MS	478	548	430	456	591	376	427	407	443	330	450	630	450	543	564
23	MS	396	457	355	456	591	337	362	312	398	314	369	630	346	506	526
24	MS	382	442	355	456	591	337	362	312	364	314	369	630	346	449	466
25	MS	331	365	281	331	510	258	261	252	274	231	358	255	320	382	380
30	MS	290	320	252	263	407	232	209	226	245	181	293	234	303	351	365
35	MS	274	305	247	263	383	225	209	226	245	181	285	234	281	333	346
40	MS	286	292	236	263	372	225	209	226	239	181	283	211	273	321	339
45	MS	263	252	225	263	372	225	209	226	239	181	274	211	260	321	320
50	MS	237	253	215	240	356	225	190	236	236	165	277	211	253	321	327
60	MS	272	296	247	228	370	225	199	236	281	174	283	211	266	333	346
65	MS	339	365	301	260	370	241	199	236	353	174	303	211	275	372	387
70	MS	390	379	326	260	465	289	436	333	410	188	358	211	344	534	555
75	MS	461	515	430	260	465	289	436	333	483	190	489	211	499	915	951
16	FM				273	1017	472	981	454		380	544	945	1758	1220	1268
17	FM				273	999	472	824	454		380	544	945	1758	891	926
18	FM	791	717	485	273	847	472	645	454	673	380	523	945	1758	754	783
19	FM	457	442	322	273	561	296	358	286	387	280	384	945	523	537	558
20	FM	433	442	322	273	443	296	358	286	382	280	358	945	523	433	476
21	FM	357	377	281	269	443	241	259	262	327	215	345	514	434	412	453
22	FM	346	346	262	269	434	241	259	262	279	215	311	514	290	366	415
23	FM	325	336	254	269	434	232	229	231	257	198	311	514	249	336	377
24	FM	323	327	250	269	434	232	229	231	254	198	296	514	249	321	361
25	FM	284	304	232	228	376	209	209	204	217	181	277	249	230	302	330
30	FM	272	290	215	228	330	197	190	188	217	165	259	230	230	281	304
35	FM	284	290	215	228	327	190	190	188	209	165	252	230	234	281	304
40	FM	278	279	215	228	308	199	190	188	209	165	252	205	234	281	304
45	FM	255	243	204	228	290	209	190	188	209	165	241	205	223	281	307
50	FM	263	256	204	228	282	209	181	204	205	156	222	205	223	281	307
60	FM	243	267	215	216	284	209	190	204	249	165	228	205	234	302	330
65	FM	278	267	236	251	284	217	217	204	291	165	235	205	236	327	339
70	FM	323	303	279	260	332	260	317	299	346	181	267	205	283	567	590
75	FM	378	356	311	260	332	269	317	299	386	181	364	205	340	787	818
16	FS				468	1392	586	1338	661		504	785	945	2481	1382	1436
17	FS				468	1202	586	1278	661		504	785	945	2481	1068	1110
18	FS	958	896	606	468	1016	586	802	661	811	504	750	945	2481	870	951
19	FS	651	714	483	468	828	478	548	481	581	413	487	945	718	744	840
20	FS	578	666	451	468	668	478	548	481	530	413	445	945	718	662	688
21	FS	462	533	361	353	634	326	387	354	404	272	408	514	563	540	602
22	FS	435	508	344	353	551	326	387	338	358	272	369	514	374	464	482
23	FS	388	450	305	353	551	285	289	242	324	248	369	514	299	412	450
24	FS	366	429	290	353	551	285	289	242	318	248	351	514	299	388	403
25	FS	343	392	267	273	492	246	241	234	261	215	327	251	287	366	380
30	FS	309	358	247	251	417	232	209	218	246	181	314	230	287	348	361
35	FS	300	342	236	251	408	243	209	218	240	181	314	230	287	321	333
40	FS	304	308	225	251	390	237	209	218	239	181	314	205	264	321	333
45	FS	269	263	225	251	364	225	209	218	239	181	301	205	251	305	327
50	FS	259	278	225	240	351	203	190	208	228	165	301	205	244	305	317
60	FS	270	280	225	228	327	203	199	208	260	174	296	205	251	321	333
65	FS	321	301	258	251	327	209	199	208	313	174	293	205	271	342	355
70	FS	343	338	290	260	345	270	358	288	389	188	322	205	314	479	498
75	FS	395	381	326	260	345	279	358	288	412	190	413	205	328	689	716

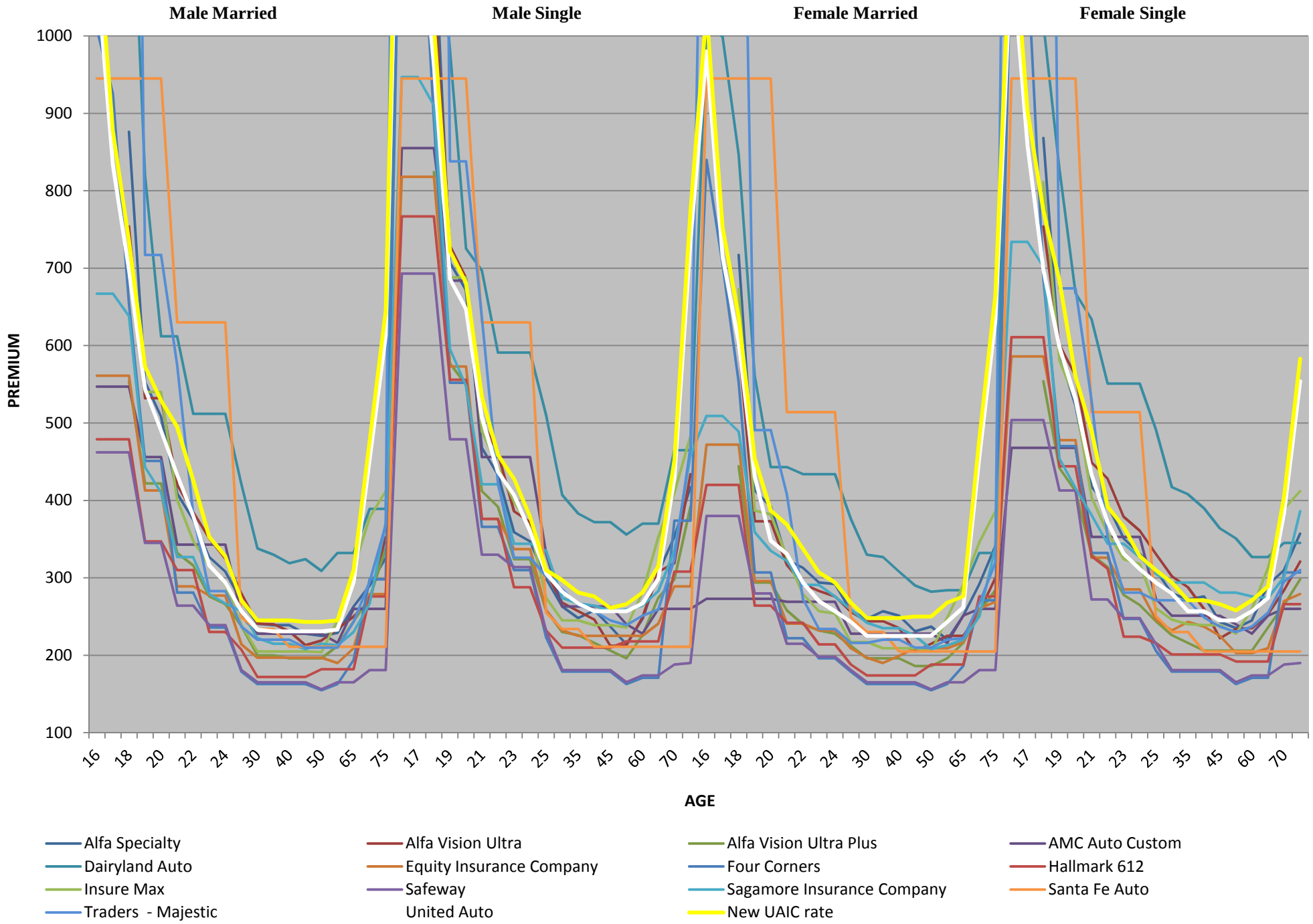
T1 72160 Stuttgart Arkansas County (BI PD 25/50/25)



T2 71701 Camden, Ouachita County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				547	1432	561	1009	479		462	667	945	2412	1086	1143
17	MM				547	1502	561	925	479		462	667	945	2412	833	877
18	MM	876	754	554	547	1307	561	654	479	700	462	638	945	2412	698	735
19	MM	553	532	422	456	820	413	451	347	540	345	443	945	717	544	573
20	MM	508	532	422	456	612	413	451	347	540	345	410	945	717	490	529
21	MM	409	420	332	343	612	289	281	310	401	264	327	630	575	433	495
22	MM	375	385	316	343	512	289	281	310	348	264	327	630	382	380	426
23	MM	327	351	276	343	512	277	236	230	315	239	279	630	283	316	353
24	MM	308	325	266	343	512	277	236	230	292	239	267	630	283	294	328
25	MM	270	280	238	251	421	214	179	207	239	181	257	249	237	257	271
30	MM	241	241	200	228	338	197	163	172	205	165	222	234	220	233	245
35	MM	239	240	200	228	330	197	163	172	205	165	215	234	220	231	245
40	MM	239	231	196	228	319	197	163	172	205	165	215	211	220	231	245
45	MM	228	213	196	228	324	197	163	172	205	165	208	211	210	231	243
50	MM	225	219	196	228	309	197	155	182	204	156	215	211	210	231	243
60	MM	229	234	212	216	332	190	163	182	245	165	213	211	210	233	245
65	MM	263	250	244	260	332	209	194	182	312	165	230	211	243	294	310
70	MM	290	270	274	260	389	279	298	276	378	181	267	211	295	453	477
75	MM	326	353	338	260	389	279	298	276	412	181	371	211	368	613	645
16	MS				855	1338	818	1349	767		693	947	945	2775	1466	1543
17	MS				855	1397	818	1263	767		693	947	945	2775	1178	1241
18	MS	1148	1068	824	855	1219	818	891	767	995	693	910	945	2775	963	1014
19	MS	707	729	577	684	982	573	552	556	688	479	596	945	838	686	722
20	MS	672	688	550	684	725	573	552	556	688	479	548	945	838	647	681
21	MS	468	503	412	456	697	376	366	376	489	330	421	630	636	507	534
22	MS	433	461	392	456	591	376	366	376	443	330	421	630	423	437	459
23	MS	359	386	324	456	591	337	310	288	398	314	344	630	326	407	428
24	MS	347	372	324	456	591	337	310	288	364	314	344	630	326	360	379
25	MS	299	307	258	331	510	258	223	232	274	231	335	255	302	306	310
30	MS	263	268	230	263	407	232	179	210	245	181	274	234	285	282	297
35	MS	248	257	226	263	383	225	179	210	245	181	267	234	265	267	281
40	MS	258	246	216	263	372	225	179	210	239	181	264	211	257	257	276
45	MS	237	212	206	263	372	225	179	210	239	181	257	211	245	257	261
50	MS	214	213	196	240	356	225	163	218	236	165	259	211	239	257	266
60	MS	247	249	226	228	370	225	171	218	281	174	264	211	251	267	281
65	MS	307	308	274	260	370	241	171	218	353	174	283	211	259	299	315
70	MS	353	319	298	260	465	289	374	308	410	188	335	211	324	429	452
75	MS	417	434	392	260	465	289	374	308	483	190	458	211	469	735	774
16	FM				273	1017	472	840	420		380	509	945	1649	980	1032
17	FM				273	999	472	705	420		380	509	945	1649	715	753
18	FM	717	603	444	273	847	472	553	420	673	380	489	945	1649	605	637
19	FM	413	373	294	273	561	296	307	264	387	280	359	945	491	431	454
20	FM	392	373	294	273	443	296	307	264	382	280	335	945	491	348	387
21	FM	323	317	258	269	443	241	222	242	327	215	322	514	408	331	369
22	FM	313	292	240	269	434	241	222	242	279	215	291	514	273	294	338
23	FM	294	283	232	269	434	232	196	214	257	198	291	514	234	270	307
24	FM	292	276	228	269	434	232	196	214	254	198	276	514	234	257	294
25	FM	257	256	212	228	376	209	179	188	217	181	259	249	216	243	268
30	FM	247	244	196	228	330	197	163	174	217	165	242	230	216	225	248
35	FM	257	244	196	228	327	190	163	174	209	165	235	230	220	225	248
40	FM	251	235	196	228	308	199	163	174	209	165	235	205	220	225	248
45	FM	231	205	186	228	290	209	163	174	209	165	225	205	210	225	250
50	FM	237	215	186	228	282	209	155	188	205	156	208	205	210	225	250
60	FM	220	225	196	216	284	209	163	188	249	165	213	205	220	243	268
65	FM	251	225	216	251	284	217	186	188	291	165	220	205	222	262	276
70	FM	292	256	256	260	332	260	271	276	346	181	250	205	267	456	480
75	FM	341	300	284	260	332	269	271	276	386	181	340	205	320	633	666
16	FS				468	1392	586	1145	611		504	734	945	2326	1110	1169
17	FS				468	1202	586	1094	611		504	734	945	2326	858	903
18	FS	868	754	554	468	1016	586	687	611	811	504	702	945	2326	698	774
19	FS	589	601	442	468	828	478	470	444	581	413	454	945	674	598	684
20	FS	523	561	412	468	668	478	470	444	530	413	416	945	674	531	560
21	FS	418	449	330	353	634	326	332	328	404	272	381	514	529	433	490
22	FS	394	428	314	353	551	326	332	312	358	272	344	514	352	372	392
23	FS	351	379	278	353	551	285	247	224	324	248	344	514	281	331	366
24	FS	331	361	265	353	551	285	247	224	318	248	327	514	281	311	328
25	FS	310	331	244	273	492	246	206	216	261	215	305	251	271	294	310
30	FS	280	302	226	251	417	232	179	201	246	181	294	230	271	280	294
35	FS	272	288	216	251	408	243	179	201	240	181	294	230	271	257	271
40	FS	276	260	206	251	390	237	179	201	239	181	294	205	249	257	271
45	FS	243	222	206	251	364	225	179	201	239	181	281	205	237	245	266
50	FS	235	234	206	240	351	203	163	192	228	165	281	205	230	245	258
60	FS	245	235	206	228	327	203	171	192	260	174	276	205	237	257	271
65	FS	291	253	236	251	327	209	171	192	313	174	274	205	255	274	289
70	FS	310	284	265	260	345	270	307	266	389	188	301	205	295	384	405
75	FS	357	321	298	260	345	279	307	266	412	190	386	205	310	554	583

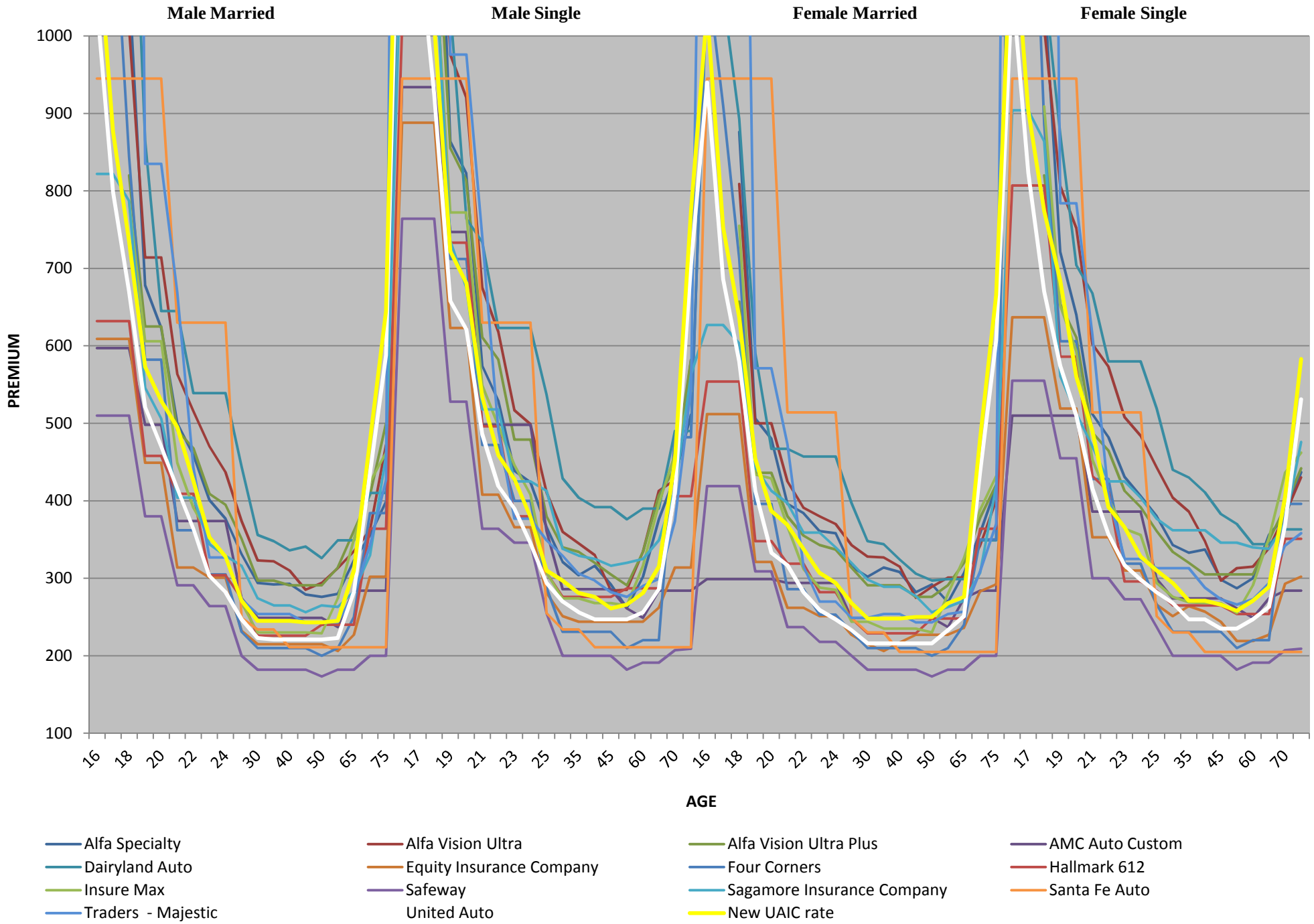
T2 71701 Camden, Ouachita County (BI PD 25/50/25)



T3 72946 Mountainburg, Crawford County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1509	609	1302	632		510	822	945	2814	1041	1143
17	MM				597	1584	609	1194	632		510	822	945	2814	799	877
18	MM	1072	1011	820	597	1378	609	844	632	786	510	787	945	2814	670	735
19	MM	678	714	625	498	865	449	582	458	606	380	546	945	835	521	573
20	MM	623	714	625	498	645	449	582	458	606	380	506	945	835	470	529
21	MM	500	564	491	374	645	314	362	409	449	291	404	630	669	416	495
22	MM	459	516	468	374	539	314	362	409	391	291	404	630	443	364	426
23	MM	401	470	409	374	539	301	305	304	354	264	344	630	327	303	353
24	MM	377	437	395	374	539	301	305	304	328	264	329	630	327	282	328
25	MM	331	374	351	274	444	232	231	274	268	200	316	249	273	247	271
30	MM	294	323	297	249	356	215	210	226	230	182	274	234	254	223	245
35	MM	292	322	297	249	348	215	210	226	230	182	265	234	254	221	245
40	MM	293	310	291	249	336	215	210	226	230	182	265	211	254	221	245
45	MM	279	285	291	249	341	215	210	226	230	182	256	211	243	221	243
50	MM	276	294	291	249	326	215	200	240	229	173	265	211	243	221	243
60	MM	280	313	314	237	349	206	210	240	274	182	263	211	243	223	245
65	MM	323	335	361	284	349	227	250	240	350	182	283	211	280	282	310
70	MM	355	362	407	284	410	302	384	364	424	200	329	211	342	435	477
75	MM	399	472	500	284	410	302	384	364	462	200	458	211	427	588	645
16	MS				934	1410	888	1740	1012		764	1166	945	3238	1406	1543
17	MS				934	1473	888	1630	1012		764	1166	945	3238	1130	1241
18	MS	1405	1432	1220	934	1285	888	1150	1012	1115	764	1121	945	3238	924	1014
19	MS	864	976	855	747	1036	623	712	733	772	528	735	945	976	658	722
20	MS	823	921	814	747	764	623	712	733	772	528	675	945	976	621	681
21	MS	574	675	611	498	734	408	472	496	549	364	518	630	741	486	534
22	MS	529	618	582	498	623	408	472	496	497	364	518	630	491	419	459
23	MS	439	517	479	498	623	366	400	380	446	346	425	630	377	390	428
24	MS	424	499	479	498	623	366	400	380	408	346	425	630	377	345	379
25	MS	366	411	380	361	537	281	288	307	307	255	413	255	349	294	310
30	MS	321	360	340	286	429	251	231	276	274	200	338	234	329	270	297
35	MS	304	345	334	286	404	244	231	276	274	200	329	234	306	256	281
40	MS	316	330	320	286	392	244	231	276	268	200	325	211	297	247	276
45	MS	292	284	305	286	392	244	231	276	268	200	316	211	282	247	261
50	MS	262	285	291	261	376	244	210	287	265	182	320	211	276	247	266
60	MS	302	334	334	249	390	244	220	287	316	191	325	211	290	256	281
65	MS	376	413	407	284	390	262	220	287	396	191	349	211	299	286	315
70	MS	431	427	442	284	490	314	482	406	460	207	413	211	374	411	452
75	MS	511	581	582	284	490	314	482	406	542	209	563	211	544	705	774
16	FM				299	1072	512	1084	554		419	627	945	1922	940	1032
17	FM				299	1053	512	910	554		419	627	945	1922	686	753
18	FM	876	809	657	299	893	512	713	554	755	419	603	945	1922	580	637
19	FM	506	500	436	299	591	321	396	348	434	309	443	945	571	413	454
20	FM	480	500	436	299	467	321	396	348	429	309	413	945	571	333	387
21	FM	396	425	380	294	467	262	286	319	367	237	397	514	473	317	369
22	FM	384	391	355	294	457	262	286	319	312	237	359	514	315	282	338
23	FM	361	380	343	294	457	251	253	282	288	218	359	514	270	259	307
24	FM	358	370	337	294	457	251	253	282	285	218	340	514	270	247	294
25	FM	315	343	314	249	397	227	231	248	244	200	320	249	249	233	268
30	FM	302	328	291	249	348	215	210	229	244	182	298	230	249	216	248
35	FM	314	327	291	249	344	206	210	229	235	182	289	230	254	216	248
40	FM	308	315	291	249	324	217	210	229	235	182	289	205	254	216	248
45	FM	282	275	276	249	306	227	210	229	235	182	277	205	243	216	250
50	FM	292	289	276	249	297	227	200	248	230	173	256	205	243	216	250
60	FM	269	301	291	237	299	227	210	248	280	182	263	205	254	233	268
65	FM	307	301	320	274	299	236	240	248	326	182	271	205	257	251	276
70	FM	358	342	378	284	349	283	350	364	388	200	307	205	309	437	480
75	FM	418	401	421	284	349	292	350	364	432	200	419	205	370	607	666
16	FS				510	1467	637	1478	807		555	904	945	2714	1065	1169
17	FS				510	1267	637	1412	807		555	904	945	2714	823	903
18	FS	1062	1011	820	510	1071	637	886	807	909	555	864	945	2714	670	774
19	FS	721	806	654	510	873	519	606	586	652	455	561	945	784	574	684
20	FS	640	752	611	510	704	519	606	586	593	455	513	945	784	510	560
21	FS	512	602	488	386	668	353	428	432	453	300	470	514	614	416	490
22	FS	482	573	465	386	580	353	428	412	402	300	425	514	407	357	392
23	FS	431	508	413	386	580	310	319	296	364	273	425	514	325	317	366
24	FS	406	484	392	386	580	310	319	296	356	273	404	514	325	298	328
25	FS	380	443	361	299	519	266	266	284	294	237	377	251	313	282	310
30	FS	343	404	334	274	440	251	231	265	276	200	362	230	313	268	294
35	FS	333	386	320	274	430	264	231	265	269	200	362	230	313	247	271
40	FS	337	348	305	274	411	257	231	265	268	200	362	205	288	247	271
45	FS	298	297	305	274	383	244	231	265	268	200	346	205	273	235	266
50	FS	287	313	305	261	370	219	210	254	255	182	346	205	266	235	258
60	FS	300	315	305	249	344	219	220	254	291	191	340	205	273	247	271
65	FS	356	339	349	274	344	227	220	254	352	191	338	205	294	263	289
70	FS	380	382	392	284	363	293	396	351	436	207	371	205	342	369	405
75	FS	437	430	442	284	363	302	396	351	462	209	476	205	358	531	583

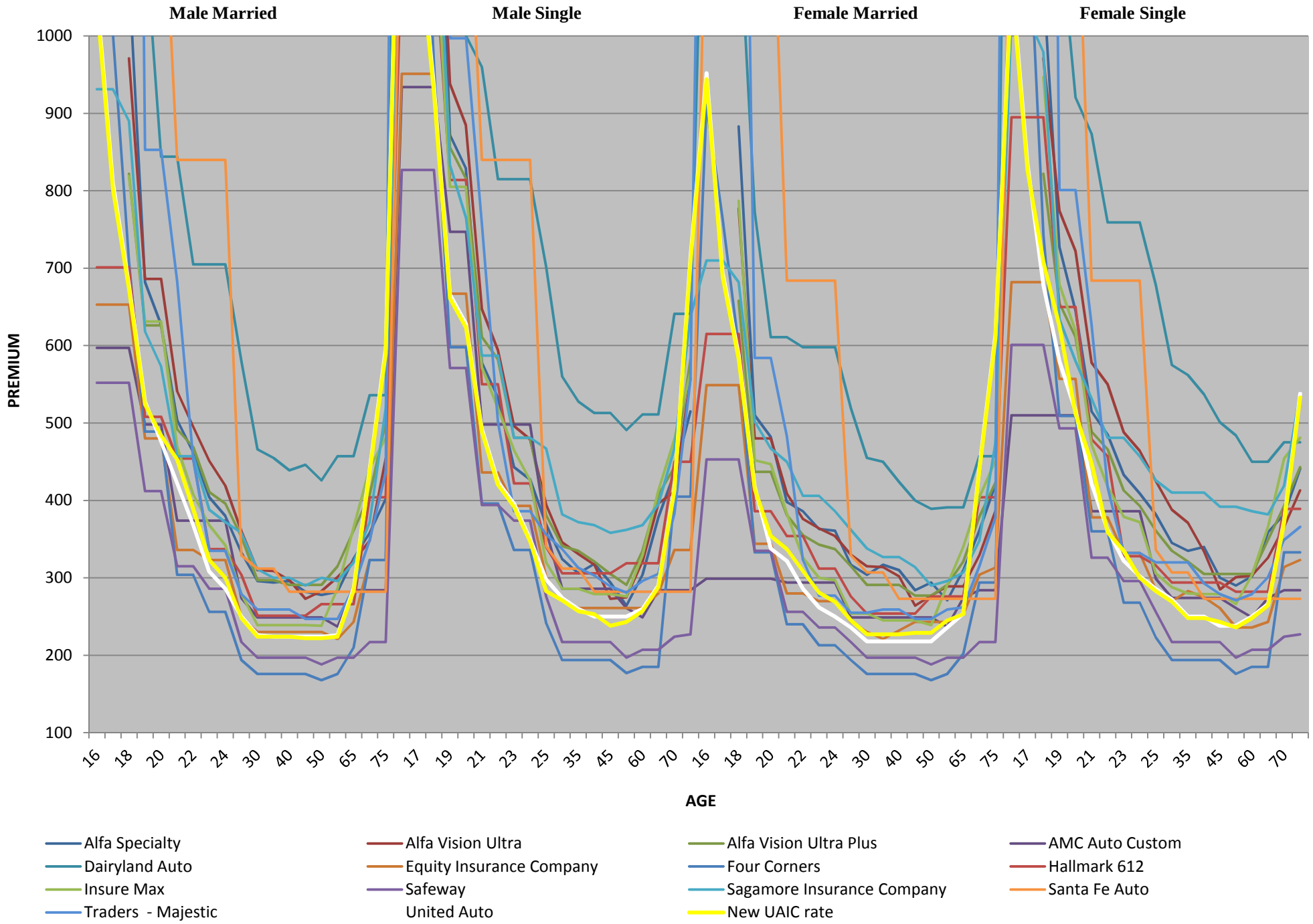
T3 72946 Mountainburg, Crawford County (BI PD 25/50/25)



T4 72032 Conway, Faulkner County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1973	653	1094	701		552	931	1260	2878	1054	1045
17	MM				597	2071	653	1003	701		552	931	1260	2878	810	802
18	MM	1080	971	822	597	1802	653	709	701	819	552	890	1260	2878	678	673
19	MM	682	686	626	498	1131	480	489	508	631	412	618	1260	853	528	524
20	MM	627	686	626	498	844	480	489	508	631	412	573	1260	853	476	484
21	MM	504	541	492	374	844	336	304	454	469	315	457	840	683	422	453
22	MM	462	495	469	374	705	336	304	454	408	315	457	840	453	368	389
23	MM	404	451	411	374	705	323	256	337	368	286	388	840	335	308	323
24	MM	380	419	396	374	705	323	256	337	342	286	372	840	335	286	300
25	MM	333	360	353	274	580	249	194	304	279	217	358	329	279	250	248
30	MM	296	310	297	249	466	230	176	251	239	197	311	312	259	226	224
35	MM	294	309	297	249	455	230	176	251	239	197	300	312	259	224	224
40	MM	296	297	291	249	439	230	176	251	239	197	300	282	259	224	224
45	MM	282	273	291	249	446	230	176	251	239	197	290	282	247	224	222
50	MM	278	283	291	249	426	230	168	266	238	188	300	282	247	224	222
60	MM	282	301	315	237	457	221	176	266	286	197	296	282	247	226	224
65	MM	325	322	361	284	457	243	210	266	365	197	320	282	287	286	283
70	MM	358	348	407	284	536	323	323	404	442	217	372	282	349	440	437
75	MM	402	454	501	284	536	323	323	404	481	217	519	282	436	596	590
16	MS				934	1844	951	1462	1123		827	1320	1260	3311	1424	1411
17	MS				934	1926	951	1369	1123		827	1320	1260	3311	1144	1135
18	MS	1416	1376	1223	934	1680	951	966	1123	1162	827	1269	1260	3311	936	927
19	MS	872	938	856	747	1354	667	598	814	805	571	833	1260	997	666	661
20	MS	829	885	816	747	1000	667	598	814	805	571	765	1260	997	628	623
21	MS	578	647	611	498	960	436	396	550	572	394	587	840	757	492	489
22	MS	533	594	582	498	815	436	396	550	519	394	587	840	501	424	420
23	MS	443	496	481	498	815	393	336	422	465	374	481	840	386	396	392
24	MS	427	479	481	498	815	393	336	422	426	374	481	840	386	350	347
25	MS	369	395	381	361	702	301	242	340	320	276	467	341	356	298	283
30	MS	324	346	341	286	560	270	194	306	286	217	382	312	337	274	271
35	MS	306	331	335	286	528	261	194	306	286	217	372	312	313	260	257
40	MS	318	317	321	286	513	261	194	306	279	217	368	282	303	250	253
45	MS	294	273	305	286	513	261	194	306	279	217	358	282	289	250	238
50	MS	264	275	291	261	491	261	177	319	276	197	362	282	281	250	243
60	MS	304	321	335	249	511	261	185	319	329	207	368	282	296	260	257
65	MS	378	396	407	284	511	280	185	319	413	207	395	282	305	290	288
70	MS	435	411	443	284	641	336	405	450	479	224	467	282	383	416	413
75	MS	515	558	582	284	641	336	405	450	565	227	638	282	556	714	708
16	FM				299	1402	549	911	615		453	710	1260	1966	952	944
17	FM				299	1376	549	764	615		453	710	1260	1966	694	689
18	FM	883	777	658	299	1167	549	599	615	787	453	682	1260	1966	588	583
19	FM	510	480	437	299	773	344	333	386	452	335	502	1260	584	418	415
20	FM	482	480	437	299	611	344	333	386	447	335	467	1260	584	338	354
21	FM	398	409	381	294	611	280	240	354	383	256	450	684	483	322	337
22	FM	386	376	355	294	598	280	240	354	326	256	406	684	323	286	309
23	FM	363	364	343	294	598	270	213	312	300	236	406	684	277	262	281
24	FM	361	354	337	294	598	270	213	312	297	236	386	684	277	250	269
25	FM	317	330	315	249	519	243	194	276	254	217	362	329	255	236	245
30	FM	304	315	291	249	455	230	176	254	254	197	338	307	255	218	227
35	FM	317	314	291	249	450	221	176	254	245	197	327	307	259	218	227
40	FM	310	302	291	249	424	232	176	254	245	197	327	273	259	218	227
45	FM	284	264	277	249	400	243	176	254	245	197	314	273	247	218	229
50	FM	294	277	277	249	389	243	168	276	239	188	290	273	247	218	229
60	FM	271	289	291	237	391	243	176	276	291	197	296	273	259	236	245
65	FM	310	289	321	274	391	253	202	276	340	197	307	273	262	254	253
70	FM	361	329	379	284	457	304	294	404	404	217	348	273	315	442	439
75	FM	421	386	423	284	457	313	294	404	451	217	474	273	378	614	609
16	FS				510	1919	682	1242	895		601	1024	1260	2775	1078	1069
17	FS				510	1656	682	1186	895		601	1024	1260	2775	834	826
18	FS	1070	971	822	510	1400	682	744	895	947	601	979	1260	2775	678	708
19	FS	727	774	655	510	1142	557	509	650	679	493	634	1260	801	580	625
20	FS	645	722	611	510	921	557	509	650	619	493	580	1260	801	516	512
21	FS	515	578	489	386	874	378	360	479	472	326	532	684	627	422	448
22	FS	485	550	466	386	759	378	360	457	418	326	481	684	417	362	359
23	FS	433	488	413	386	759	332	268	328	379	296	481	684	332	322	335
24	FS	409	464	393	386	759	332	268	328	372	296	457	684	332	302	300
25	FS	382	425	361	299	678	285	223	316	306	256	426	336	320	286	283
30	FS	345	388	335	274	575	270	194	294	288	217	410	307	320	272	269
35	FS	335	371	321	274	562	283	194	294	280	217	410	307	320	250	248
40	FS	340	334	305	274	537	275	194	294	279	217	410	273	293	250	248
45	FS	300	285	305	274	501	261	194	294	279	217	392	273	279	238	243
50	FS	290	301	305	261	484	236	176	282	266	197	392	273	271	238	236
60	FS	302	303	305	249	450	236	185	282	304	207	386	273	279	250	248
65	FS	359	326	349	274	450	243	185	282	366	207	382	273	301	266	264
70	FS	382	366	393	284	475	314	333	389	454	224	419	273	349	374	371
75	FS	441	413	443	284	475	323	333	389	481	227	539	273	366	538	533

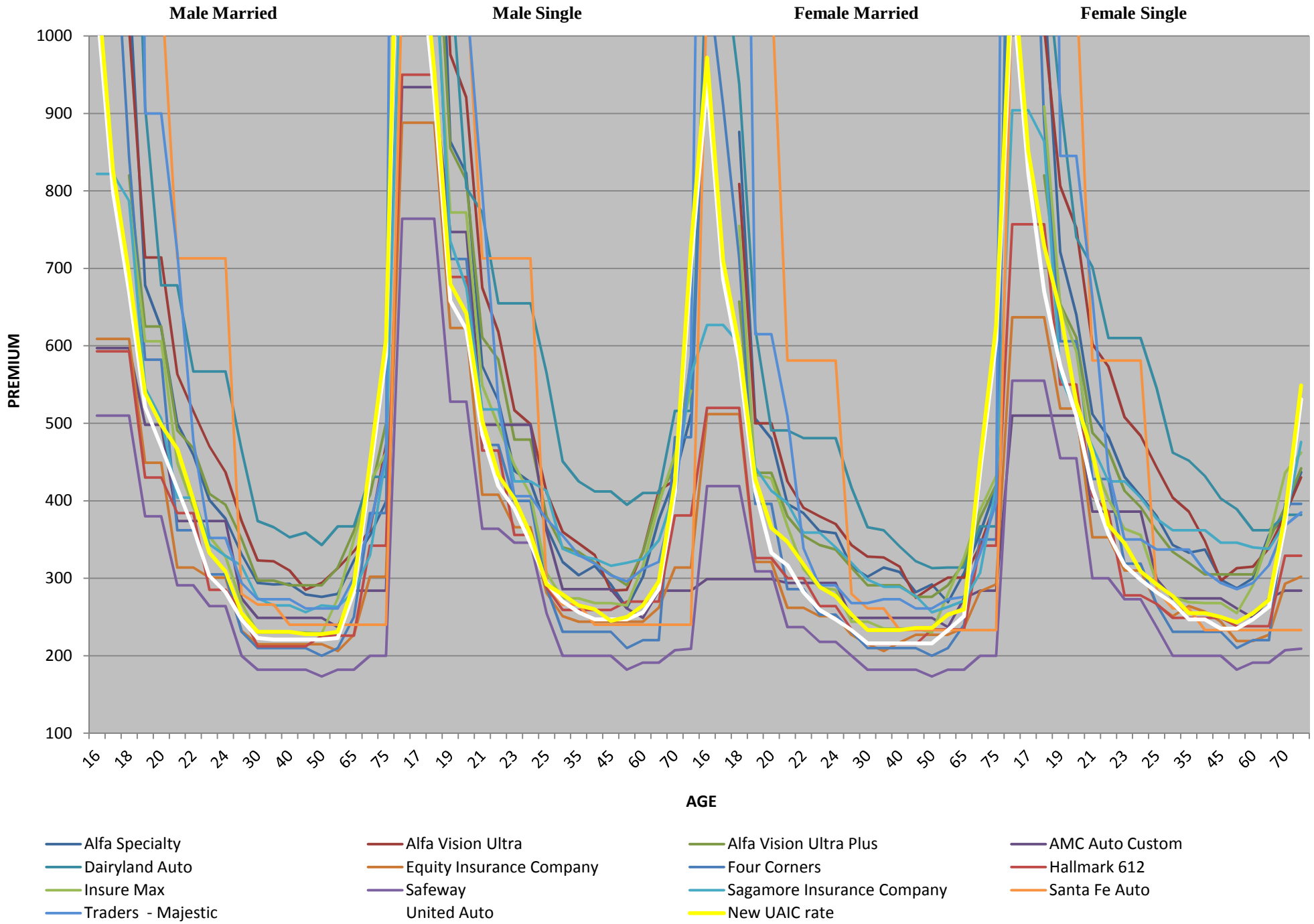
T4 72032 Conway, Faulkner County (BI PD 25/50/25)



T5 72937 Hackett, Sebastian County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1586	609	1302	593		510	822	1071	3039	1041	1076
17	MM				597	1665	609	1194	593		510	822	1071	3039	799	826
18	MM	1072	1011	820	597	1449	609	844	593	786	510	787	1071	3039	670	693
19	MM	678	714	625	498	909	449	582	430	606	380	546	1071	900	521	539
20	MM	623	714	625	498	678	449	582	430	606	380	506	1071	900	470	498
21	MM	500	564	491	374	678	314	362	384	449	291	404	713	721	416	467
22	MM	459	516	468	374	567	314	362	384	391	291	404	713	478	364	401
23	MM	401	470	409	374	567	301	305	285	354	264	344	713	352	303	333
24	MM	377	437	395	374	567	301	305	285	328	264	329	713	352	282	309
25	MM	331	374	351	274	466	232	231	256	268	200	316	280	294	247	255
30	MM	294	323	297	249	374	215	210	212	230	182	274	266	273	223	231
35	MM	292	322	297	249	366	215	210	212	230	182	265	266	273	221	231
40	MM	293	310	291	249	353	215	210	212	230	182	265	240	273	221	231
45	MM	279	285	291	249	359	215	210	212	230	182	256	240	261	221	228
50	MM	276	294	291	249	343	215	200	226	229	173	265	240	261	221	228
60	MM	280	313	314	237	367	206	210	226	274	182	263	240	261	223	231
65	MM	323	335	361	284	367	227	250	226	350	182	283	240	301	282	292
70	MM	355	362	407	284	431	302	384	342	424	200	329	240	368	435	450
75	MM	399	472	500	284	431	302	384	342	462	200	458	240	460	588	608
16	MS				934	1483	888	1740	950		764	1166	1071	3497	1406	1453
17	MS				934	1548	888	1630	950		764	1166	1071	3497	1130	1169
18	MS	1405	1432	1220	934	1350	888	1150	950	1115	764	1121	1071	3497	924	955
19	MS	864	976	855	747	1089	623	712	689	772	528	735	1071	1053	658	680
20	MS	823	921	814	747	804	623	712	689	772	528	675	1071	1053	621	642
21	MS	574	675	611	498	772	408	472	465	549	364	518	713	799	486	503
22	MS	529	618	582	498	655	408	472	465	497	364	518	713	529	419	433
23	MS	439	517	479	498	655	366	400	356	446	346	425	713	406	390	403
24	MS	424	499	479	498	655	366	400	356	408	346	425	713	406	345	357
25	MS	366	411	380	361	565	281	288	288	307	255	413	292	376	294	292
30	MS	321	360	340	286	451	251	231	259	274	200	338	266	355	270	279
35	MS	304	345	334	286	425	244	231	259	274	200	329	266	330	256	265
40	MS	316	330	320	286	412	244	231	259	268	200	325	240	319	247	260
45	MS	292	284	305	286	412	244	231	259	268	200	316	240	304	247	245
50	MS	262	285	291	261	395	244	210	270	265	182	320	240	296	247	250
60	MS	302	334	334	249	410	244	220	270	316	191	325	240	312	256	265
65	MS	376	413	407	284	410	262	220	270	396	191	349	240	321	286	296
70	MS	431	427	442	284	516	314	482	381	460	207	413	240	403	411	425
75	MS	511	581	582	284	516	314	482	381	542	209	563	240	587	705	729
16	FM				299	1127	512	1084	520		419	627	1071	2075	940	972
17	FM				299	1107	512	910	520		419	627	1071	2075	686	710
18	FM	876	809	657	299	938	512	713	520	755	419	603	1071	2075	580	600
19	FM	506	500	436	299	622	321	396	326	434	309	443	1071	615	413	428
20	FM	480	500	436	299	491	321	396	326	429	309	413	1071	615	333	365
21	FM	396	425	380	294	491	262	286	300	367	237	397	581	509	317	347
22	FM	384	391	355	294	481	262	286	300	312	237	359	581	339	282	318
23	FM	361	380	343	294	481	251	253	264	288	218	359	581	291	259	289
24	FM	358	370	337	294	481	251	253	264	285	218	340	581	291	247	277
25	FM	315	343	314	249	417	227	231	234	244	200	320	280	268	233	253
30	FM	302	328	291	249	366	215	210	215	244	182	298	261	268	216	233
35	FM	314	327	291	249	362	206	210	215	235	182	289	261	273	216	233
40	FM	308	315	291	249	341	217	210	215	235	182	289	233	273	216	233
45	FM	282	275	276	249	322	227	210	215	235	182	277	233	261	216	236
50	FM	292	289	276	249	313	227	200	234	230	173	256	233	261	216	236
60	FM	269	301	291	237	314	227	210	234	280	182	263	233	273	233	253
65	FM	307	301	320	274	314	236	240	234	326	182	271	233	276	251	260
70	FM	358	342	378	284	367	283	350	342	388	200	307	233	332	437	452
75	FM	418	401	421	284	367	292	350	342	432	200	419	233	398	607	627
16	FS				510	1543	637	1478	757		555	904	1071	2930	1065	1101
17	FS				510	1332	637	1412	757		555	904	1071	2930	823	851
18	FS	1062	1011	820	510	1125	637	886	757	909	555	864	1071	2930	670	729
19	FS	721	806	654	510	918	519	606	550	652	455	561	1071	845	574	644
20	FS	640	752	611	510	740	519	606	550	593	455	513	1071	845	510	527
21	FS	512	602	488	386	702	353	428	406	453	300	470	581	662	416	462
22	FS	482	573	465	386	610	353	428	386	402	300	425	581	439	357	369
23	FS	431	508	413	386	610	310	319	278	364	273	425	581	350	317	345
24	FS	406	484	392	386	610	310	319	278	356	273	404	581	350	298	309
25	FS	380	443	361	299	545	266	266	267	294	237	377	285	337	282	292
30	FS	343	404	334	274	462	251	231	249	276	200	362	261	337	268	277
35	FS	333	386	320	274	452	264	231	249	269	200	362	261	337	247	255
40	FS	337	348	305	274	432	257	231	249	268	200	362	233	309	247	255
45	FS	298	297	305	274	403	244	231	249	268	200	346	233	294	235	250
50	FS	287	313	305	261	389	219	210	238	255	182	346	233	286	235	243
60	FS	300	315	305	249	362	219	220	238	291	191	340	233	294	247	255
65	FS	356	339	349	274	362	227	220	238	352	191	338	233	317	263	272
70	FS	380	382	392	284	382	293	396	329	436	207	371	233	368	369	382
75	FS	437	430	442	284	382	302	396	329	462	209	476	233	385	531	549

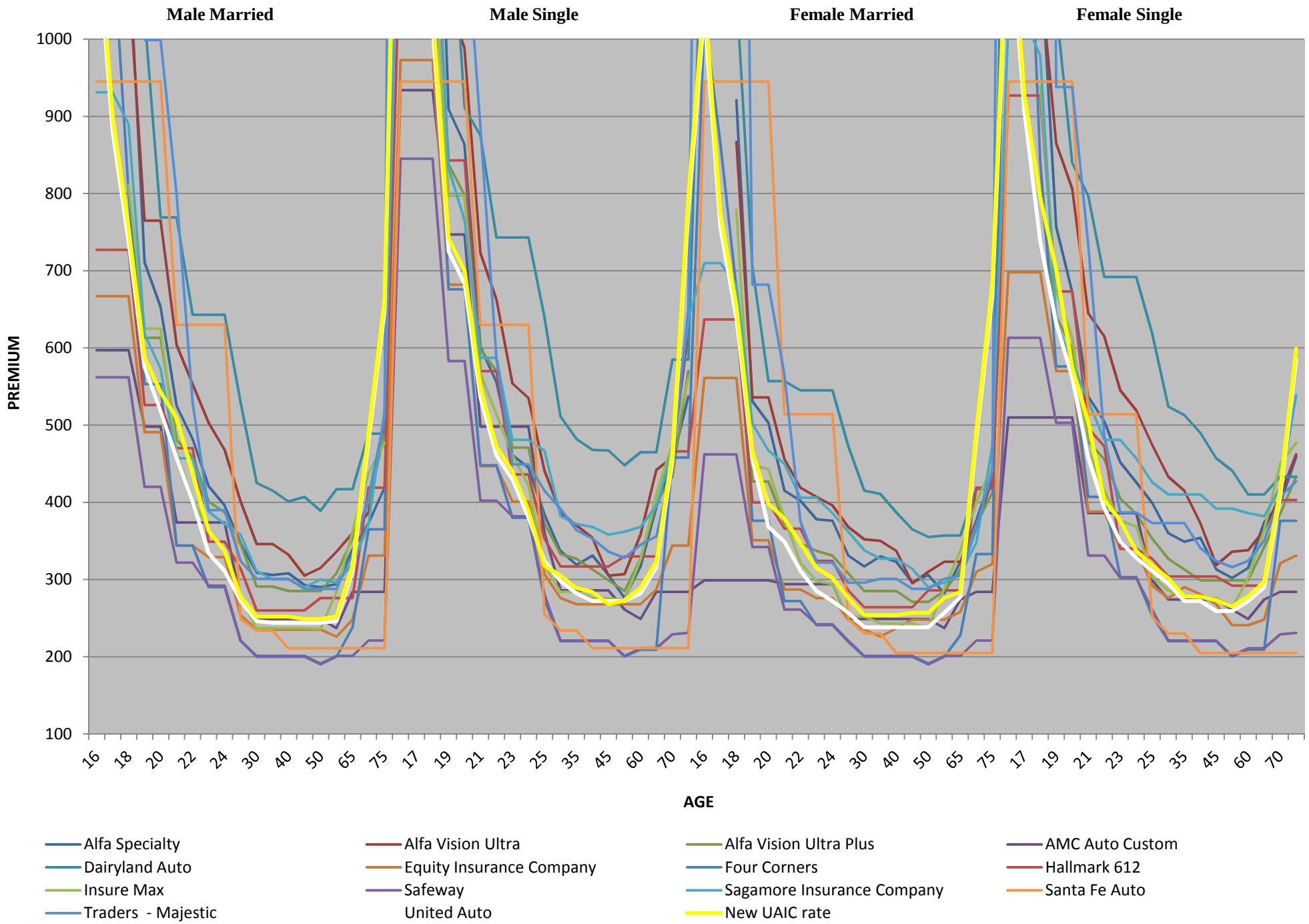
T5 72937 Hackett, Sebastian County (BI PD 25/50/25)



T6 72401 Jonesboro, Craighead County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1799	667	1237	727		562	931	945	3377	1147	**1174**
17	MM				597	1888	667	1134	727		562	931	945	3377	881	**901**
18	MM	1125	1084	804	597	1643	667	802	727	811	562	890	945	3377	738	**755**
19	MM	711	765	613	498	1031	491	553	526	625	420	618	945	999	575	**588**
20	MM	653	765	613	498	769	491	553	526	625	420	573	945	999	518	**543**
21	MM	525	604	481	374	769	344	344	470	464	322	457	630	799	458	**509**
22	MM	482	553	459	374	643	344	344	470	404	322	457	630	529	401	**437**
23	MM	421	503	401	374	643	329	290	349	365	292	388	630	390	334	**363**
24	MM	396	468	387	374	643	329	290	349	338	292	372	630	390	311	**337**
25	MM	347	401	345	274	529	254	220	314	276	221	358	249	324	272	**278**
30	MM	309	346	291	249	425	235	200	260	237	201	311	234	301	246	**252**
35	MM	306	346	291	249	415	235	200	260	237	201	300	234	301	244	**252**
40	MM	308	332	285	249	401	235	200	260	237	201	300	211	301	244	**252**
45	MM	293	305	285	249	407	235	200	260	237	201	290	211	288	244	**249**
50	MM	290	315	285	249	389	235	190	276	236	191	300	211	288	244	**249**
60	MM	294	336	308	237	417	226	200	276	284	201	296	211	288	246	**252**
65	MM	339	360	353	284	417	248	238	276	362	201	320	211	333	311	**318**
70	MM	373	387	399	284	489	331	365	419	438	221	372	211	407	479	**490**
75	MM	419	507	490	284	489	331	365	419	477	221	519	211	509	648	**663**
16	MS				934	1682	973	1653	1163		845	1320	945	3885	1549	**1585**
17	MS				934	1756	973	1549	1163		845	1320	945	3885	1245	**1275**
18	MS	1475	1536	1197	934	1532	973	1093	1163	1152	845	1269	945	3885	1018	**1041**
19	MS	909	1048	838	747	1235	682	676	843	797	583	833	945	1168	725	**742**
20	MS	864	989	798	747	911	682	676	843	797	583	765	945	1168	683	**700**
21	MS	602	723	598	498	875	447	448	570	567	402	587	630	886	536	**549**
22	MS	556	663	570	498	743	447	448	570	514	402	587	630	586	461	**472**
23	MS	461	554	471	498	743	401	380	436	461	382	481	630	449	430	**440**
24	MS	445	535	471	498	743	401	380	436	422	382	481	630	449	380	**390**
25	MS	384	441	373	361	640	307	274	353	318	281	467	255	415	324	**318**
30	MS	337	387	333	286	511	276	220	317	284	221	382	234	392	298	**305**
35	MS	319	370	327	286	482	268	220	317	284	221	372	234	364	282	**289**
40	MS	331	354	313	286	468	268	220	317	276	221	368	211	353	272	**284**
45	MS	306	305	299	286	467	268	220	317	276	221	358	211	336	272	**268**
50	MS	276	307	285	261	448	268	200	330	273	201	362	211	328	272	**273**
60	MS	317	358	327	249	465	268	209	330	326	211	368	211	345	282	**289**
65	MS	394	442	399	284	465	287	209	330	410	211	395	211	356	316	**323**
70	MS	453	458	433	284	585	344	458	466	475	229	467	211	447	453	**464**
75	MS	537	623	570	284	585	344	458	466	560	231	638	211	651	777	**795**
16	FM				299	1279	561	1030	637		462	710	945	2305	1036	**1060**
17	FM				299	1255	561	865	637		462	710	945	2305	756	**774**
18	FM	921	867	644	299	1064	561	677	637	779	462	682	945	2305	639	**655**
19	FM	531	536	427	299	705	351	376	400	448	342	502	945	682	456	**466**
20	FM	503	536	427	299	557	351	376	400	443	342	467	945	682	368	**398**
21	FM	415	456	373	294	557	287	272	366	379	261	450	514	565	349	**379**
22	FM	402	419	347	294	545	287	272	366	322	261	406	514	375	311	**347**
23	FM	378	407	337	294	545	276	241	324	298	242	406	514	322	285	**315**
24	FM	376	396	331	294	545	276	241	324	294	242	386	514	322	272	**302**
25	FM	331	368	308	249	473	248	219	286	252	221	362	249	296	257	**276**
30	FM	317	352	285	249	415	235	200	264	252	201	338	230	296	238	**254**
35	FM	330	350	285	249	411	226	200	264	243	201	327	230	301	238	**254**
40	FM	323	337	285	249	387	237	200	264	243	201	327	205	301	238	**254**
45	FM	296	295	271	249	365	248	200	264	243	201	314	205	288	238	**257**
50	FM	306	310	271	249	355	248	190	286	237	191	290	205	288	238	**257**
60	FM	282	323	285	237	357	248	200	286	289	201	296	205	301	257	**276**
65	FM	323	323	313	274	357	258	228	286	337	201	307	205	305	277	**284**
70	FM	376	367	371	284	417	310	333	419	400	221	348	205	367	482	**493**
75	FM	439	431	413	284	417	320	333	419	447	221	474	205	441	668	**684**
16	FS				510	1749	698	1404	927		613	1024	945	3255	1174	**1200**
17	FS				510	1510	698	1341	927		613	1024	945	3255	907	**928**
18	FS	1115	1084	804	510	1276	698	842	927	939	613	979	945	3255	738	**795**
19	FS	757	865	641	510	1041	570	576	673	673	503	634	945	938	632	**702**
20	FS	672	806	598	510	840	570	576	673	613	503	580	945	938	562	**575**
21	FS	537	645	479	386	797	388	407	496	468	331	532	514	734	458	**504**
22	FS	505	615	456	386	692	388	407	473	415	331	481	514	486	393	**403**
23	FS	452	545	405	386	692	340	303	340	376	302	481	514	387	349	**376**
24	FS	426	519	385	386	692	340	303	340	369	302	457	514	387	328	**337**
25	FS	399	474	353	299	618	292	253	327	303	261	426	251	373	311	**318**
30	FS	360	433	327	274	524	276	220	304	286	221	410	230	373	295	**302**
35	FS	349	415	313	274	513	290	220	304	278	221	410	230	373	272	**278**
40	FS	354	373	299	274	490	281	220	304	276	221	410	205	341	272	**278**
45	FS	313	319	299	274	457	268	220	304	276	221	392	205	324	259	**273**
50	FS	302	336	299	261	441	241	200	292	264	201	392	205	316	259	**265**
60	FS	315	338	299	249	410	241	209	292	302	211	386	205	324	272	**278**
65	FS	374	364	342	274	410	248	209	292	364	211	382	205	350	290	**297**
70	FS	399	409	385	284	433	321	376	403	450	229	419	205	407	407	**416**
75	FS	459	462	433	284	433	331	376	403	477	231	539	205	427	585	**599**

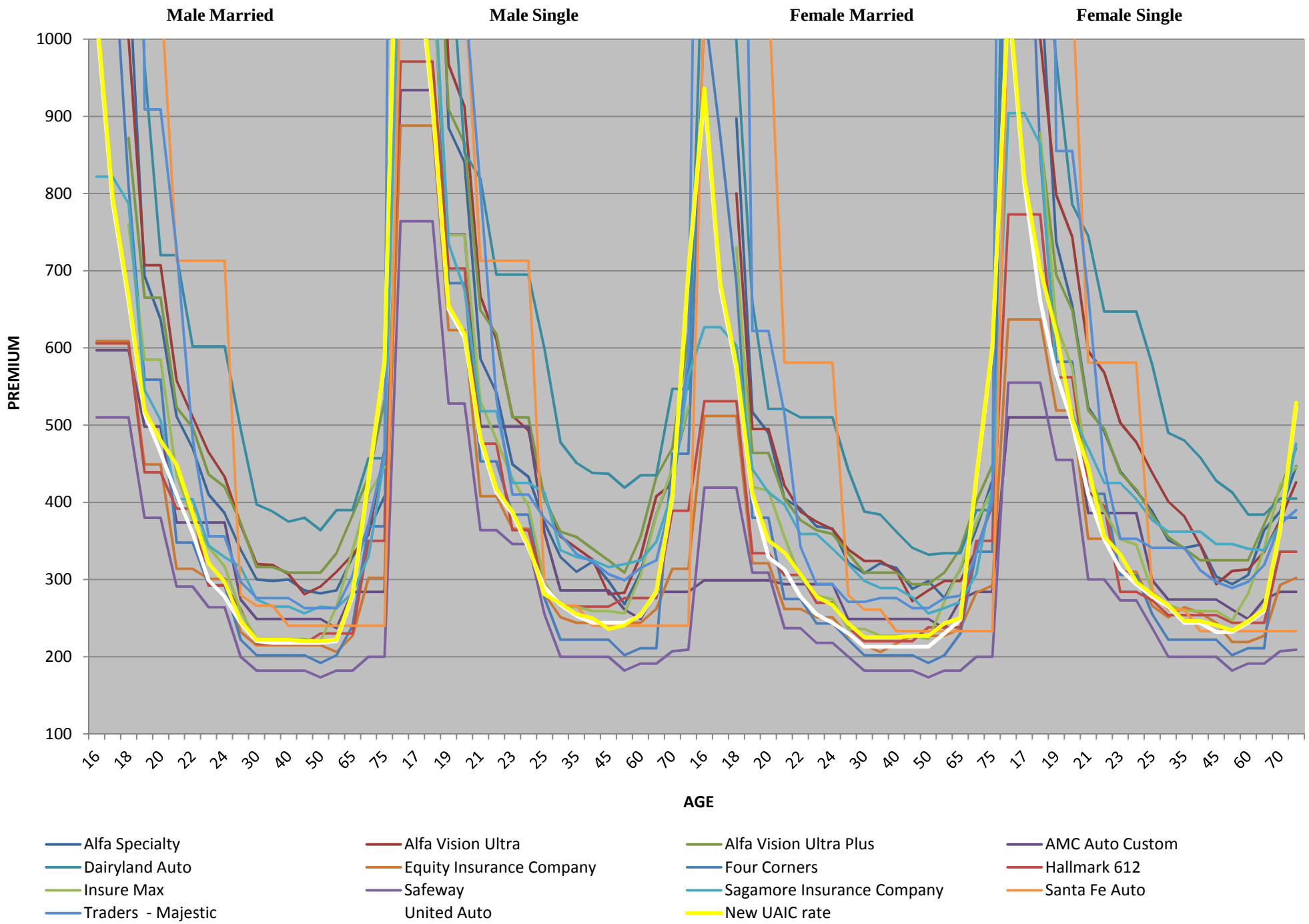
T6 72401 Jonesboro, Craighead County (BI PD 25/50/25)



T8 72904 Fort Smith, Sebastian County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1683	609	1250	606		510	822	1071	3072	1028	1037
17	MM				597	1766	609	1146	606		510	822	1071	3072	789	796
18	MM	1096	1001	872	597	1537	609	810	606	760	510	787	1071	3072	661	667
19	MM	693	707	665	498	965	449	559	439	585	380	546	1071	909	515	519
20	MM	637	707	665	498	720	449	559	439	585	380	506	1071	909	464	480
21	MM	511	558	523	374	720	314	348	392	435	291	404	713	728	410	449
22	MM	470	511	497	374	602	314	348	392	378	291	404	713	483	360	386
23	MM	410	465	436	374	602	301	293	292	342	264	344	713	356	299	321
24	MM	386	433	420	374	602	301	293	292	317	264	329	713	356	278	297
25	MM	339	371	374	274	495	232	222	262	259	200	316	280	297	244	246
30	MM	300	320	316	249	397	215	202	217	223	182	274	266	276	220	222
35	MM	298	319	316	249	388	215	202	217	223	182	265	266	276	218	222
40	MM	300	307	309	249	375	215	202	217	223	182	265	240	276	218	222
45	MM	286	281	309	249	380	215	202	217	223	182	256	240	263	218	220
50	MM	282	291	309	249	364	215	192	230	220	173	265	240	263	218	220
60	MM	286	310	334	237	390	206	202	230	265	182	263	240	263	220	222
65	MM	329	332	383	284	390	227	240	230	338	182	283	240	305	278	281
70	MM	364	358	433	284	457	302	369	350	410	200	329	240	372	429	433
75	MM	408	468	532	284	457	302	369	350	446	200	458	240	464	580	585
16	MS				934	1573	888	1670	971		764	1166	1071	3533	1388	1399
17	MS				934	1643	888	1565	971		764	1166	1071	3533	1116	1126
18	MS	1438	1418	1298	934	1433	888	1104	971	1078	764	1121	1071	3533	912	920
19	MS	885	967	909	747	1155	623	684	703	746	528	735	1071	1063	650	655
20	MS	841	913	865	747	853	623	684	703	746	528	675	1071	1063	613	618
21	MS	586	667	649	498	819	408	453	476	531	364	518	713	807	480	484
22	MS	542	611	618	498	695	408	453	476	481	364	518	713	534	413	417
23	MS	449	512	510	498	695	366	384	364	431	346	425	713	410	385	388
24	MS	433	493	510	498	695	366	384	364	395	346	425	713	410	341	344
25	MS	374	407	405	361	599	281	276	294	297	255	413	292	379	290	281
30	MS	329	356	362	286	478	251	222	265	265	200	338	266	358	267	269
35	MS	310	341	355	286	451	244	222	265	265	200	329	266	333	253	255
40	MS	323	326	340	286	438	244	222	265	259	200	325	240	323	244	250
45	MS	298	281	325	286	437	244	222	265	259	200	316	240	307	244	236
50	MS	268	283	309	261	419	244	202	276	256	182	320	240	299	244	241
60	MS	309	330	355	249	435	244	211	276	305	191	325	240	315	253	255
65	MS	384	408	433	284	435	262	211	276	383	191	349	240	325	283	285
70	MS	441	424	470	284	547	314	463	389	445	207	413	240	408	406	410
75	MS	523	575	618	284	547	314	463	389	524	209	563	240	594	696	702
16	FM				299	1196	512	1041	531		419	627	1071	2097	928	936
17	FM				299	1174	512	874	531		419	627	1071	2097	677	683
18	FM	897	800	698	299	996	512	684	531	730	419	603	1071	2097	573	578
19	FM	517	495	464	299	659	321	380	334	420	309	443	1071	622	408	412
20	FM	490	495	464	299	521	321	380	334	415	309	413	1071	622	329	351
21	FM	405	422	405	294	521	262	275	306	355	237	397	581	515	313	335
22	FM	392	388	377	294	510	262	275	306	302	237	359	581	343	278	307
23	FM	369	375	364	294	510	251	243	270	279	218	359	581	294	255	278
24	FM	366	365	359	294	510	251	243	270	275	218	340	581	294	244	267
25	FM	322	339	334	249	442	227	222	238	236	200	320	280	271	230	243
30	FM	308	324	309	249	388	215	202	220	236	182	298	261	271	213	225
35	FM	321	324	309	249	384	206	202	220	227	182	289	261	276	213	225
40	FM	315	311	309	249	362	217	202	220	227	182	289	233	276	213	225
45	FM	288	272	294	249	341	227	202	220	227	182	277	233	263	213	227
50	FM	298	286	294	249	332	227	192	238	223	173	256	233	263	213	227
60	FM	276	298	309	237	334	227	202	238	271	182	263	233	276	230	243
65	FM	314	298	340	274	334	236	230	238	315	182	271	233	279	248	250
70	FM	366	339	401	284	390	283	336	350	374	200	307	233	335	431	435
75	FM	428	397	448	284	390	292	336	350	418	200	419	233	402	599	604
16	FS				510	1637	637	1419	773		555	904	1071	2961	1051	1060
17	FS				510	1413	637	1356	773		555	904	1071	2961	812	819
18	FS	1086	1001	872	510	1194	637	851	773	879	555	864	1071	2961	661	702
19	FS	737	798	695	510	974	519	582	562	631	455	561	1071	855	566	620
20	FS	655	744	649	510	786	519	582	562	574	455	513	1071	855	503	508
21	FS	523	596	519	386	745	353	411	414	438	300	470	581	669	410	445
22	FS	492	568	495	386	647	353	411	395	388	300	425	581	444	352	356
23	FS	440	503	438	386	647	310	306	284	352	273	425	581	353	313	332
24	FS	415	478	417	386	647	310	306	284	345	273	404	581	353	294	297
25	FS	388	438	383	299	578	266	255	273	284	237	377	285	341	278	281
30	FS	351	401	355	274	490	251	222	254	267	200	362	261	341	265	267
35	FS	341	382	340	274	480	264	222	254	260	200	362	261	341	244	246
40	FS	345	344	325	274	458	257	222	254	259	200	362	233	312	244	246
45	FS	304	294	325	274	428	244	222	254	259	200	346	233	297	232	241
50	FS	294	311	325	261	413	219	202	244	247	182	346	233	289	232	234
60	FS	306	313	325	249	384	219	211	244	282	191	340	233	297	244	246
65	FS	364	336	371	274	384	227	211	244	340	191	338	233	319	259	262
70	FS	388	377	417	284	405	293	380	336	422	207	371	233	372	364	367
75	FS	447	426	470	284	405	302	380	336	446	209	476	233	390	524	529

T8 72904 Fort Smith, Sebastian County (BI PD 25/50/25)



T9 72076 Jacksonville, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	1973	990	1680	775		630	1070	1260	3602	1276	1289
17	MM				1030	2071	990	1540	775		630	1070	1260	3602	979	989
18	MM	1332	1120	1118	1030	1802	990	1089	775	967	630	1024	1260	3602	821	829
19	MM	842	791	852	858	1131	730	751	562	745	470	710	1260	1065	640	646
20	MM	774	791	852	858	844	730	751	562	745	470	659	1260	1065	576	597
21	MM	621	625	669	644	844	511	467	501	553	360	526	840	852	510	559
22	MM	570	572	638	644	705	511	467	501	481	360	526	840	563	446	480
23	MM	499	520	558	644	705	490	393	372	435	327	447	840	414	372	399
24	MM	469	484	539	644	705	490	393	372	404	327	428	840	414	346	370
25	MM	412	415	479	472	580	378	298	335	329	248	412	329	345	302	306
30	MM	366	358	404	429	466	349	271	278	283	225	357	312	321	274	276
35	MM	363	357	404	429	455	349	271	278	283	225	345	312	321	271	276
40	MM	364	343	396	429	439	349	271	278	283	225	345	282	321	271	276
45	MM	347	315	396	429	446	349	271	278	283	225	333	282	305	271	274
50	MM	343	326	396	429	426	349	258	294	281	214	345	282	305	271	274
60	MM	347	347	428	408	457	336	271	294	338	225	342	282	305	274	276
65	MM	401	371	491	489	457	369	323	294	431	225	369	282	354	346	349
70	MM	442	400	554	489	536	491	495	447	521	248	428	282	432	533	538
75	MM	496	524	681	489	536	491	495	447	568	248	596	282	542	720	728
16	MS				1609	1844	1444	2245	1241		945	1518	1260	4144	1722	1740
17	MS				1609	1926	1444	2103	1241		945	1518	1260	4144	1385	1400
18	MS	1748	1587	1664	1609	1680	1444	1484	1241	1373	945	1460	1260	4144	1132	1144
19	MS	1076	1082	1165	1287	1354	1012	918	899	951	652	958	1260	1245	806	815
20	MS	1023	1022	1110	1287	1000	1012	918	899	951	652	879	1260	1245	761	768
21	MS	713	747	833	858	960	664	609	608	676	450	675	840	944	596	602
22	MS	658	685	793	858	815	664	609	608	612	450	675	840	623	512	518
23	MS	547	572	653	858	815	596	516	466	549	427	553	840	478	478	483
24	MS	527	552	653	858	815	596	516	466	503	427	553	840	478	424	428
25	MS	455	456	519	622	702	457	372	376	378	315	537	341	442	360	349
30	MS	400	400	463	493	560	409	298	339	338	248	439	312	418	331	335
35	MS	378	382	455	493	528	397	298	339	338	248	428	312	388	314	317
40	MS	392	365	436	493	513	397	298	339	329	248	423	282	375	302	311
45	MS	362	315	416	493	513	397	298	339	329	248	412	282	357	302	294
50	MS	327	317	396	450	491	397	271	352	325	225	416	282	348	302	300
60	MS	376	370	455	429	511	397	284	352	388	236	423	282	366	314	317
65	MS	468	457	554	489	511	426	284	352	488	236	455	282	378	352	355
70	MS	537	474	602	489	641	511	622	498	566	257	537	282	476	504	509
75	MS	635	644	793	489	641	511	622	498	667	259	734	282	693	864	873
16	FM				515	1402	834	1398	679		518	816	1260	2459	1152	1164
17	FM				515	1376	834	1174	679		518	816	1260	2459	841	850
18	FM	1090	896	896	515	1167	834	920	679	929	518	785	1260	2459	712	719
19	FM	629	554	594	515	773	523	511	427	535	382	577	1260	727	506	512
20	FM	596	554	594	515	611	523	511	427	528	382	537	1260	727	409	437
21	FM	492	472	519	507	611	426	369	391	452	293	518	684	601	389	416
22	FM	476	434	483	507	598	426	369	391	384	293	467	684	400	346	381
23	FM	449	420	467	507	598	409	327	346	355	270	467	684	342	317	346
24	FM	445	409	459	507	598	409	327	346	351	270	443	684	342	302	332
25	FM	392	380	428	429	519	369	298	305	300	248	416	329	315	286	303
30	FM	375	363	396	429	455	349	271	281	300	225	388	307	315	265	279
35	FM	390	362	396	429	450	336	271	281	289	225	377	307	321	265	279
40	FM	382	348	396	429	424	353	271	281	289	225	377	273	321	265	279
45	FM	351	305	376	429	400	369	271	281	289	225	361	273	305	265	282
50	FM	362	320	376	429	389	369	258	305	283	214	333	273	305	265	282
60	FM	335	334	396	408	391	369	271	305	345	225	342	273	321	286	303
65	FM	382	334	436	472	391	383	310	305	402	225	353	273	324	308	311
70	FM	445	379	515	489	457	461	452	447	477	248	401	273	390	535	541
75	FM	520	445	574	489	457	475	452	447	533	248	546	273	470	743	751
16	FS				879	1919	1035	1907	989		686	1177	1260	3472	1304	1318
17	FS				879	1656	1035	1821	989		686	1177	1260	3472	1008	1019
18	FS	1319	1120	1118	879	1400	1035	1143	989	1119	686	1126	1260	3472	821	873
19	FS	897	893	892	879	1142	845	782	719	802	563	730	1260	1000	703	771
20	FS	796	833	833	879	921	845	782	719	731	563	667	1260	1000	625	631
21	FS	637	667	665	665	874	575	552	530	557	371	612	684	782	510	553
22	FS	598	635	634	665	759	575	552	505	494	371	553	684	518	438	442
23	FS	535	562	562	665	759	504	412	362	448	338	553	684	412	389	413
24	FS	504	536	535	665	759	504	412	362	440	338	526	684	412	366	370
25	FS	472	490	491	515	678	434	343	349	361	293	491	336	396	346	349
30	FS	425	448	455	472	575	409	298	325	340	248	471	307	396	329	332
35	FS	413	428	436	472	562	430	298	325	331	248	471	307	396	302	306
40	FS	419	385	416	472	537	417	298	325	329	248	471	273	363	302	306
45	FS	370	329	416	472	501	397	298	325	329	248	451	273	345	288	300
50	FS	357	348	416	450	484	357	271	312	315	225	451	273	336	288	291
60	FS	372	350	416	429	450	357	284	312	359	236	443	273	345	302	306
65	FS	443	376	475	472	450	369	284	312	433	236	439	273	372	323	326
70	FS	472	422	535	489	475	477	511	430	537	257	482	273	432	452	457
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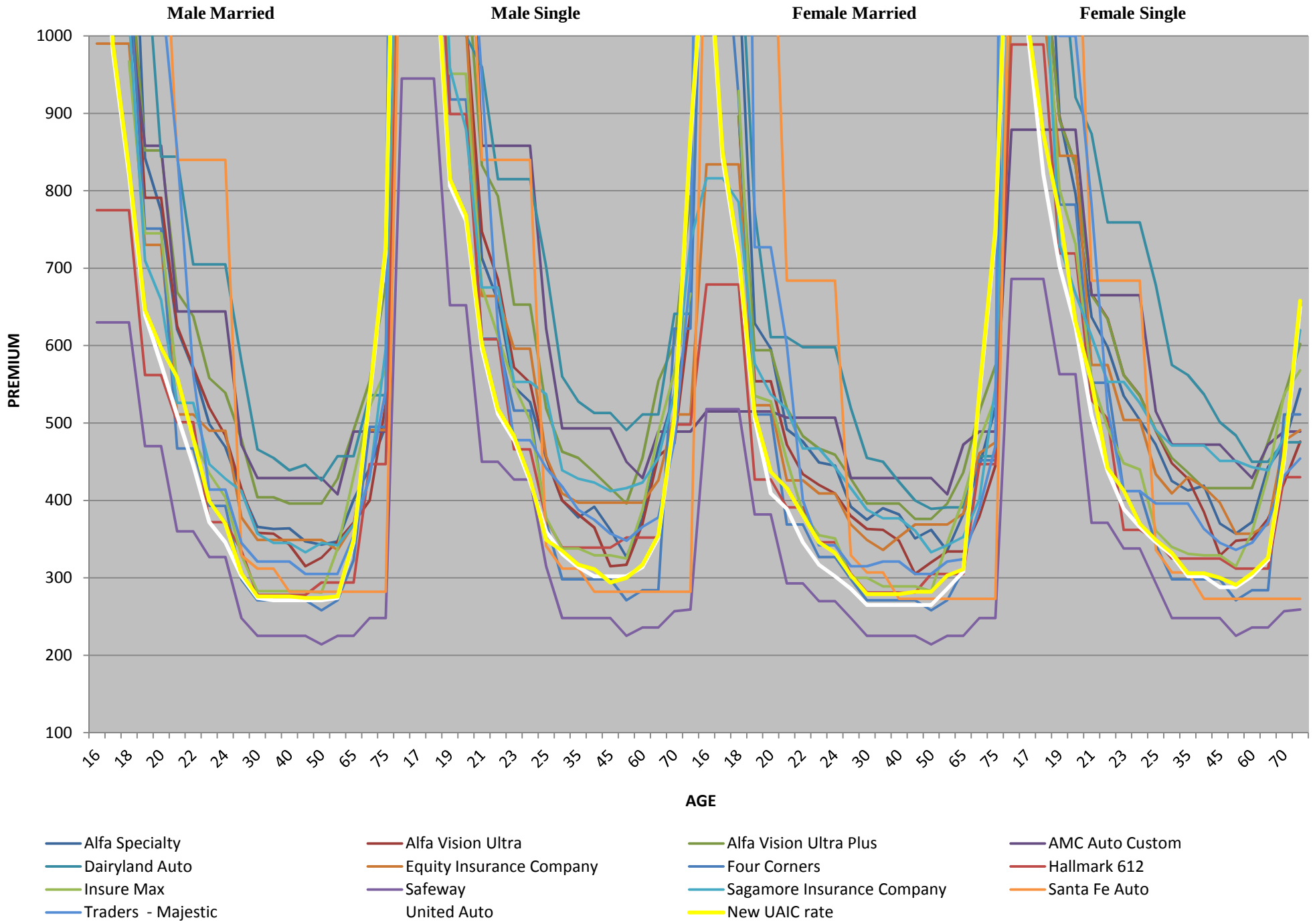
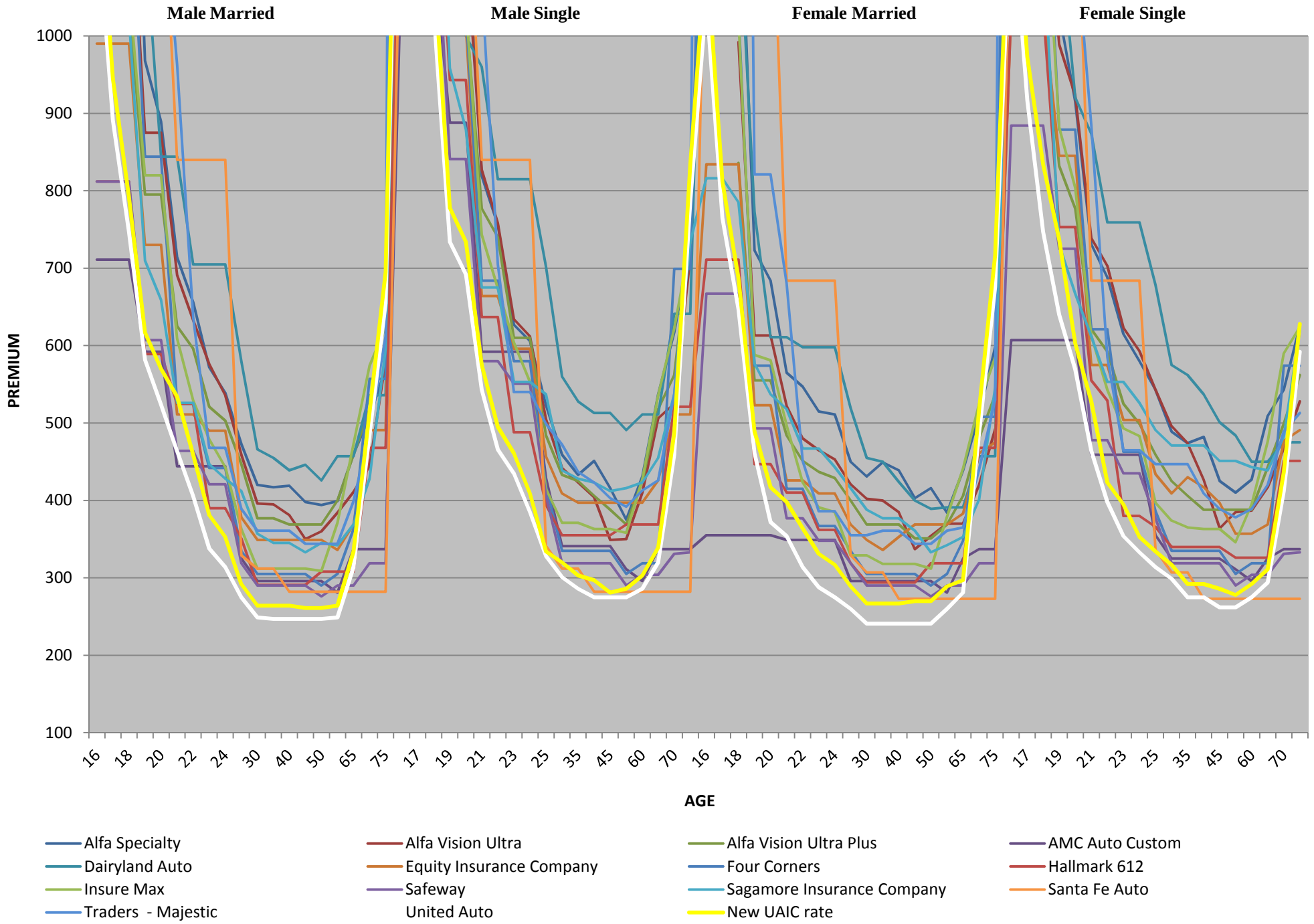
T9 72076 Jacksonville, Pulaski County (BI PD 25/50/25)



T10 72002 Alexander, Saline County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				711	1973	990	1888	812		812	1070	1260	4084	1160	1232
17	MM				711	2071	990	1731	812		812	1070	1260	4084	891	945
18	MM	1530	1240	1043	711	1802	990	1224	812	1064	812	1024	1260	4084	747	792
19	MM	968	875	795	592	1131	730	844	589	820	607	710	1260	1205	582	617
20	MM	889	875	795	592	844	730	844	589	820	607	659	1260	1205	524	570
21	MM	714	691	625	444	844	511	525	525	609	464	526	840	963	464	534
22	MM	656	633	596	444	705	511	525	525	529	464	526	840	637	406	459
23	MM	572	576	521	444	705	490	442	390	479	421	447	840	468	338	381
24	MM	539	536	503	444	705	490	442	390	443	421	428	840	468	314	353
25	MM	473	459	447	325	580	378	335	351	363	319	412	329	389	275	292
30	MM	420	396	377	296	466	349	305	291	312	290	357	312	361	249	264
35	MM	417	395	377	296	455	349	305	291	312	290	345	312	361	247	264
40	MM	419	381	369	296	439	349	305	291	312	290	345	282	361	247	264
45	MM	398	350	369	296	446	349	305	291	312	290	333	282	344	247	261
50	MM	394	360	369	296	426	349	290	308	309	276	345	282	344	247	261
60	MM	399	384	400	281	457	336	305	308	371	290	342	282	344	249	264
65	MM	460	411	459	337	457	369	363	308	473	290	369	282	399	314	334
70	MM	508	444	518	337	536	491	557	468	574	319	428	282	489	485	514
75	MM	570	580	637	337	536	491	557	468	624	319	596	282	612	655	695
16	MS				1110	1844	1444	2523	1300		1218	1518	1260	4699	1567	1662
17	MS				1110	1926	1444	2364	1300		1218	1518	1260	4699	1260	1337
18	MS	2007	1757	1554	1110	1680	1444	1668	1300	1510	1218	1460	1260	4699	1029	1093
19	MS	1236	1198	1088	888	1354	1012	1032	943	1045	841	958	1260	1410	734	778
20	MS	1175	1131	1035	888	1000	1012	1032	943	1045	841	879	1260	1410	692	734
21	MS	819	827	777	592	960	664	684	637	743	580	675	840	1068	543	575
22	MS	756	758	740	592	815	664	684	637	674	580	675	840	705	466	495
23	MS	627	634	610	592	815	596	580	488	604	551	553	840	540	435	461
24	MS	606	612	610	592	815	596	580	488	553	551	553	840	540	385	409
25	MS	523	505	484	429	702	457	418	394	415	406	537	341	499	328	334
30	MS	459	442	433	341	560	409	335	355	371	319	439	312	472	301	320
35	MS	433	423	425	341	528	397	335	355	371	319	428	312	437	286	303
40	MS	451	404	406	341	513	397	335	355	363	319	423	282	423	275	297
45	MS	416	349	388	341	513	397	335	355	363	319	412	282	403	275	281
50	MS	375	350	369	311	491	397	305	369	358	290	416	282	392	275	286
60	MS	431	410	425	296	511	397	319	369	427	304	423	282	413	286	303
65	MS	537	506	518	337	511	426	319	369	536	304	455	282	426	320	339
70	MS	617	525	562	337	641	511	699	521	622	331	537	282	537	459	487
75	MS	729	714	740	337	641	511	699	521	734	333	734	282	784	786	834
16	FM				355	1402	834	1572	711		667	816	1260	2786	1048	1112
17	FM				355	1376	834	1320	711		667	816	1260	2786	765	812
18	FM	1252	992	836	355	1167	834	1034	711	1022	667	785	1260	2786	647	687
19	FM	723	613	555	355	773	523	574	447	588	493	577	1260	821	461	489
20	FM	684	613	555	355	611	523	574	447	581	493	537	1260	821	372	417
21	FM	565	522	484	349	611	426	415	410	497	377	518	684	680	354	398
22	FM	547	480	451	349	598	426	415	410	423	377	467	684	451	314	364
23	FM	515	465	437	349	598	409	367	362	391	348	467	684	386	288	331
24	FM	511	453	429	349	598	409	367	362	385	348	443	684	386	275	317
25	FM	450	421	400	296	519	369	335	319	329	319	416	329	355	260	289
30	FM	431	402	369	296	455	349	305	294	329	290	388	307	355	241	267
35	FM	449	400	369	296	450	336	305	294	318	290	377	307	361	241	267
40	FM	439	385	369	296	424	353	305	294	318	290	377	273	361	241	267
45	FM	403	337	351	296	400	369	305	294	318	290	361	273	344	241	270
50	FM	416	354	351	296	389	369	290	319	312	276	333	273	344	241	270
60	FM	384	370	369	281	391	369	305	319	379	290	342	273	361	260	289
65	FM	439	370	406	325	391	383	348	319	441	290	353	273	365	281	297
70	FM	511	420	481	337	457	461	508	468	525	319	401	273	440	487	517
75	FM	598	492	536	337	457	475	508	468	585	319	546	273	530	676	717
16	FS				607	1919	1035	2143	1035		884	1177	1260	3937	1187	1259
17	FS				607	1656	1035	2047	1035		884	1177	1260	3937	917	973
18	FS	1516	1240	1043	607	1400	1035	1285	1035	1231	884	1126	1260	3937	747	834
19	FS	1030	989	832	607	1142	845	879	753	882	725	730	1260	1132	640	737
20	FS	915	923	777	607	921	845	879	753	804	725	667	1260	1132	569	603
21	FS	731	739	621	459	874	575	621	555	613	478	612	684	885	464	528
22	FS	688	703	592	459	759	575	621	529	543	478	553	684	585	398	423
23	FS	615	623	525	459	759	504	463	380	493	435	553	684	465	354	395
24	FS	580	593	499	459	759	504	463	380	483	435	526	684	465	333	353
25	FS	543	543	459	355	678	434	386	366	397	377	491	336	447	314	334
30	FS	489	496	425	325	575	409	335	340	374	319	471	307	447	299	317
35	FS	474	474	406	325	562	430	335	340	365	319	471	307	447	275	292
40	FS	482	427	388	325	537	417	335	340	363	319	471	273	409	275	292
45	FS	425	364	388	325	501	397	335	340	363	319	451	273	389	262	286
50	FS	410	385	388	311	484	357	305	326	346	290	451	273	378	262	278
60	FS	427	387	388	296	450	357	319	326	395	304	443	273	389	275	292
65	FS	509	417	443	325	450	369	319	326	476	304	439	273	420	294	311
70	FS	543	467	499	337	475	477	574	451	590	331	482	273	489	412	436
75	FS	625	528	562	337	475	491	574	451	624	333	620	273	513	592	628

T10 72002 Alexander, Saline County (BI PD 25/50/25)



T11 72118 North Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	2844	990	1790	812		812	1070	1260	3778	1374	1453
17	MM				1030	2984	990	1642	812		812	1070	1260	3778	1054	1115
18	MM	1417	1191	919	1030	2597	990	1161	812	1094	812	1024	1260	3778	884	935
19	MM	896	841	701	858	1630	730	800	589	843	607	710	1260	1116	688	728
20	MM	823	841	701	858	1216	730	800	589	843	607	659	1260	1116	620	672
21	MM	661	664	550	644	1216	511	498	525	626	464	526	840	893	549	630
22	MM	607	608	525	644	1016	511	498	525	545	464	526	840	589	481	541
23	MM	531	554	459	644	1016	490	419	390	492	421	447	840	434	400	449
24	MM	499	514	443	644	1016	490	419	390	456	421	428	840	434	372	417
25	MM	437	441	394	472	836	378	318	351	372	319	412	329	361	326	344
30	MM	388	381	332	429	671	349	289	291	320	290	357	312	335	295	312
35	MM	386	379	332	429	656	349	289	291	320	290	345	312	335	291	312
40	MM	388	365	326	429	633	349	289	291	320	290	345	282	335	291	312
45	MM	369	336	326	429	643	349	289	291	320	290	333	282	320	291	308
50	MM	364	346	326	429	614	349	275	308	317	276	345	282	320	291	308
60	MM	370	369	352	408	659	336	289	308	382	290	342	282	320	295	312
65	MM	427	395	404	489	659	369	344	308	487	290	369	282	371	372	394
70	MM	470	426	456	489	773	491	528	468	590	319	428	282	453	574	607
75	MM	527	556	560	489	773	491	528	468	642	319	596	282	567	775	820
16	MS				1609	2658	1444	2393	1300		1218	1518	1260	4347	1854	1961
17	MS				1609	2776	1444	2241	1300		1218	1518	1260	4347	1492	1578
18	MS	1858	1687	1368	1609	2421	1444	1581	1300	1552	1218	1460	1260	4347	1219	1289
19	MS	1144	1150	958	1287	1952	1012	979	943	1074	841	958	1260	1305	868	918
20	MS	1087	1086	912	1287	1440	1012	979	943	1074	841	879	1260	1305	818	866
21	MS	758	794	684	858	1384	664	649	637	763	580	675	840	990	642	679
22	MS	701	728	651	858	1175	664	649	637	692	580	675	840	653	552	584
23	MS	582	608	538	858	1175	596	550	488	620	551	553	840	501	515	544
24	MS	561	587	538	858	1175	596	550	488	568	551	553	840	501	456	482
25	MS	484	484	427	622	1012	457	396	394	427	406	537	341	462	388	394
30	MS	425	425	381	493	808	409	318	355	382	319	439	312	437	357	377
35	MS	401	406	375	493	761	397	318	355	382	319	428	312	405	338	358
40	MS	417	389	358	493	739	397	318	355	372	319	423	282	393	326	351
45	MS	384	335	342	493	739	397	318	355	372	319	412	282	373	326	331
50	MS	347	336	326	450	708	397	289	369	368	290	416	282	365	326	338
60	MS	399	394	375	429	736	397	303	369	440	304	423	282	383	338	358
65	MS	497	486	456	489	736	426	303	369	551	304	455	282	396	378	400
70	MS	571	504	495	489	924	511	663	521	640	331	537	282	498	543	574
75	MS	676	685	651	489	924	511	663	521	755	333	734	282	726	930	984
16	FM				515	2021	834	1491	711		667	816	1260	2578	1240	1312
17	FM				515	1984	834	1251	711		667	816	1260	2578	905	958
18	FM	1159	952	736	515	1682	834	980	711	1050	667	785	1260	2578	766	810
19	FM	668	589	488	515	1114	523	545	447	604	493	577	1260	762	546	577
20	FM	633	589	488	515	880	523	545	447	597	493	537	1260	762	440	492
21	FM	523	501	427	507	880	426	393	410	511	377	518	684	630	419	469
22	FM	507	461	397	507	862	426	393	410	434	377	467	684	418	372	430
23	FM	476	447	385	507	862	409	348	362	401	348	467	684	358	341	390
24	FM	474	435	378	507	862	409	348	362	396	348	443	684	358	326	374
25	FM	417	404	352	429	747	369	318	319	339	319	416	329	329	307	341
30	FM	398	386	326	429	655	349	289	294	339	290	388	307	329	285	315
35	FM	416	385	326	429	649	336	289	294	327	290	377	307	335	285	315
40	FM	407	371	326	429	611	353	289	294	327	290	377	273	335	285	315
45	FM	373	324	310	429	576	369	289	294	327	290	361	273	320	285	318
50	FM	384	340	310	429	561	369	275	319	320	276	333	273	320	285	318
60	FM	356	355	326	408	564	369	289	319	389	290	342	273	335	307	341
65	FM	406	355	358	472	564	383	330	319	454	290	353	273	339	332	351
70	FM	474	404	423	489	659	461	481	468	539	319	401	273	409	577	610
75	FM	553	474	473	489	659	475	481	468	602	319	546	273	492	800	846
16	FS				879	2765	1035	2032	1035		884	1177	1260	3643	1405	1486
17	FS				879	2387	1035	1942	1035		884	1177	1260	3643	1085	1148
18	FS	1403	1191	919	879	2018	1035	1218	1035	1265	884	1126	1260	3643	884	984
19	FS	954	950	733	879	1645	845	833	753	907	725	730	1260	1048	756	869
20	FS	846	886	684	879	1327	845	833	753	826	725	667	1260	1048	673	712
21	FS	676	709	547	665	1259	575	589	555	630	478	612	684	819	549	623
22	FS	637	675	521	665	1094	575	589	529	559	478	553	684	542	471	499
23	FS	568	598	462	665	1094	504	439	380	506	435	553	684	431	419	466
24	FS	537	570	440	665	1094	504	439	380	497	435	526	684	431	394	417
25	FS	502	521	404	515	977	434	366	366	408	377	491	336	415	372	394
30	FS	453	476	375	472	829	409	318	340	384	319	471	307	415	353	374
35	FS	439	455	358	472	810	430	318	340	374	319	471	307	415	326	344
40	FS	446	410	342	472	775	417	318	340	372	319	471	273	381	326	344
45	FS	394	350	342	472	722	397	318	340	372	319	451	273	361	310	338
50	FS	380	369	342	450	697	357	289	326	356	290	451	273	351	310	328
60	FS	396	371	342	429	649	357	303	326	406	304	443	273	361	326	344
65	FS	471	400	391	472	649	369	303	326	489	304	439	273	389	347	367
70	FS	502	449	440	489	685	477	545	451	606	331	482	273	453	487	515
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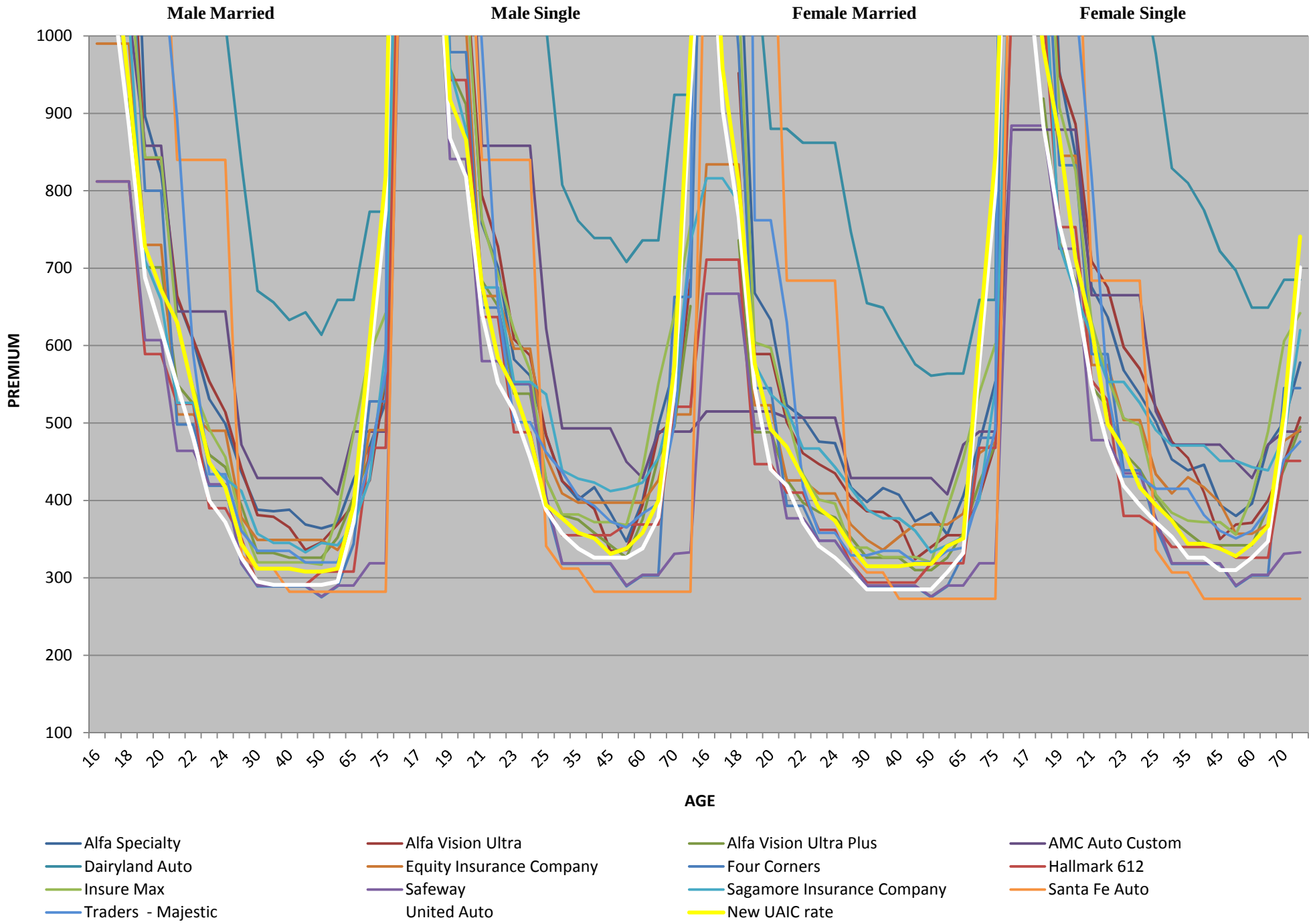
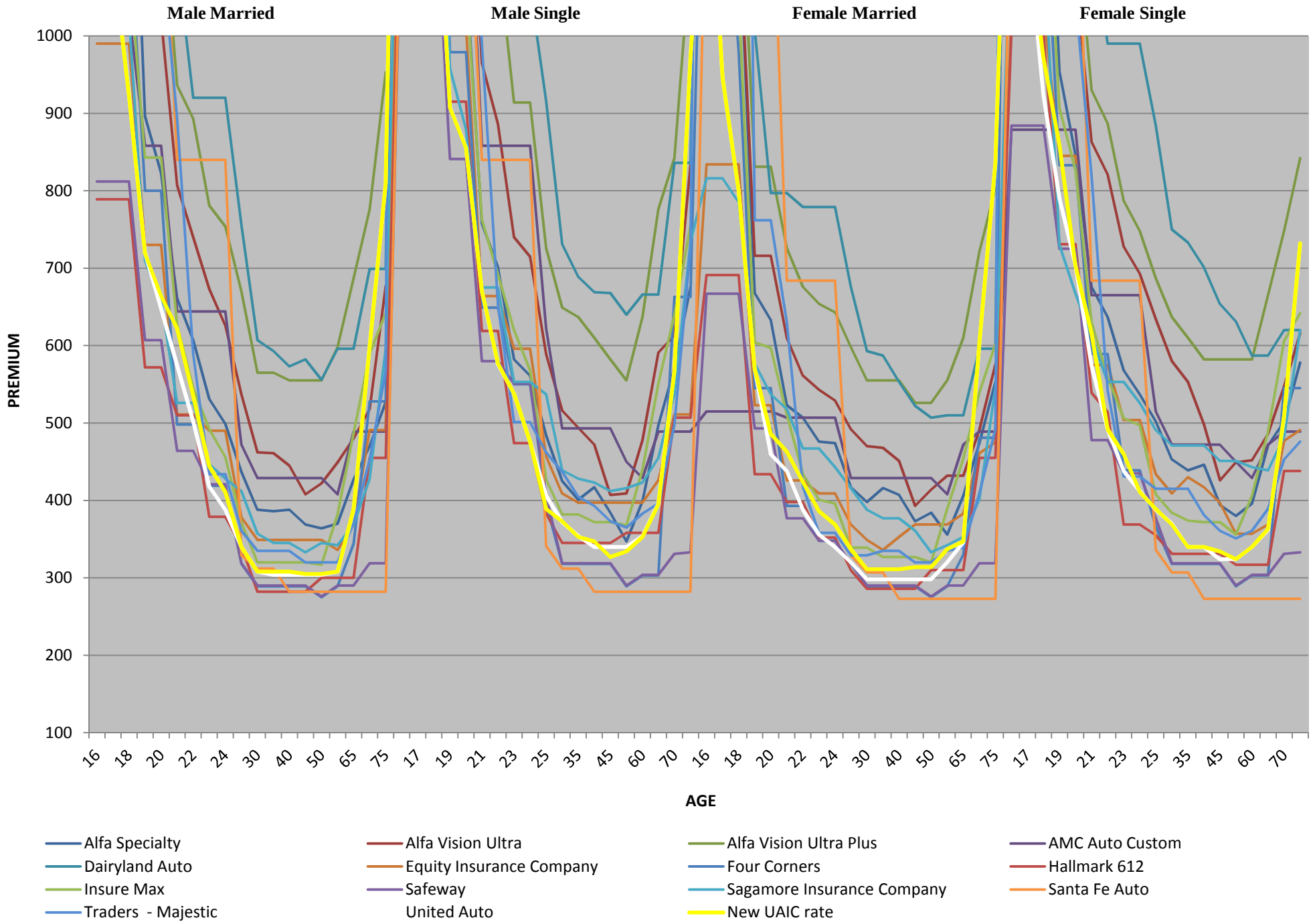
T11 72118 North Little Rock, Pulaski County (BI PD 25/50/25)



T12 72116 North Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	2573	990	1790	789		812	1070	1260	3778	1436	1435
17	MM				1030	2700	990	1642	789		812	1070	1260	3778	1102	1102
18	MM	1417	1448	1563	1030	2350	990	1161	789	1094	812	1024	1260	3778	924	923
19	MM	896	1023	1192	858	1475	730	800	572	843	607	710	1260	1116	720	719
20	MM	823	1023	1192	858	1100	730	800	572	843	607	659	1260	1116	648	664
21	MM	661	807	936	644	1100	511	498	510	626	464	526	840	893	574	622
22	MM	607	740	893	644	920	511	498	510	545	464	526	840	589	502	535
23	MM	531	673	781	644	920	490	419	379	492	421	447	840	434	418	444
24	MM	499	626	754	644	920	490	419	379	456	421	428	840	434	388	411
25	MM	437	537	670	472	756	378	318	341	372	319	412	329	361	340	340
30	MM	388	462	565	429	607	349	289	282	320	290	357	312	335	308	308
35	MM	386	461	565	429	593	349	289	282	320	290	345	312	335	304	308
40	MM	388	445	555	429	573	349	289	282	320	290	345	282	335	304	308
45	MM	369	408	555	429	582	349	289	282	320	290	333	282	320	304	305
50	MM	364	422	555	429	556	349	275	300	317	276	345	282	320	304	305
60	MM	370	449	598	408	596	336	289	300	382	290	342	282	320	308	308
65	MM	427	480	687	489	596	369	344	300	487	290	369	282	371	388	389
70	MM	470	518	776	489	699	491	528	455	590	319	428	282	453	600	599
75	MM	527	677	953	489	699	491	528	455	642	319	596	282	567	810	810
16	MS				1609	2405	1444	2393	1263		1218	1518	1260	4347	1938	1938
17	MS				1609	2511	1444	2241	1263		1218	1518	1260	4347	1558	1558
18	MS	1858	2052	2327	1609	2190	1444	1581	1263	1552	1218	1460	1260	4347	1274	1273
19	MS	1144	1400	1629	1287	1766	1012	979	915	1074	841	958	1260	1305	908	907
20	MS	1087	1320	1551	1287	1303	1012	979	915	1074	841	879	1260	1305	856	855
21	MS	758	965	1164	858	1252	664	649	619	763	580	675	840	990	670	671
22	MS	701	886	1108	858	1063	664	649	619	692	580	675	840	653	576	577
23	MS	582	740	914	858	1063	596	550	474	620	551	553	840	501	538	538
24	MS	561	715	914	858	1063	596	550	474	568	551	553	840	501	476	476
25	MS	484	589	726	622	916	457	396	383	427	406	537	341	462	406	389
30	MS	425	516	649	493	731	409	318	345	382	319	439	312	437	372	373
35	MS	401	494	637	493	689	397	318	345	382	319	428	312	405	354	353
40	MS	417	472	610	493	669	397	318	345	372	319	423	282	393	340	347
45	MS	384	407	582	493	668	397	318	345	372	319	412	282	373	340	327
50	MS	347	409	555	450	640	397	289	358	368	290	416	282	365	340	334
60	MS	399	478	637	429	666	397	303	358	440	304	423	282	383	354	353
65	MS	497	591	776	489	666	426	303	358	551	304	455	282	396	396	395
70	MS	571	613	842	489	836	511	663	507	640	331	537	282	498	568	567
75	MS	676	833	1108	489	836	511	663	507	755	333	734	282	726	972	972
16	FM				515	1829	834	1491	691		667	816	1260	2578	1296	1296
17	FM				515	1795	834	1251	691		667	816	1260	2578	946	946
18	FM	1159	1159	1252	515	1522	834	980	691	1050	667	785	1260	2578	800	800
19	FM	668	716	831	515	1008	523	545	434	604	493	577	1260	762	570	570
20	FM	633	716	831	515	797	523	545	434	597	493	537	1260	762	460	486
21	FM	523	610	726	507	797	426	393	398	511	377	518	684	630	438	463
22	FM	507	561	676	507	779	426	393	398	434	377	467	684	418	388	424
23	FM	476	543	654	507	779	409	348	352	401	348	467	684	358	356	386
24	FM	474	529	643	507	779	409	348	352	396	348	443	684	358	340	369
25	FM	417	492	598	429	676	369	318	310	339	319	416	329	329	320	337
30	FM	398	470	555	429	593	349	289	286	339	290	388	307	329	298	311
35	FM	416	468	555	429	587	336	289	286	327	290	377	307	335	298	311
40	FM	407	451	555	429	553	353	289	286	327	290	377	273	335	298	311
45	FM	373	393	526	429	522	369	289	286	327	290	361	273	320	298	314
50	FM	384	414	526	429	507	369	275	310	320	276	333	273	320	298	314
60	FM	356	432	555	408	510	369	289	310	389	290	342	273	335	320	337
65	FM	406	432	610	472	510	383	330	310	454	290	353	273	339	346	347
70	FM	474	491	721	489	596	461	481	455	539	319	401	273	409	602	603
75	FM	553	576	803	489	596	475	481	455	602	319	546	273	492	836	836
16	FS				879	2502	1035	2032	1007		884	1177	1260	3643	1468	1468
17	FS				879	2160	1035	1942	1007		884	1177	1260	3643	1134	1134
18	FS	1403	1448	1563	879	1825	1035	1218	1007	1265	884	1126	1260	3643	924	972
19	FS	954	1154	1247	879	1489	845	833	731	907	725	730	1260	1048	790	859
20	FS	846	1077	1164	879	1201	845	833	731	826	725	667	1260	1048	704	703
21	FS	676	863	930	665	1139	575	589	539	630	478	612	684	819	574	616
22	FS	637	821	887	665	990	575	589	514	559	478	553	684	542	492	492
23	FS	568	728	787	665	990	504	439	369	506	435	553	684	431	438	460
24	FS	537	693	748	665	990	504	439	369	497	435	526	684	431	412	411
25	FS	502	634	687	515	884	434	366	355	408	377	491	336	415	388	389
30	FS	453	580	637	472	750	409	318	331	384	319	471	307	415	370	369
35	FS	439	553	610	472	733	430	318	331	374	319	471	307	415	340	340
40	FS	446	498	582	472	701	417	318	331	372	319	471	273	381	340	340
45	FS	394	426	582	472	654	397	318	331	372	319	451	273	361	324	334
50	FS	380	449	582	450	631	357	289	317	356	290	451	273	351	324	324
60	FS	396	452	582	429	587	357	303	317	406	304	443	273	361	340	340
65	FS	471	486	665	472	587	369	303	317	489	304	439	273	389	362	363
70	FS	502	547	748	489	620	477	545	438	606	331	482	273	453	508	509
75	FS	578	616	842	489	620	491	545	438	642	333	620	273	476	732	732

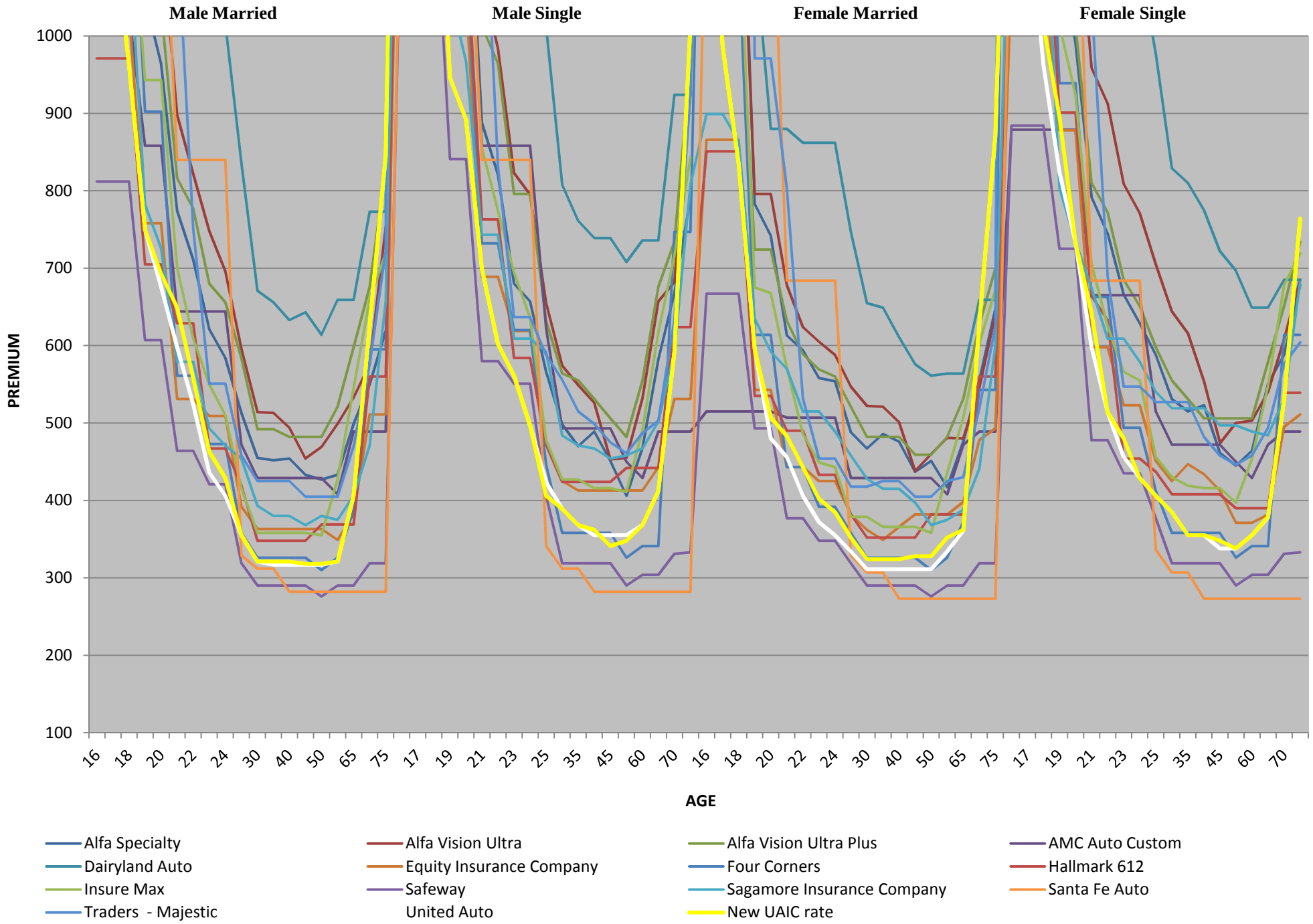
T12 72116 North Little Rock, Pulaski County (BI PD 25/50/25)



T14 72204 Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	2844	1030	2018	971		812	1179	1260	4839	1498	1497
17	MM				1030	2984	1030	1851	971		812	1179	1260	4839	1149	1149
18	MM	1659	1610	1361	1030	2597	1030	1308	971	1223	812	1127	1260	4839	963	963
19	MM	1049	1137	1037	858	1630	758	902	705	943	607	782	1260	1426	750	750
20	MM	964	1137	1037	858	1216	758	902	705	943	607	726	1260	1426	676	693
21	MM	774	898	816	644	1216	531	561	629	700	464	579	840	1139	598	649
22	MM	711	822	777	644	1016	531	561	629	609	464	579	840	751	524	558
23	MM	621	748	680	644	1016	509	473	467	550	421	493	840	551	436	463
24	MM	584	696	656	644	1016	509	473	467	510	421	471	840	551	406	429
25	MM	513	596	584	472	836	392	358	420	416	319	454	329	458	355	355
30	MM	455	514	492	429	671	363	326	348	358	290	393	312	425	321	321
35	MM	452	513	492	429	656	363	326	348	358	290	380	312	425	317	321
40	MM	454	494	482	429	633	363	326	348	358	290	380	282	425	317	321
45	MM	433	454	482	429	643	363	326	348	358	290	368	282	405	317	318
50	MM	427	469	482	429	614	363	310	369	355	276	380	282	405	317	318
60	MM	433	499	521	408	659	349	326	369	427	290	375	282	405	321	321
65	MM	499	533	598	489	659	382	388	369	545	290	406	282	470	406	406
70	MM	550	576	676	489	773	511	595	560	660	319	471	282	576	625	625
75	MM	619	753	830	489	773	511	595	560	719	319	657	282	723	845	845
16	MS				1609	2658	1501	2697	1556		1218	1672	1260	5568	2021	2021
17	MS				1609	2776	1501	2527	1556		1218	1672	1260	5568	1626	1626
18	MS	2176	2281	2027	1609	2421	1501	1783	1556	1736	1218	1607	1260	5568	1329	1328
19	MS	1340	1556	1419	1287	1952	1052	1104	1127	1201	841	1054	1260	1668	946	946
20	MS	1274	1469	1351	1287	1440	1052	1104	1127	1201	841	967	1260	1668	892	892
21	MS	888	1074	1013	858	1384	689	732	763	855	580	743	840	1264	699	700
22	MS	821	984	965	858	1175	689	732	763	774	580	743	840	832	602	602
23	MS	680	823	796	858	1175	619	620	584	694	551	609	840	637	561	561
24	MS	657	795	796	858	1175	619	620	584	636	551	609	840	637	497	497
25	MS	566	655	632	622	1012	475	446	472	478	406	592	341	588	423	406
30	MS	498	574	564	493	808	425	358	424	427	319	484	312	556	389	389
35	MS	470	549	555	493	761	413	358	424	427	319	471	312	515	368	368
40	MS	489	526	531	493	739	413	358	424	416	319	467	282	499	355	362
45	MS	451	453	506	493	739	413	358	424	416	319	454	282	475	355	341
50	MS	406	455	482	450	708	413	326	442	411	290	458	282	461	355	348
60	MS	468	532	555	429	736	413	341	442	491	304	467	282	487	368	368
65	MS	582	657	676	489	736	443	341	442	617	304	502	282	503	412	412
70	MS	668	682	734	489	924	531	747	624	716	331	592	282	633	592	592
75	MS	791	927	965	489	924	531	747	624	843	333	808	282	926	1014	1014
16	FM				515	2021	866	1680	851		667	899	1260	3301	1352	1352
17	FM				515	1984	866	1411	851		667	899	1260	3301	987	987
18	FM	1357	1288	1091	515	1682	866	1105	851	1175	667	864	1260	3301	835	835
19	FM	783	796	724	515	1114	543	614	535	675	493	635	1260	971	595	595
20	FM	742	796	724	515	880	543	614	535	668	493	592	1260	971	480	507
21	FM	613	678	632	507	880	443	443	490	571	377	570	684	803	456	483
22	FM	594	624	589	507	862	443	443	490	486	377	515	684	532	406	443
23	FM	558	605	569	507	862	425	392	433	449	348	515	684	454	372	402
24	FM	554	588	560	507	862	425	392	433	443	348	489	684	454	355	385
25	FM	488	547	521	429	747	382	358	382	379	319	458	329	418	334	352
30	FM	467	522	482	429	655	362	326	352	379	290	428	307	418	311	324
35	FM	486	521	482	429	649	349	326	352	366	290	415	307	425	311	324
40	FM	476	501	482	429	611	366	326	352	366	290	415	273	425	311	324
45	FM	437	438	459	429	576	382	326	352	366	290	397	273	405	311	328
50	FM	451	460	459	429	561	382	310	382	358	276	368	273	405	311	328
60	FM	417	481	482	408	564	382	326	382	436	290	375	273	425	334	352
65	FM	476	480	531	472	564	398	372	382	507	290	388	273	430	361	362
70	FM	555	546	627	489	659	478	543	560	603	319	441	273	519	629	629
75	FM	648	640	700	489	659	493	543	560	672	319	601	273	625	872	872
16	FS				879	2765	1076	2291	1239		884	1296	1260	4665	1531	1531
17	FS				879	2387	1076	2189	1239		884	1296	1260	4665	1183	1183
18	FS	1644	1610	1361	879	2018	1076	1373	1239	1416	884	1240	1260	4665	963	1014
19	FS	1117	1284	1086	879	1645	878	939	901	1014	725	804	1260	1339	824	896
20	FS	991	1198	1013	879	1327	878	939	901	924	725	734	1260	1339	733	733
21	FS	792	959	810	665	1259	598	663	664	705	478	674	684	1046	598	642
22	FS	745	913	772	665	1094	598	663	633	625	478	609	684	690	514	514
23	FS	666	809	685	665	1094	523	494	454	566	435	609	684	547	456	480
24	FS	629	771	651	665	1094	523	494	454	555	435	579	684	547	429	429
25	FS	588	705	598	515	977	451	412	437	456	377	540	336	527	406	406
30	FS	531	644	555	472	829	425	358	408	430	319	519	307	527	385	385
35	FS	515	616	531	472	810	447	358	408	419	319	519	307	527	355	355
40	FS	523	554	506	472	775	434	358	408	416	319	519	273	482	355	355
45	FS	461	474	506	472	722	413	358	408	416	319	497	273	458	338	348
50	FS	445	500	506	450	697	371	326	390	397	290	497	273	446	338	338
60	FS	464	503	506	429	649	371	341	390	454	304	489	273	458	355	355
65	FS	551	540	579	472	649	382	341	390	548	304	484	273	494	378	379
70	FS	588	608	651	489	685	495	614	539	678	331	531	273	576	530	531
75	FS	678	685	734	489	685	511	614	539	719	333	682	273	604	764	764

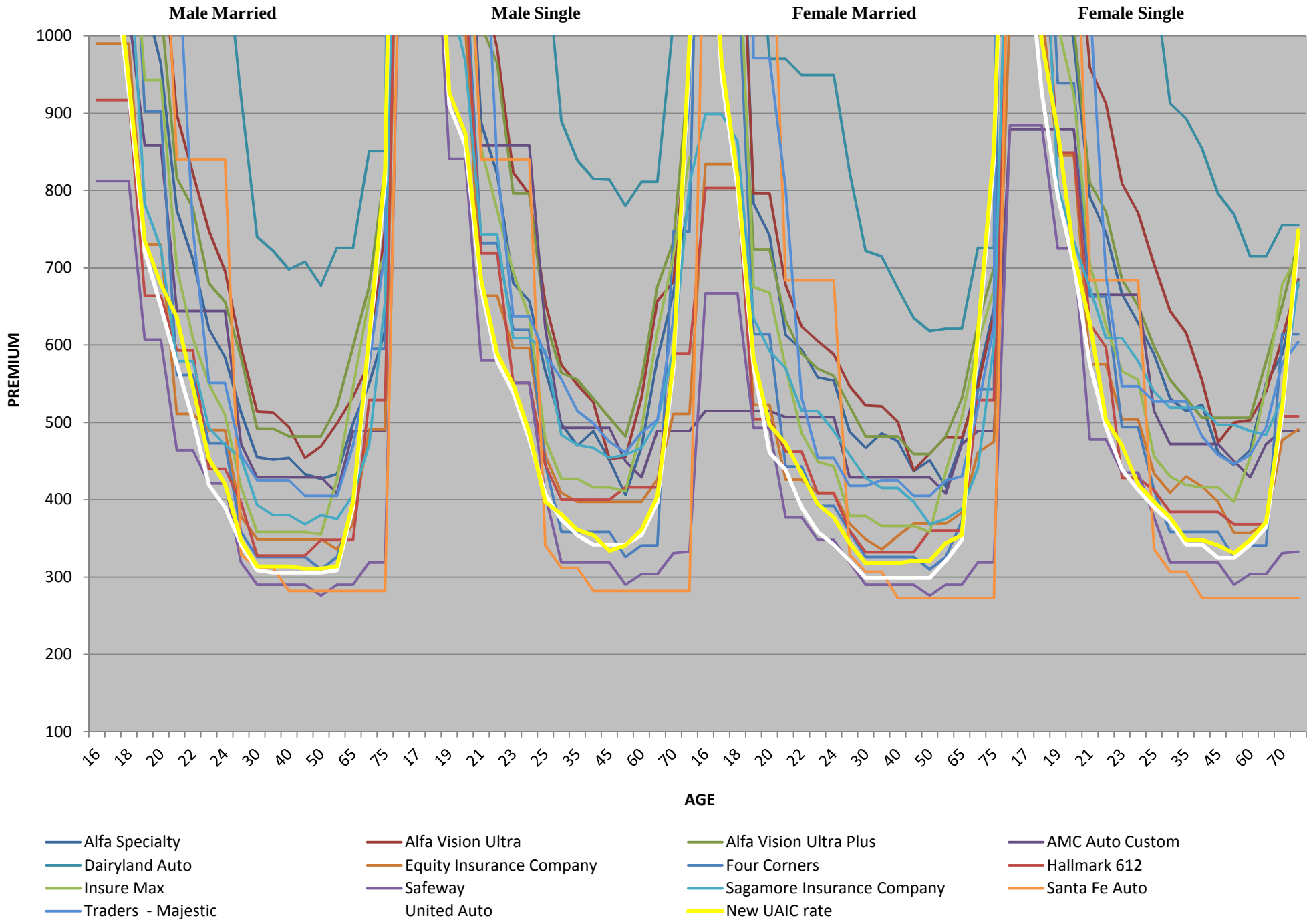
T14 72204 Little Rock, Pulaski County (BI PD 25/50/25)



T15 72209 Little Rock, Pulaski County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				1030	3134	990	2018	917		812	1179	1260	4839	1440	1466
17	MM				1030	3289	990	1851	917		812	1179	1260	4839	1105	1125
18	MM	1659	1610	1361	1030	2862	990	1308	917	1223	812	1127	1260	4839	927	943
19	MM	1049	1137	1037	858	1796	730	902	664	943	607	782	1260	1426	721	735
20	MM	964	1137	1037	858	1340	730	902	664	943	607	726	1260	1426	650	679
21	MM	774	898	816	644	1340	511	561	593	700	464	579	840	1139	575	636
22	MM	711	822	777	644	1120	511	561	593	609	464	579	840	751	504	546
23	MM	621	748	680	644	1120	490	473	440	550	421	493	840	551	419	453
24	MM	584	696	656	644	1120	490	473	440	510	421	471	840	551	390	420
25	MM	513	596	584	472	921	378	358	396	416	319	454	329	458	342	348
30	MM	455	514	492	429	740	349	326	328	358	290	393	312	425	309	314
35	MM	452	513	492	429	722	349	326	328	358	290	380	312	425	306	314
40	MM	454	494	482	429	698	349	326	328	358	290	380	282	425	306	314
45	MM	433	454	482	429	708	349	326	328	358	290	368	282	405	306	311
50	MM	427	469	482	429	677	349	310	348	355	276	380	282	405	306	311
60	MM	433	499	521	408	726	336	326	348	427	290	375	282	405	309	314
65	MM	499	533	598	489	726	369	388	348	545	290	406	282	470	390	397
70	MM	550	576	676	489	851	491	595	529	660	319	471	282	576	602	612
75	MM	619	753	830	489	851	491	595	529	719	319	657	282	723	813	828
16	MS				1609	2929	1444	2697	1467		1218	1672	1260	5568	1944	1979
17	MS				1609	3059	1444	2527	1467		1218	1672	1260	5568	1564	1592
18	MS	2176	2281	2027	1609	2668	1444	1783	1467	1736	1218	1607	1260	5568	1277	1301
19	MS	1340	1556	1419	1287	2151	1012	1104	1063	1201	841	1054	1260	1668	910	927
20	MS	1274	1469	1351	1287	1587	1012	1104	1063	1201	841	967	1260	1668	858	874
21	MS	888	1074	1013	858	1525	664	732	719	855	580	743	840	1264	673	685
22	MS	821	984	965	858	1295	664	732	719	774	580	743	840	832	579	589
23	MS	680	823	796	858	1295	596	620	551	694	551	609	840	637	539	549
24	MS	657	795	796	858	1295	596	620	551	636	551	609	840	637	478	487
25	MS	566	655	632	622	1116	457	446	445	478	406	592	341	588	407	397
30	MS	498	574	564	493	890	409	358	400	427	319	484	312	556	374	381
35	MS	470	549	555	493	839	397	358	400	427	319	471	312	515	354	361
40	MS	489	526	531	493	815	397	358	400	416	319	467	282	499	342	354
45	MS	451	453	506	493	814	397	358	400	416	319	454	282	475	342	334
50	MS	406	455	482	450	780	397	326	416	411	290	458	282	461	342	341
60	MS	468	532	555	429	811	397	341	416	491	304	467	282	487	354	361
65	MS	582	657	676	489	811	426	341	416	617	304	502	282	503	396	404
70	MS	668	682	734	489	1019	511	747	589	716	331	592	282	633	569	579
75	MS	791	927	965	489	1019	511	747	589	843	333	808	282	926	975	993
16	FM				515	2227	834	1680	803		667	899	1260	3301	1300	1324
17	FM				515	2186	834	1411	803		667	899	1260	3301	949	967
18	FM	1357	1288	1091	515	1854	834	1105	803	1175	667	864	1260	3301	803	818
19	FM	783	796	724	515	1228	523	614	504	675	493	635	1260	971	572	583
20	FM	742	796	724	515	970	523	614	504	668	493	592	1260	971	461	497
21	FM	613	678	632	507	970	426	443	462	571	377	570	684	803	439	473
22	FM	594	624	589	507	949	426	443	462	486	377	515	684	532	390	434
23	FM	558	605	569	507	949	409	392	408	449	348	515	684	454	358	394
24	FM	554	588	560	507	949	409	392	408	443	348	489	684	454	342	377
25	FM	488	547	521	429	824	369	358	360	379	319	458	329	418	321	344
30	FM	467	522	482	429	722	349	326	332	379	290	428	307	418	299	318
35	FM	486	521	482	429	715	336	326	332	366	290	415	307	425	299	318
40	FM	476	501	482	429	674	353	326	332	366	290	415	273	425	299	318
45	FM	437	438	459	429	635	369	326	332	366	290	397	273	405	299	321
50	FM	451	460	459	429	618	369	310	360	358	276	368	273	405	299	321
60	FM	417	481	482	408	621	369	326	360	436	290	375	273	425	321	344
65	FM	476	480	531	472	621	383	372	360	507	290	388	273	430	348	354
70	FM	555	546	627	489	726	461	543	529	603	319	441	273	519	604	616
75	FM	648	640	700	489	726	475	543	529	672	319	601	273	625	839	854
16	FS				879	3047	1035	2291	1169		884	1296	1260	4665	1472	1499
17	FS				879	2631	1035	2189	1169		884	1296	1260	4665	1138	1159
18	FS	1644	1610	1361	879	2223	1035	1373	1169	1416	884	1240	1260	4665	927	993
19	FS	1117	1284	1086	879	1813	845	939	849	1014	725	804	1260	1339	793	877
20	FS	991	1198	1013	879	1463	845	939	849	924	725	734	1260	1339	705	718
21	FS	792	959	810	665	1388	575	663	627	705	478	674	684	1046	575	629
22	FS	745	913	772	665	1205	575	663	597	625	478	609	684	690	494	503
23	FS	666	809	685	665	1205	504	494	428	566	435	609	684	547	439	470
24	FS	629	771	651	665	1205	504	494	428	555	435	579	684	547	413	420
25	FS	588	705	598	515	1077	434	412	412	456	377	540	336	527	390	397
30	FS	531	644	555	472	913	409	358	384	430	319	519	307	527	371	377
35	FS	515	616	531	472	893	430	358	384	419	319	519	307	527	342	348
40	FS	523	554	506	472	854	417	358	384	416	319	519	273	482	342	348
45	FS	461	474	506	472	796	397	358	384	416	319	497	273	458	325	341
50	FS	445	500	506	450	769	357	326	368	397	290	497	273	446	325	331
60	FS	464	503	506	429	715	357	341	368	454	304	489	273	458	342	348
65	FS	551	540	579	472	715	369	341	368	548	304	484	273	494	364	371
70	FS	588	608	651	489	755	477	614	508	678	331	531	273	576	510	520
75	FS	678	685	734	489	755	491	614	508	719	333	682	273	604	734	748

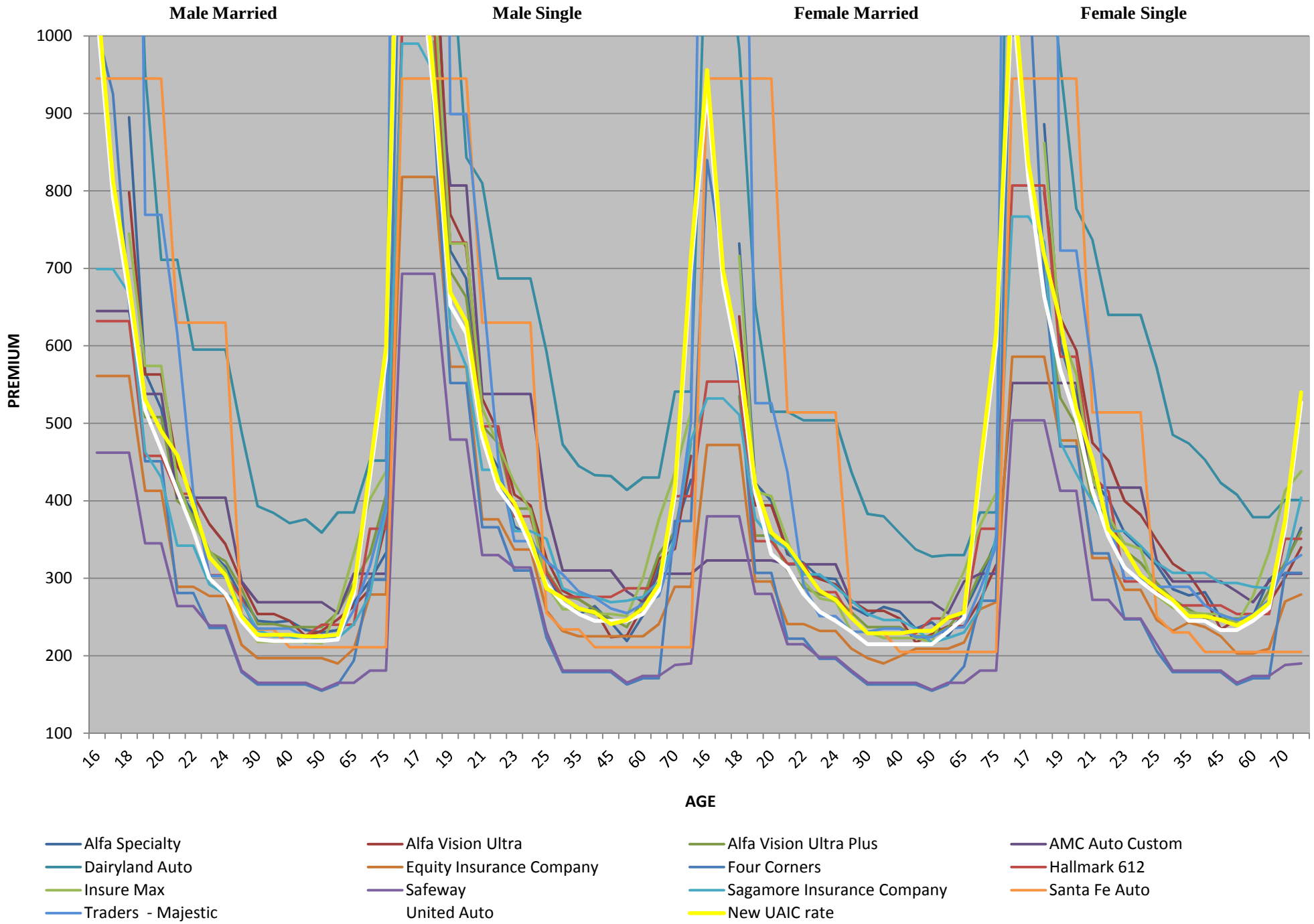
T15 72209 Little Rock, Pulaski County (BI PD 25/50/25)



T16 71854 Texarkana, Miller County (BI PD 25/50/25)

Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				645	1664	561	1009	632		462	699	945	2590	1032	1059
17	MM				645	1746	561	925	632		462	699	945	2590	792	813
18	MM	895	798	667	645	1519	561	654	632	745	462	668	945	2590	664	681
19	MM	566	563	508	538	954	413	451	458	574	345	463	945	769	517	531
20	MM	519	563	508	538	711	413	451	458	574	345	430	945	769	466	490
21	MM	417	445	400	404	711	289	281	409	426	264	342	630	616	413	459
22	MM	384	407	381	404	595	289	281	409	371	264	342	630	409	361	394
23	MM	335	370	334	404	595	277	236	304	335	239	292	630	303	300	327
24	MM	315	344	322	404	595	277	236	304	310	239	279	630	303	280	304
25	MM	276	295	286	296	489	214	179	274	254	181	269	249	253	245	251
30	MM	245	254	241	269	393	197	163	226	218	165	233	234	235	221	227
35	MM	243	254	241	269	384	197	163	226	218	165	225	234	235	219	227
40	MM	245	245	237	269	371	197	163	226	218	165	225	211	235	219	227
45	MM	233	225	237	269	376	197	163	226	218	165	217	211	224	219	225
50	MM	230	232	237	269	359	197	155	240	216	156	225	211	224	219	225
60	MM	233	247	256	255	385	190	163	240	260	165	223	211	224	221	227
65	MM	269	264	294	306	385	209	194	240	332	165	241	211	259	280	287
70	MM	297	286	331	306	452	279	298	364	402	181	279	211	316	431	442
75	MM	333	372	407	306	452	279	298	364	438	181	388	211	394	583	598
16	MS				1009	1555	818	1349	1012		693	990	945	2979	1394	1429
17	MS				1009	1624	818	1263	1012		693	990	945	2979	1121	1150
18	MS	1174	1131	993	1009	1416	818	891	1012	1057	693	952	945	2979	916	939
19	MS	723	770	696	807	1142	573	552	733	732	479	624	945	899	652	669
20	MS	687	727	663	807	843	573	552	733	732	479	573	945	899	616	631
21	MS	478	532	497	538	810	376	366	496	520	330	440	630	682	482	495
22	MS	443	488	474	538	687	376	366	496	472	330	440	630	453	415	425
23	MS	367	408	390	538	687	337	310	380	423	314	361	630	348	387	397
24	MS	354	394	390	538	687	337	310	380	387	314	361	630	348	342	351
25	MS	306	325	310	390	592	258	223	307	291	231	351	255	322	292	287
30	MS	269	284	277	310	473	232	179	276	260	181	287	234	305	268	275
35	MS	253	273	273	310	445	225	179	276	260	181	279	234	283	254	261
40	MS	264	260	260	310	433	225	179	276	254	181	276	211	275	245	256
45	MS	243	224	248	310	432	225	179	276	254	181	269	211	261	245	241
50	MS	219	226	237	283	414	225	163	287	251	165	271	211	255	245	246
60	MS	252	264	273	269	430	225	171	287	300	174	276	211	267	254	261
65	MS	314	325	331	306	430	241	171	287	376	174	296	211	277	284	292
70	MS	361	338	360	306	541	289	374	406	436	188	351	211	346	408	418
75	MS	427	458	474	306	541	289	374	406	514	190	478	211	502	699	717
16	FM				323	1182	472	840	554		380	532	945	1768	932	956
17	FM				323	1161	472	705	554		380	532	945	1768	681	698
18	FM	732	638	535	323	984	472	553	554	716	380	511	945	1768	575	590
19	FM	423	394	355	323	652	296	307	348	412	280	377	945	526	410	421
20	FM	400	394	355	323	515	296	307	348	406	280	351	945	526	331	359
21	FM	331	336	310	318	515	241	222	319	348	215	338	514	437	314	342
22	FM	320	309	288	318	504	241	222	319	296	215	305	514	292	280	313
23	FM	301	299	279	318	504	232	196	282	274	198	305	514	251	257	284
24	FM	299	292	275	318	504	232	196	282	270	198	289	514	251	245	272
25	FM	263	271	256	269	437	209	179	248	231	181	271	249	231	231	249
30	FM	252	258	237	269	383	197	163	229	231	165	254	230	231	215	229
35	FM	263	258	237	269	380	190	163	229	223	165	246	230	235	215	229
40	FM	257	248	237	269	358	199	163	229	223	165	246	205	235	215	229
45	FM	235	217	225	269	337	209	163	229	223	165	235	205	224	215	232
50	FM	243	228	225	269	328	209	155	248	218	156	217	205	224	215	232
60	FM	225	238	237	255	330	209	163	248	265	165	223	205	235	231	249
65	FM	257	238	260	296	330	217	186	248	309	165	230	205	237	249	256
70	FM	299	271	307	306	385	260	271	364	368	181	261	205	285	433	445
75	FM	349	317	343	306	385	269	271	364	410	181	355	205	342	601	617
16	FS				552	1618	586	1145	807		504	767	945	2497	1056	1083
17	FS				552	1396	586	1094	807		504	767	945	2497	816	837
18	FS	886	798	667	552	1180	586	687	807	862	504	734	945	2497	664	717
19	FS	602	636	533	552	963	478	470	586	618	413	476	945	723	569	633
20	FS	535	594	497	552	777	478	470	586	563	413	435	945	723	506	519
21	FS	427	475	398	417	737	326	332	432	430	272	399	514	567	413	454
22	FS	402	452	379	417	640	326	332	412	380	272	361	514	376	354	363
23	FS	359	400	336	417	640	285	247	296	345	248	361	514	300	314	339
24	FS	339	382	320	417	640	285	247	296	338	248	342	514	300	296	304
25	FS	317	349	294	323	572	246	206	284	278	215	320	251	289	280	287
30	FS	286	319	273	296	485	232	179	265	262	181	307	230	289	266	272
35	FS	278	305	260	296	474	243	179	265	256	181	307	230	289	245	251
40	FS	282	275	248	296	453	237	179	265	254	181	307	205	265	245	251
45	FS	249	234	248	296	423	225	179	265	254	181	294	205	253	233	246
50	FS	239	247	248	283	408	203	163	254	242	165	294	205	246	233	239
60	FS	251	249	248	269	379	203	171	254	277	174	289	205	253	245	251
65	FS	298	268	284	296	379	209	171	254	334	174	287	205	272	261	268
70	FS	317	301	320	306	401	270	307	351	413	188	315	205	316	366	375
75	FS	365	340	360	306	401	279	307	351	438	190	404	205	330	527	540

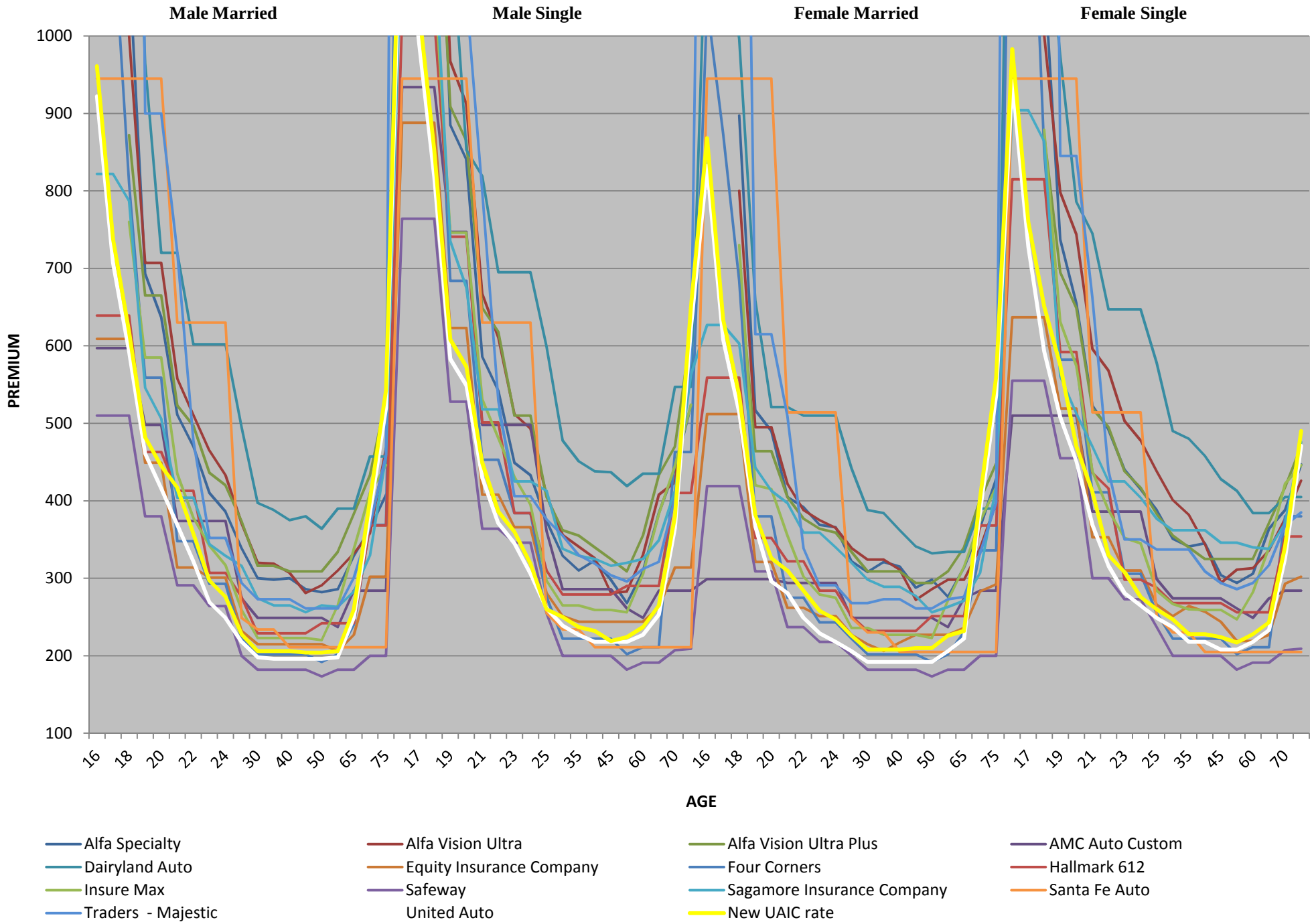
T16 71854 Texarkana, Miller County (BI PD 25/50/25)



T17 72956 Van Buren, Crawford County (BI PD 25/50/25)

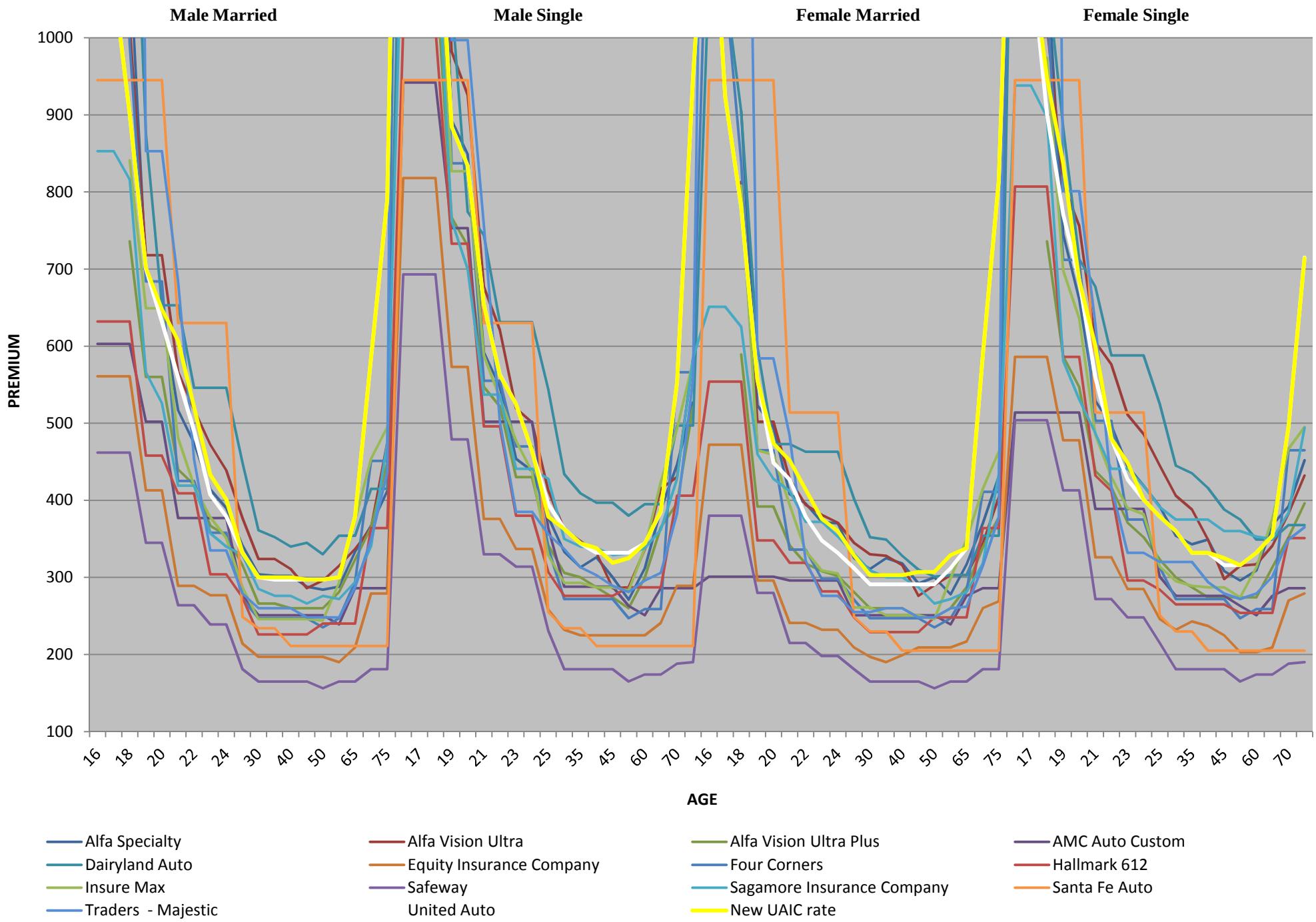
Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				597	1683	609	1250	639		510	822	945	3039	922	961
17	MM				597	1766	609	1146	639		510	822	945	3039	707	738
18	MM	1096	1001	872	597	1537	609	810	639	760	510	787	945	3039	593	618
19	MM	693	707	665	498	965	449	559	463	585	380	546	945	900	461	482
20	MM	637	707	665	498	720	449	559	463	585	380	506	945	900	416	445
21	MM	511	558	523	374	720	314	348	413	435	291	404	630	721	369	417
22	MM	470	511	497	374	602	314	348	413	378	291	404	630	478	322	358
23	MM	410	465	436	374	602	301	293	307	342	264	344	630	352	269	297
24	MM	386	433	420	374	602	301	293	307	317	264	329	630	352	249	276
25	MM	339	371	374	274	495	232	222	276	259	200	316	249	294	218	228
30	MM	300	320	316	249	397	215	202	229	223	182	274	234	273	198	206
35	MM	298	319	316	249	388	215	202	229	223	182	265	234	273	196	206
40	MM	300	307	309	249	375	215	202	229	223	182	265	211	273	196	206
45	MM	286	281	309	249	380	215	202	229	223	182	256	211	261	196	204
50	MM	282	291	309	249	364	215	192	242	220	173	265	211	261	196	204
60	MM	286	310	334	237	390	206	202	242	265	182	263	211	261	198	206
65	MM	329	332	383	284	390	227	240	242	338	182	283	211	301	249	260
70	MM	364	358	433	284	457	302	369	368	410	200	329	211	368	385	401
75	MM	408	468	532	284	457	302	369	368	446	200	458	211	460	520	543
16	MS				934	1573	888	1670	1023		764	1166	945	3497	1244	1298
17	MS				934	1643	888	1565	1023		764	1166	945	3497	1001	1044
18	MS	1438	1418	1298	934	1433	888	1104	1023	1078	764	1121	945	3497	818	853
19	MS	885	967	909	747	1155	623	684	741	746	528	735	945	1053	583	608
20	MS	841	913	865	747	853	623	684	741	746	528	675	945	1053	549	573
21	MS	586	667	649	498	819	408	453	501	531	364	518	630	799	430	449
22	MS	542	611	618	498	695	408	453	501	481	364	518	630	529	371	386
23	MS	449	512	510	498	695	366	384	384	431	346	425	630	406	345	360
24	MS	433	493	510	498	695	366	384	384	395	346	425	630	406	306	319
25	MS	374	407	405	361	599	281	276	310	297	255	413	255	376	261	260
30	MS	329	356	362	286	478	251	222	279	265	200	338	234	355	239	250
35	MS	310	341	355	286	451	244	222	279	265	200	329	234	330	227	237
40	MS	323	326	340	286	438	244	222	279	259	200	325	211	319	218	232
45	MS	298	281	325	286	437	244	222	279	259	200	316	211	304	218	219
50	MS	268	283	309	261	419	244	202	290	256	182	320	211	296	218	224
60	MS	309	330	355	249	435	244	211	290	305	191	325	211	312	227	237
65	MS	384	408	433	284	435	262	211	290	383	191	349	211	321	253	265
70	MS	441	424	470	284	547	314	463	410	445	207	413	211	403	365	380
75	MS	523	575	618	284	547	314	463	410	524	209	563	211	587	624	651
16	FM				299	1196	512	1041	559		419	627	945	2075	832	868
17	FM				299	1174	512	874	559		419	627	945	2075	608	634
18	FM	897	800	698	299	996	512	684	559	730	419	603	945	2075	514	536
19	FM	517	495	464	299	659	321	380	352	420	309	443	945	615	367	382
20	FM	490	495	464	299	521	321	380	352	415	309	413	945	615	296	326
21	FM	405	422	405	294	521	262	275	322	355	237	397	514	509	281	310
22	FM	392	388	377	294	510	262	275	322	302	237	359	514	339	249	284
23	FM	369	375	364	294	510	251	243	284	279	218	359	514	291	229	258
24	FM	366	365	359	294	510	251	243	284	275	218	340	514	291	218	247
25	FM	322	339	334	249	442	227	222	251	236	200	320	249	268	206	226
30	FM	308	324	309	249	388	215	202	232	236	182	298	230	268	192	208
35	FM	321	324	309	249	384	206	202	232	227	182	289	230	273	192	208
40	FM	315	311	309	249	362	217	202	232	227	182	289	205	273	192	208
45	FM	288	272	294	249	341	227	202	232	227	182	277	205	261	192	210
50	FM	298	286	294	249	332	227	192	251	223	173	256	205	261	192	210
60	FM	276	298	309	237	334	227	202	251	271	182	263	205	273	206	226
65	FM	314	298	340	274	334	236	230	251	315	182	271	205	276	222	232
70	FM	366	339	401	284	390	283	336	368	374	200	307	205	332	387	404
75	FM	428	397	448	284	390	292	336	368	418	200	419	205	398	536	560
16	FS				510	1637	637	1419	815		555	904	945	2930	942	983
17	FS				510	1413	637	1356	815		555	904	945	2930	728	760
18	FS	1086	1001	872	510	1194	637	851	815	879	555	864	945	2930	593	651
19	FS	737	798	695	510	974	519	582	592	631	455	561	945	845	508	575
20	FS	655	744	649	510	786	519	582	592	574	455	513	945	845	451	471
21	FS	523	596	519	386	745	353	411	436	438	300	470	514	662	369	412
22	FS	492	568	495	386	647	353	411	416	388	300	425	514	439	316	330
23	FS	440	503	438	386	647	310	306	298	352	273	425	514	350	281	308
24	FS	415	478	417	386	647	310	306	298	345	273	404	514	350	265	276
25	FS	388	438	383	299	578	266	255	288	284	237	377	251	337	249	260
30	FS	351	401	355	274	490	251	222	268	267	200	362	230	337	237	247
35	FS	341	382	340	274	480	264	222	268	260	200	362	230	337	218	228
40	FS	345	344	325	274	458	257	222	268	259	200	362	205	309	218	228
45	FS	304	294	325	274	428	244	222	268	259	200	346	205	294	208	224
50	FS	294	311	325	261	413	219	202	256	247	182	346	205	286	208	217
60	FS	306	313	325	249	384	219	211	256	282	191	340	205	294	218	228
65	FS	364	336	371	274	384	227	211	256	340	191	338	205	317	233	243
70	FS	388	377	417	284	405	293	380	354	422	207	371	205	368	326	341
75	FS	447	426	470	284	405	302	380	354	446	209	476	205	385	471	490

T17 72956 Van Buren, Crawford County (BI PD 25/50/25)



Age	S/M	Alfa Specialty	Alfa Vision Ultra	Alfa Vision Ultra Plus	AMC Auto Custom	Dairyland Auto	Equity Insurance Company	Four Corners	Hallmark 612	Insure Max	Safeway	Sagamore Insurance Company	Santa Fe Auto	Traders - Majestic	United Auto	New UAIC rate
16	MM				603	1528	561	1530	632		462	853	945	2879	1400	1400
17	MM				603	1604	561	1403	632		462	853	945	2879	1074	1074
18	MM	1107	1016	736	603	1396	561	992	632	841	462	816	945	2879	901	901
19	MM	699	718	560	502	876	413	684	458	649	345	566	945	853	701	702
20	MM	643	718	560	502	653	413	684	458	649	345	526	945	853	632	648
21	MM	517	567	440	377	653	289	425	409	481	264	419	630	684	559	607
22	MM	474	518	420	377	546	289	425	409	419	264	419	630	453	490	521
23	MM	414	472	367	377	546	277	358	304	378	239	357	630	335	407	433
24	MM	390	439	354	377	546	277	358	304	351	239	340	630	335	379	401
25	MM	342	377	316	276	449	214	272	274	287	181	329	249	279	332	332
30	MM	304	324	266	251	361	197	247	226	246	165	285	234	260	300	300
35	MM	302	324	266	251	352	197	247	226	246	165	276	234	260	297	300
40	MM	302	311	260	251	340	197	247	226	246	165	276	211	260	297	300
45	MM	288	286	260	251	345	197	247	226	246	165	266	211	248	297	297
50	MM	284	296	260	251	330	197	235	240	244	156	276	211	248	297	297
60	MM	288	315	281	239	354	190	247	240	293	165	272	211	248	300	300
65	MM	333	337	323	286	354	209	294	240	374	165	294	211	287	379	379
70	MM	367	364	365	286	415	279	451	364	454	181	340	211	349	585	585
75	MM	412	475	449	286	415	279	451	364	495	181	475	211	436	790	790
16	MS				942	1428	818	2045	1012		693	1210	945	3311	1890	1890
17	MS				942	1492	818	1915	1012		693	1210	945	3311	1520	1520
18	MS	1451	1440	1095	942	1301	818	1351	1012	1194	693	1164	945	3311	1242	1242
19	MS	893	982	767	753	1049	573	837	733	827	479	763	945	997	885	885
20	MS	849	926	730	753	774	573	837	733	827	479	700	945	997	834	834
21	MS	592	677	547	502	744	376	555	496	588	330	537	630	757	654	654
22	MS	547	621	522	502	631	376	555	496	533	330	537	630	502	563	562
23	MS	454	519	430	502	631	337	470	380	477	314	441	630	385	525	525
24	MS	438	501	430	502	631	337	470	380	437	314	441	630	385	464	465
25	MS	378	413	342	364	544	258	338	307	329	231	428	255	356	395	379
30	MS	333	362	306	288	434	232	272	276	293	181	350	234	337	363	363
35	MS	313	347	300	288	409	225	272	276	293	181	340	234	313	344	344
40	MS	326	332	287	288	397	225	272	276	287	181	338	211	303	332	338
45	MS	300	286	274	288	397	225	272	276	287	181	329	211	289	332	319
50	MS	271	287	260	263	380	225	247	287	283	165	331	211	281	332	325
60	MS	312	336	300	251	395	225	259	287	338	174	338	211	296	344	344
65	MS	388	415	365	286	395	241	259	287	424	174	362	211	306	385	386
70	MS	446	430	396	286	497	289	566	406	493	188	428	211	383	553	553
75	MS	527	584	522	286	497	289	566	406	580	190	585	211	557	948	948
16	FM				301	1086	472	1274	554		380	651	945	1966	1264	1264
17	FM				301	1066	472	1069	554		380	651	945	1966	923	923
18	FM	905	813	589	301	904	472	838	554	808	380	625	945	1966	780	781
19	FM	523	502	392	301	599	296	465	348	465	280	460	945	584	557	556
20	FM	495	502	392	301	473	296	465	348	459	280	428	945	584	449	474
21	FM	408	428	342	296	473	241	336	319	394	215	412	514	484	427	452
22	FM	396	394	318	296	463	241	336	319	334	215	372	514	322	379	414
23	FM	372	381	308	296	463	232	298	282	309	198	372	514	276	348	376
24	FM	370	371	302	296	463	232	298	282	305	198	353	514	276	332	360
25	FM	325	345	281	251	402	209	271	248	261	181	331	249	255	312	329
30	FM	311	330	260	251	352	197	247	229	261	165	309	230	255	291	303
35	FM	325	328	260	251	349	190	247	229	251	165	300	230	260	291	303
40	FM	318	316	260	251	328	199	247	229	251	165	300	205	260	291	303
45	FM	292	276	248	251	310	209	247	229	251	165	287	205	248	291	307
50	FM	300	290	248	251	301	209	235	248	246	156	266	205	248	291	307
60	FM	278	303	260	239	303	209	247	248	299	165	272	205	260	312	329
65	FM	317	303	287	276	303	217	282	248	349	165	281	205	262	338	338
70	FM	370	344	339	286	354	260	411	364	415	181	318	205	315	588	588
75	FM	431	404	378	286	354	269	411	364	463	181	434	205	378	815	815
16	FS				514	1486	586	1737	807		504	938	945	2775	1432	1431
17	FS				514	1283	586	1659	807		504	938	945	2775	1106	1106
18	FS	1096	1016	736	514	1084	586	1041	807	974	504	897	945	2775	901	948
19	FS	745	810	587	514	884	478	712	586	698	413	581	945	801	771	837
20	FS	661	756	547	514	713	478	712	586	636	413	531	945	801	686	686
21	FS	529	605	438	389	677	326	503	432	485	272	487	514	628	559	600
22	FS	497	576	417	389	588	326	503	412	430	272	441	514	417	480	480
23	FS	444	511	371	389	588	285	375	296	390	248	441	514	332	427	449
24	FS	419	486	352	389	588	285	375	296	382	248	419	514	332	401	401
25	FS	392	445	323	301	525	246	313	284	314	215	391	251	320	379	379
30	FS	354	406	300	276	445	232	272	265	295	181	375	230	320	360	360
35	FS	343	388	287	276	435	243	272	265	289	181	375	230	320	332	332
40	FS	349	349	274	276	416	237	272	265	287	181	375	205	294	332	332
45	FS	308	298	274	276	388	225	272	265	287	181	360	205	279	316	325
50	FS	296	315	274	263	375	203	247	254	274	165	360	205	272	316	316
60	FS	309	317	274	251	349	203	259	254	313	174	353	205	279	332	332
65	FS	368	341	313	276	349	209	259	254	376	174	350	205	301	354	354
70	FS	392	383	352	286	368	270	465	351	467	188	384	205	349	496	496
75	FS	452	432	396	286	368	279	465	351	495	190	494	205	365	715	714

T18 72335 Forrest City, Saint Francis County (BI PD 25/50/25)



UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA, SOUTH CAROLINA & KANSAS

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE February 1, 2013 - NEW BUSINESS
EFFECTIVE March 15, 2013 - RENEWALS

PO BOX 649140
MIAMI, FL 33269-1140
(800) 255-9887

United Automobile Insurance Company

Internet Site: www.uaic.com

Claims Mailing Address
PO Box 694120
Miami, FL 33269-1120

Underwriting Mailing Address
P.O. Box 694140
Miami, FL 33269-1140

Phone Number
Toll Free: (800) 255-9887

Fax Numbers
UW fax: 866-218-7679
Claims: 866-797-8778

Marketing Number
(479) 926-7848

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E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list <u>all drivers or licensed members of the insured's household</u> may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 0MM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed by the agent.
14. For Physical Damage coverage, all vehicles must be inspected prior to binding and an inspection form will print at the point of sale. If the vehicle has pre-existing damage, inspection photos are required for physical damage coverage and must be uploaded. If photos are submitted, the inspection form is not required.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. A surcharge shall apply for an out of state drivers license with an unverifiable MVR. This surcharge applies to BI, PD, COMP, and COLL.
17. OUT OF COUNTRY/FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government. A surcharge shall apply to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a surcharge applied to BI, PD, COMP, and COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained. The temporary driver may not be the principal operator.
19. INEXPERIENCED OPERATOR will be accepted with a surcharge for drivers licensed less than 3 years (if 19 years of age or older). The surcharge will be applied to BI, PD, COMP, and COLL.
20. Business use is accepted with a surcharge applied to BI, PD, COMP, and COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable (see unacceptable risks #7).

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.
2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.
3. <u>6 and 12 Month Policy:</u>
   - 6-month down payment @ 18% with the remainder spread evenly across 5 monthly payments. 12-month down payment @ 9% with the remainder spread evenly across 11 monthly payments.
   - Insured will be billed directly for each payment due.

- The first due date is 18 days after the policy is issued and the cancellation date is 30 days after the policy is issued.
- If payment is not received by the due date, a cancellation notice with proof of mailing is issued.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – Additional premium (AP) will require a down payment in order to keep the account current for billing and the remainder will be divided equally over the remaining payments.
- On a cancelled policy, reinstatements and rewrites are permitted with a maximum lapse of 30 days. Beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**
   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception. This fee applies to new and renewal business.
   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill.

2. **ALL POLICIES**
   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account within five (5) days before or on the default due date. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	35319
Company Name:	United Automobile Insurance Company
Contact Person:	Dean Kozlowski
Telephone No.:	(630)282-1807
Email Address:	dkozlowski@uaig.net
Effective Date:	2/1/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	0	%
ANTI-THEFT DEVICE	15	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.		%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	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
Vehicle	**Coverages**	**Age**	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*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$1,850	$1,987	$929	$992	$2,348	$2,522	$1,089	$1,174	$2,811	$3,032	$1,311	$1,413	$3,164	$3,401	$1,445	$1,560	$2,391	$2,575	$1,126	$1,212
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$1,866	$2,005	$935	$998	$2,373	$2,549	$1,099	$1,184	$2,838	$3,061	$1,322	$1,425	$3,198	$3,437	$1,458	$1,574	$2,414	$2,600	$1,135	$1,222
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2010 Honda Odyssey "EX"	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$1,908	$2,050	$951	$1,016	$2,438	$2,617	$1,123	$1,211	$2,909	$3,136	$1,349	$1,455	$3,287	$3,531	$1,492	$1,612	$2,474	$2,664	$1,158	$1,248
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$2,141	$2,295	$1,041	$1,115	$2,790	$2,990	$1,259	$1,361	$3,295	$3,544	$1,498	$1,618	$3,768	$4,039	$1,677	$1,815	$2,807	$3,015	$1,286	$1,388
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$2,382	$2,550	$1,133	$1,217	$3,154	$3,374	$1,399	$1,514	$3,694	$3,966	$1,651	$1,787	$4,257	$4,557	$1,865	$2,023	$3,154	$3,383	$1,420	$1,535
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$889	$971	$559	$585	$885	$975	$526	$555	$1,209	$1,337	$695	$736	$1,153	$1,273	$671	$709	$1,023	$1,128	$600	$633
	Minimum Liability with Comprehensive and Collision		$2,070	$2,220	$1,013	$1,085	$2,686	$2,879	$1,219	$1,316	$3,180	$3,422	$1,453	$1,569	$3,633	$3,897	$1,625	$1,759	$2,702	$2,904	$1,246	$1,344
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A