

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Filing at a Glance

Company: Employers Mutual Casualty Company
Product Name: MyAuto
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 06/25/2013
SERFF Tr Num: EMCC-129091719
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR-PA-2013-04

Effective Date: 10/15/2013
Requested (New):
Effective Date: 10/15/2013
Requested (Renewal):
Author(s): Jo Byers
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 08/27/2013
Disposition Status: Filed
Effective Date (New): 10/15/2013
Effective Date (Renewal): 10/15/2013

State Filing Description:

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

General Information

Project Name: PA-MyAuto-12 Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments: Not filed in IA yet
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/27/2013
State Status Changed: Deemer Date:
Created By: Jo Byers Submitted By: Jo Byers
Corresponding Filing Tracking Number:

Filing Description:
June 25, 2013

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
Personal Auto
New Independent Personal Auto Program: “MyAuto”
Rates & Rules
Company File # AR-PA-2013-04
Effective: October 15, 2013

We are pleased to introduce a new, single company, Personal Auto Program, called “MyAuto”, which will be written through Employers Mutual Casualty Company (EMCC).

New MyAuto Program Development: In addition to being a member of Insurance Services Office, Employers Mutual Casualty Company has recently subscribed to services provided by Explore. Our new program was developed based on ISO’s Personal Auto Program and Explore’s “Auto Location Insight” (ALI) predictive model; with company exceptions and underwriting eligibility. We are proposing the introduction of a new Merit Rating Plan to replace the Safe Driver Insurance Plan and additional individual pricing variables, which we believe will result in more accurate pricing for individual risks. Of the many changes with the new Merit Rating Plan, once change worth mentioning is that we will now charge for minor convictions that are not being charged for in our current auto program. The attached Actuarial Memorandum and supporting documents along with Explore’s Auto Location Insight Filing Memorandum, provide more detailed explanations of our new MyAuto program.

Currently our personal auto program is available to Employers Mutual Casualty Company (EMCC) and EMCASCO Insurance Company. All current EMCC policies will convert to MyAuto at their next renewal and all new business will be written through MyAuto. For the remaining policies (EMCASCO) we have developed a transition plan which has been submitted under separate cover (company filing number AR-PA-2013-03).

The combined effect of EMCC and EMCASCO policies converting to MyAuto is an increase of 5.6%. Please see the attached

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

exhibit for the detailed summary and the breakdown of the overall percent change. This is a supplement to the rate/rules schedule tab.

The following items are attached for your review:

- \$150.00 filing fee (EFT)
- Filing Forms RF-1 and A-1
- Auto Premium Comparison Survey – Please note we used an insurance score relativity of .528 in the rating of the premium comparison which corresponds to the median score of 775 in Arkansas
- Actuarial Memorandum, Merit Rating Factors & New Pricing Variables – Confidential
- Auto Location Insight (ALI) & ALI Predictive Model Rating Factors – Confidential
- Revised Continuous Insurance Score Relativities – Confidential
- Actual Experience
- Investment Income Analysis, Investment Earnings and Permissible Loss and LAE Ratio
- Indications, Explanations, and Countrywide Loss Development Factors
- Current and Revised Model Year/Symbol Relativities
- Current and Revised UM and UIM Rates
- Current and Revised Base Rates
- Summary of Changes
- New manual pages MA-U-1 – MA-U-5, MA-AR-1 – MA-AR-4, MA-1 – MA-44, MA-R-1 – MA-R-6, MA-T-1 – MA-T-10, MA-X-1 – MA-X-5

We respectfully request your approval of this filing, to be applicable to policies effective on or after October 15, 2013. Thank you.

Jo L. Byers, Filings Analyst
 Rates and Forms Compliance Dept.
 (800) 247-2128 Ext. 2707
 jo.l.byers@emcins.com

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst	Jo.L.Byers@EMCIns.com
PO Box 712	800-247-2128 [Phone] 2707 [Ext]
Des Moines, IA 50306-0712	515-345-2223 [FAX]

Filing Company Information

Employers Mutual Casualty Company	CoCode: 21415	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name: EMC Insurance Companies	State ID Number:
(515) 280-2511 ext. [Phone]	FEIN Number: 42-0234980	

Filing Fees

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Employers Mutual Casualty Company	\$150.00	06/25/2013	71423062

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Filing Company: Employers Mutual Casualty Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/27/2013	08/27/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/20/2013	08/20/2013
Pending Industry Response	Alexa Grissom	08/08/2013	08/08/2013
Pending Industry Response	Alexa Grissom	08/08/2013	08/08/2013
Pending Industry Response	Alexa Grissom	07/18/2013	07/18/2013
Pending Industry Response	Alexa Grissom	07/09/2013	07/09/2013

Response Letters

Responded By	Created On	Date Submitted
Jo Byers	08/20/2013	08/20/2013
Jo Byers	08/13/2013	08/13/2013
Jo Byers	08/08/2013	08/08/2013
Jo Byers	08/05/2013	08/05/2013
Jo Byers	07/15/2013	07/15/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	manual pages	Jo Byers	08/13/2013	08/13/2013

SERFF Tracking #:

EMCC-129091719

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

AR-PA-2013-04

State:

Arkansas

Filing Company:

Employers Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

MyAuto

Project Name/Number:

PA-MyAuto-12/

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised pages	Note To Reviewer	Jo Byers	08/13/2013	08/13/2013

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Filing Company: Employers Mutual Casualty Company

Disposition

Disposition Date: 08/27/2013
 Effective Date (New): 10/15/2013
 Effective Date (Renewal): 10/15/2013
 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):
Employers Mutual Casualty Company	18.700%	3.100%	\$102,697	2,316	\$3,366,668	20.400%	-44.600%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Exhibits	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	CONFIDENTIAL	Filed	Yes
Supporting Document	Response to 7/9/13 Objection Letter	Filed	Yes
Supporting Document	Response to 7/18/13 Objection letter	Filed	Yes

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State:

Arkansas

Filing Company:

Employers Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

MyAuto

Project Name/Number:

PA-MyAuto-12/

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	manual pages	Filed	Yes
Rate	manual pages	Filed	Yes

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/20/2013
Submitted Date	08/20/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. The Rf-1 must be resubmitted showing the maximum increase per insured at 20 percent.

Conclusion:

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

Arkansas does not allow 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:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/08/2013
Submitted Date	08/08/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. I apologize for the typo! It should have read NOT.

Conclusion:

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

Arkansas does not allow 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:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/08/2013
Submitted Date	08/08/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. The Commissioner has reviewed your latest response. He will now allow individual increases of more than 20 percent. Please revise the filing accordingly.

Conclusion:

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

Arkansas does not allow 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:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/18/2013
Submitted Date 07/18/2013
Respond By Date

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. The maximum increase should be capped at 20 percent and the abstracts revised and submitted accordingly.

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:

Arkansas does not allow 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:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/09/2013
Submitted Date	07/09/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. Please advise the Department of the differences between the current program and the proposed program. Also, please clarify why the two companies are being treated differently. The filing references Employers Mutual Casualty and EMCASCO; however, abstracts were submitted only for one insurer. The submitted Rf-1 indicates insurers will receive up to 44 percent in rate increases; increases should be limited to 20 percent.

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:

Arkansas does not allow 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
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Filing Company: Employers Mutual Casualty Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 08/20/2013
 Submitted Date 08/20/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Revised RF-1 attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1 - Obj Resp-2.pdf
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1 - Obj Resp_8-5-13.pdf
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State:

Arkansas

Filing Company:

Employers Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

MyAuto

Project Name/Number:

PA-MyAuto-12/

Sincerely,
Jo Byers

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State:

Arkansas

Filing Company:

Employers Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

MyAuto

Project Name/Number:

PA-MyAuto-12/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/13/2013
Submitted Date	08/13/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

In response to your objection, we have revised the thresholds for the conversion plan and base rates for MyAuto. The revised thresholds are 20%/\$0, and the revised effect for MyAuto is +3.1%. The revised overall effect is +4.6%.

Changed Items:

State: Arkansas

Filing Company:

Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	act_Base Rates MyAuto-Obj Resp_8-13.pdf act_exhibits_8-13-13.pdf act_Summary of Changes-Obj Response_8-13.pdf act_Supplement Rate-Rule Filing Schedule-Obj Resp_8-13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Exhibits</i>
Comments:	
Attachment(s):	<i>act_exhibits_8-5-13.pdf</i> <i>act_Summary of Changes-Obj Response_8-5-13.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Exhibits</i>
Comments:	
Attachment(s):	<i>act_exhibits.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We respectfully request your continued review and approval of this filing. Thank you.

Sincerely,

Jo Byers

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/08/2013
Submitted Date	08/08/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Just want to clarify that the commissioner will NOW allows increases of more than 20 percent?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jo Byers

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State:

Arkansas

Filing Company:

Employers Mutual Casualty Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

MyAuto

Project Name/Number:

PA-MyAuto-12/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/05/2013
Submitted Date	08/05/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Response attached.

Changed Items:

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State: Arkansas

Filing Company:

Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

Supporting Document Schedule Item Changes**Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):** rff_Rate Filing Abstract_RF1-1 - Obj Resp_8-5-13.pdf*Previous Version***Satisfied - Item:** *NAIC loss cost data entry document***Comments:****Attachment(s):** *rff_Rate Filing Abstract_RF1-1.pdf***Satisfied - Item:** Exhibits**Comments:****Attachment(s):** act_exhibits_8-5-13.pdf
act_Summary of Changes-Obj Response_8-5-13.pdf*Previous Version***Satisfied - Item:** *Exhibits***Comments:****Attachment(s):** *act_exhibits.pdf***Satisfied - Item:** Response to 7/18/13 Objection letter**Comments:****Attachment(s):** rep_7-18-13 Objection Response_8-5-13.pdf

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State: Arkansas

Filing Company:

Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

Supporting Document Schedule Item Changes**Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):** rff_Rate Filing Abstract_RF1-1 - Obj Resp_8-5-13.pdf*Previous Version***Satisfied - Item:** *NAIC loss cost data entry document***Comments:****Attachment(s):** *rff_Rate Filing Abstract_RF1-1.pdf***Satisfied - Item:** Exhibits**Comments:****Attachment(s):** act_exhibits_8-5-13.pdf
act_Summary of Changes-Obj Response_8-5-13.pdf*Previous Version***Satisfied - Item:** *Exhibits***Comments:****Attachment(s):** *act_exhibits.pdf***Satisfied - Item:** Response to 7/18/13 Objection letter**Comments:****Attachment(s):** rep_7-18-13 Objection Response_8-5-13.pdf

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State: Arkansas

Filing Company:

Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

Supporting Document Schedule Item Changes

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s): rff_Rate Filing Abstract_RF1-1 - Obj Resp_8-5-13.pdf

Previous Version

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s): rff_Rate Filing Abstract_RF1-1.pdf

Satisfied - Item: Exhibits

Comments:

Attachment(s): act_exhibits_8-5-13.pdf
act_Summary of Changes-Obj Response_8-5-13.pdf

Previous Version

Satisfied - Item: Exhibits

Comments:

Attachment(s): act_exhibits.pdf

Satisfied - Item: Response to 7/18/13 Objection letter

Comments:

Attachment(s): rep_7-18-13 Objection Response_8-5-13.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Jo Byers

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State: Arkansas

Filing Company: Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/15/2013
Submitted Date 07/15/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Reponse attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 7/9/13 Objection Letter
Comments:	
Attachment(s):	rep_7-15-13.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Jo Byers

State: Arkansas

Filing Company:

Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

Amendment Letter

Submitted Date: 08/13/2013

Comments:

Amended manual pages attached

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	manual pages	MA-U-1 – MA-U-6, MA-AR-1 – MA-AR-4, MA-1 – MA-44, MA-R-1 – MA-R-6, MA-T-1 – MA-T-10, MA-X-1 – MA-X-5	New		08/13/2013 By:
<i>Previous Version</i>					
1	manual pages	MA-U-1 – MA-U-5, MA-AR-1 – MA-AR-4, MA-1 – MA-44, MA-R-1 – MA-R-6, MA-T-1 – MA-T-10, MA-X-1 – MA-X-5	New		06/25/2013 By: Jo Byers

No Supporting Documents Changed.

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Note To Reviewer

Created By:

Jo Byers on 08/13/2013 10:04 AM

Last Edited By:

Alexa Grissom

Submitted On:

08/27/2013 10:13 AM

Subject:

Revised pages

Comments:

The revised manual pages are forthcoming..

State: Arkansas **Filing Company:** Employers Mutual Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Post Submission Update Request Processed On 08/20/2013

Status: Allowed
Created By: Jo Byers
Processed By: Alexa Grissom
Comments:

Company Rate Information:

Company Name:Employers Mutual Casualty Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	3.100%	5.000%
Written Premium Change for this Program	\$102697	\$196281
# of Policy Holders Affected for this Program	2316	2808
Written Premium for this Program	\$3366668	\$3947934
Maximum %Change (where required)	20.400%	44.200%
Minimum %Change (where required)	-44.600%	-45.300%

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State: Arkansas
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: MyAuto
 Project Name/Number: PA-MyAuto-12/

Filing Company: Employers Mutual Casualty Company

Rate Information

Rate data applies to filing.

Filing Method: file & use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: %
 Effective Date of Last Rate Revision:
 Filing Method of Last Filing:

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):
Employers Mutual Casualty Company	18.700%	3.100%	\$102,697	2,316	\$3,366,668	20.400%	-44.600%

SERFF Tracking #:

EMCC-129091719

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

AR-PA-2013-04

State: Arkansas**Filing Company:**

Employers Mutual Casualty Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** MyAuto**Project Name/Number:** PA-MyAuto-12/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 08/27/2013	manual pages	MA-U-1 – MA-U-6, MA-AR-1 – MA-AR-4, MA-1 – MA-44, MA-R-1 – MA-R-6, MA-T-1 – MA-T-10, MA-X-1 – MA-X-5	New		subm_xpg.pdf amd_agency.pdf

The following are on file with the Arkansas Insurance Department, but not displayed in the Agency Manual:

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. Other Than Collision

Symbol	Factor	Symbol	Factor
66	6.59	71	9.90
67	7.25	72	10.57
68	7.91	73	11.23
69	8.57	74	11.90
70	9.23	75	12.56

1. 2011 and Later Model Year Vehicles – Symbol 98 Vehicles

Develop the factor for Symbol 98 vehicles as follows:

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

B. Collision

Symbol	Factor	Symbol	Factor
66	3.29	71	4.82
67	3.60	72	5.13
68	3.91	73	5.44
69	4.22	74	5.75
70	4.51	75	6.05

1. 2011 and Later Model Year Vehicles – Symbol 98 Vehicles

Develop the factor for Symbol 98 vehicles as follows:

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. Owners

c. Increased Limits

ANNUAL RATES – UMBI ONLY

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$333.00	\$266.50	\$136.00	\$109.00	\$91.00	\$72.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$267.00	\$213.50	\$ 109.00	\$87.50	\$73.00	\$58.00
500/500	298.50	238.50	122.00	97.50	81.50	65.00
500/1,000	300.50	240.50	123.00	98.50	82.00	65.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

ANNUAL RATES – UMBI/UMPD

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$417.00	\$333.50	\$186.50	\$149.50	\$122.50	\$98.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$356.00	\$284.50	\$161.00	\$129.00	\$ 104.50	\$ 83.50
500/500	387.00	309.50	174.00	139.00	113.00	90.50
500/1,000	389.50	311.50	175.00	140.00	113.50	90.50

B. Underinsured Motorists Coverage

3. Annual Rates

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$492.50	\$394.00	\$435.00	\$348.00	\$345.50	\$276.50

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$334.50	\$275.50	\$304.50	\$243.50	\$241.50	\$193.50
500/500	412.50	330.00	364.00	291.50	289.00	231.50
500/1,000	414.50	331.50	366.00	293.00	290.50	232.50

N. Named Driver Exclusion

1. Applicability

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

2. Requirements

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

14. MISCELLANEOUS COVERAGES (Cont'd.)

- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

3. Endorsement

Attach **PP1337 – Named Driver Exclusion Endorsement – Arkansas** to the policy.

18. INCREASED LIMITS

A. Liability Increased Limits Tables

1. \$75,000 Single Limit Liability Increased Limits

Single Limits	Factor
1,000,000	1.56

2. \$25,000/50,000 Bodily Injury Increased Limits

Split Limits	Factor
300/300	2.11
500/500	2.23
500/1,000	2.36

3. \$25,000 Property Damage Liability Increased Limits

P.D. Limit	Factor
\$250,000	1.20
500,000	1.25

D. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate:

Limits	Factor
50,000	5.26
75,000	5.50
100,000	5.58

19. MISCELLANEOUS TYPES

D. Snowmobiles and All-Terrain Vehicles

(Class Code – 959000) (Including Passenger Hazard)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow.

This does not include a vehicle using airplane type propellers or fans.

An all-terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

Attach Endorsement – PP0320 – Snowmobile Endorsement

LIABILITY, MEDICAL PAYMENTS AND UNINSURED MOTORISTS

- 1. Liability** – Charge 50% of private passenger base rates.
- 2. Passenger Hazard Exclusion** – This Passenger Hazard Exclusion is NOT applicable in Arkansas.
- 3. Medical Payments** - \$500 limit only – Charge 200% of private passenger base rate.
- 4. Uninsured Motorists** – Charge the private passenger rate.

19. MISCELLANEOUS TYPES (Cont'd.)

PHYSICAL DAMAGE

Coverage	Deductible	Rate per \$100
Comprehensive	\$100	\$2.00
	200	1.60
Collision	200	1.76
	300	1.60

E. Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

Attach Endorsement – PP0323 – Miscellaneous Type Vehicle

1. Registered Dune Buggies

Classify and rate as private passenger autos.

2. Non-registered Dune Buggies

Class Code – 943200 (Including Passenger Hazard)

LIABILITY, MEDICAL PAYMENTS AND UNINSURED MOTORISTS

- a. **Liability** – Charge 90% of private passenger base rates.
- b. **Passenger Hazard Exclusion** – The Passenger Hazard Exclusion is NOT applicable in Arkansas.
- c. **Medical Payments** – Charge private passenger rates.
- d. **Uninsured Motorists** – Charge private passenger rates.

PHYSICAL DAMAGE

Coverage	Deductible	Rate per \$100
Comprehensive	\$100	\$2.10
	200	1.70
Collision	200	6.30
	300	5.10

F. Golf Carts

(Class Code 943500)

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

Attach Endorsement – PP0323 – Miscellaneous Type Vehicle

LIABILITY

Charge 25% of Private Passenger base rate.

PHYSICAL DAMAGE

Coverage	Deductible	Rate per \$100
Comprehensive	\$100	\$0.70
	200	0.56
Collision	200	0.86
	300	0.76

AUTO LOCATION INSIGHT RATING FACTORS

SCORE	BI	PD	CSL	MED	COMP	COLL
1	0.765	0.720	0.771	0.824	0.686	0.776
2	0.785	0.738	0.787	0.847	0.712	0.792
3	0.801	0.750	0.804	0.867	0.730	0.800
4	0.814	0.758	0.813	0.883	0.740	0.809
5	0.823	0.766	0.821	0.896	0.747	0.818
6	0.832	0.775	0.830	0.905	0.753	0.827
7	0.841	0.783	0.839	0.914	0.760	0.836
8	0.850	0.792	0.849	0.923	0.767	0.846
9	0.859	0.801	0.858	0.932	0.774	0.855
10	0.869	0.810	0.868	0.941	0.782	0.865
11	0.879	0.819	0.878	0.951	0.789	0.875
12	0.889	0.829	0.888	0.960	0.797	0.885
13	0.899	0.839	0.898	0.970	0.804	0.896
14	0.909	0.849	0.908	0.980	0.812	0.906
15	0.920	0.859	0.919	0.990	0.820	0.917
16	0.931	0.869	0.930	1.000	0.828	0.928
17	0.942	0.880	0.941	1.010	0.837	0.940
18	0.953	0.891	0.952	1.021	0.845	0.951
19	0.964	0.902	0.964	1.032	0.854	0.963
20	0.976	0.913	0.976	1.042	0.863	0.975
21	0.988	0.925	0.988	1.053	0.872	0.987
22	1.000	0.937	1.000	1.065	0.881	1.000
23	1.012	0.949	1.013	1.076	0.890	1.013
24	1.025	0.961	1.025	1.088	0.900	1.026
25	1.038	0.974	1.038	1.099	0.909	1.039
26	1.051	0.987	1.052	1.111	0.919	1.053
27	1.064	1.000	1.065	1.129	0.929	1.067
28	1.078	1.014	1.079	1.148	0.945	1.081
29	1.099	1.027	1.093		0.961	1.103
30	1.121	1.042	1.107		0.972	1.130
31	1.151	1.056	1.129		0.983	1.157
32	1.198	1.071	1.160		1.000	1.195
33	1.247	1.086	1.200		1.018	1.244
34		1.101	1.250		1.030	
35		1.117			1.042	
36		1.133			1.054	
37		1.150			1.067	
38		1.167			1.087	
39		1.193			1.114	
40		1.238			1.142	
41		1.295			1.179	
42					1.225	
43					1.274	
44					1.344	

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UNDERWRITING ELIGIBILITY

1. NEW BUSINESS ELIGIBILITY

The basis of our competitive rate structure is the careful selection of risks. Our agents have the authority to bind coverage for a maximum of 30 days for written binders, 72 hours for oral binders. Written binders are to be forwarded to your branch underwriter within 3 days of the effective date.

Minimum Requirements:

<u>Deductibles for 2010 And Prior:</u>	<u>Deductibles for 2011 And After:</u>
Vehicle Symbols 12 through 20: \$100 Comprehensive \$250 Collision	Vehicle Symbols 16 to 41: \$100 Comprehensive \$250 Collision
Vehicle Symbols 21 and higher: \$250 Comprehensive \$500 Collision	Vehicle Symbols 42 to 65: \$250 Comprehensive \$500 Collision

A. PRIOR APPROVAL

Coverage shall not be bound for a risk having any of the following characteristics or conditions until (1) all information has been reviewed by the company for appropriate underwriting and (2) the agent has been granted approval for binding coverage.

1. Operators:

- a. Any operator without a valid driver's license from the resident state. (An International driver's license is not acceptable). One-year permanent residency is required.
- b. Any operator with a physical impairment, severe heart or eyesight condition, inoperable limbs or a history of mental disorder which affects the operation of a vehicle

2. Vehicles:

- a. Antique, classic or any auto 15 years and older with physical damage coverage.
- b. Vehicles Symbol 27 and higher.
- c. 2010 Model Year Vehicles and Prior Symbol 27 and higher
- d. 2011 Model Year Vehicles and After Symbol 65 and higher
- e. Motor homes over \$100,000
- f. Any vehicle on the Restricted Vehicle 'A' list refer to the Personal Auto Symbol and Vehicle Identification section of the Agent Manual at www.emcins.com to determine if a vehicle is one that is restricted.

B. UNACCEPTABLE RISKS**THE FOLLOWING RISKS CANNOT BE SUBMITTED, ACCEPTED OR BOUND:****1. Operators:**

- a. Any operator who has had a lapse in coverage over 60 days prior to the policy effective date

Exceptions:

- 1) Returning from active Military Deployment
 - 2) Any driver licensed within the last 60 days
 - 3) Previously insured on parents' policy
 - 4) Previously had a company car
 - 5) No Prior Insurance
- b. Any operator with a major conviction (Refer to Violations and Convictions List, Group A) including all suspensions and revocations, and/or who has required a financial responsibility filing in the past 5 years.

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

- c. Any operator, whose coverage has been cancelled, declined, non-renewed (except for the termination of an agency contract), or written under the Automobile Insurance Plan (Assigned Risk).

2. Vehicles:

- a. Any vehicle used for delivery or transportation of goods or people.
- b. Any vehicle on the Restricted Vehicle "A" List. refer to the Personal Auto Symbol and Vehicle Identification Information section of the Agent Manual at www.emcins.com to determine if a vehicle is one that is restricted.
 - 1. ATV's;
 - 2. Kit cars;
 - 3. Gray market cars;
 - 4. Dune buggies;
 - 5. Recreational type vehicles used in off road activities;
 - 6. Street rods;
 - 7. Modified/custom built "one of a kind" type vehicles.
- c. Vehicles used for snow removal or as service station vehicles.
- d. Defective vehicles, which may endanger public safety.
- e. Motor homes used as residences.
- f. Any vehicle garaged out of state where rates are not filed and/or without a non-resident agent license.

C. AGENT INFORMATION

- 1. A Medical Statement may be requested for operators age 75 and over.
- 2. Photos are required for antique autos, classic autos and vehicles over 15 years, with physical damage coverage.
- 3. A completed Questionnaire is required for customized vans and pick-ups with physical damage coverage.
- 4. The Company will order an Insurance Score (CBR).
- 5. Vehicles with Branded Titles (Branded Title includes salvage, rebuilt, manufacturer buyback, junk, fire, flood damage, reconstructed and hail damage titles) are eligible for liability coverage only.

D. DRIVING EXPERIENCE

Drivers less than 21	No eligible unless supported by parents policy
Drivers 21 to 24	Eligible with Clear MVR
Drivers 21 to 24	Eligible if Married

E. MAXIMUM ALLOWABLE ACCIDENTS AND VIOLATIONS/CONVICTIONS PER OPERATOR (36 MONTH HISTORY)

Accidents/Violations/Convictions	Maximum Allowable
Major Violations /Convictions	0
Moving Violations/Convictions	
Operators Under Age 25	3
All Other Operators	4
Household	4
Non-Moving Violations/Convictions	
Operators Under Age 25	3
All Other Operators	4

Household	4
-----------	---

1. NEW BUSINESS ELIGIBILITY (Cont'd.)**E. MAXIMUM ALLOWABLE ACCIDENTS AND VIOLATIONS/CONVICTIONS PER OPERATOR (36 MONTH HISTORY)**

Accidents/Violations/Convictions	Maximum Allowable
At-Fault Accidents	
Operators Under Age 25	2
All Other Operators	3
Household	3
Other Than Collision Losses	
Per Household	4 Over \$200
Towing Losses	
Per Household	4
Per Policy Combined Incidents*	
1-3 Drivers in Household	10
4-6 Drivers in Household	15
7-9 Drivers in Household	20

Refer to the Violations and Convictions section for a list of moving and non-moving violations.

***EXCLUDES Not at Fault, Towing and OTC Losses**

2. RENEWAL GUIDELINE ELIGIBILITY (36 MONTH HISTORY)**POLICIES THAT EXCEED THE MAXIMUM ALLOWABLE ACCIDENTS/VIOLATIONS/Convictions SHOWN BELOW WILL BE NON-RENEWED**

Accidents/Violations/Convictions	Maximum Allowable
Major Violations/Convictions	0
Moving Violations/Convictions	
Operators Under Age 25	4
All Other Operators	5
Household	5
Non-Moving Violations/Convictions	
Operators Under Age 25	4
All Other Operators	5
Household	5
At-Fault Accidents	
Operators Under Age 25	3
All Other Operators	4
Household	4
Other Than Collision Losses	
Per Household	5
Towing Losses	
Per Household	5
Per Policy Combined Incidents*	
1-3 Drivers in Household	12
4-6 Drivers in Household	17
7-9 Drivers in Household	22

*** EXCLUDES Not at Fault, Towing and OTC Losses**

3. VIOLATIONS AND CONVICTIONS

This is a condensed list of countrywide violations and convictions. It is NOT all-inclusive and many categories shown are generalizations. Any violation or conviction that cannot be categorized will be routed to Underwriting. "All" refers to any version of a similar conviction/violation, which may vary by state.

A. GROUP A: Operators charged/convicted with any Group A Violation/Conviction are UNACCEPTABLE

1. Altered, forged, or counterfeit title, registration or plates
2. Cancellation, denial or disqualification – ALL
3. Drag racing – ALL
4. Driving to endanger
5. Driving under the influence; Operating while intoxicated; Refusal to submit to chemical test – ALL
6. Driving While registration cancelled or suspended
7. Driving while suspended, revoked, disqualified, barred or withdrawn – ALL
8. Failure to notify – ALL
9. Failure to surrender suspended or revoked license
10. Failure to comply with financial responsibility law; failure to post security; Failure to file SR-22 – ALL
11. Fleeing or attempting to elude police officer
12. Habitual violator or offender – ALL
13. Hit & run; Leaving accident scene before police arrive – ALL
14. Involuntary manslaughter; Homicide; Violation of vehicle law resulting in death
15. Reckless driving – ALL
16. Revocation – ALL
17. Serious offense – ALL – including speeding in excess of 15 mph
18. Suspension – ALL
19. Unauthorized use of motor vehicle
20. Unsatisfied judgment
21. Withdrawal – ALL

B. GROUP B: Moving Violations

1. Allowing unauthorized person to drive
2. Careless or negligent operation
3. Crossing fire hose
4. Driving over center lane or on wrong side of road
5. Driving too slow
6. Driving where prohibited – ALL
7. Failure to file future proof following conviction, or reason unspecified
8. Failure to obey traffic device, traffic control signal, sign or police officer – ALL
9. Failure to stop
10. Failure to yield – ALL
11. Failure to maintain safe distance – ALL
12. Failure to dim headlights
13. Failure to use lamps, signals – ALL
14. Failure to have vehicle under control

4. VIOLATIONS AND CONVICTIONS (Cont'd.)

15. Following too close
16. Improper backing
17. Improper lane use/change
18. Improper passing – ALL
19. Improper signal/fail to signal
20. Improper start
21. Improper turn – ALL
22. Improperly transporting passenger
23. Obstructed vision
24. Out of state violation
25. Passed a stopped school bus
26. Passing where prohibited – ALL
27. Speeding
28. Spinning wheels; excessive acceleration, etc.
29. Unlawful use of license; lending, displaying – ALL
30. Unsafe U-turn
31. Unspecified lane violation
32. Violation of provisional, probational, juvenile, school, restricted license or permit
33. Wrong way – ALL

C. GROUP C: Non-moving Violations

1. Defective equipment (brakes, lights, mirrors, wipers, horn, muffler, unsafe tires, etc.)
2. Driving without correct license class
3. Excessive noise
4. Failure to use child restraint system
5. Failure to use headlights, lamps, signals – ALL
6. Illegal equipment
7. Improper towing
8. Litter, drop or throw any object at a vehicle or on the road
9. Miscellaneous – DMV designation
10. No drivers license (Driver is to carry license and display on demand)
11. Obstructed vision (snow, ice, etc.)
12. Operating vehicle in unsafe condition
13. Seat belt or restraint system violation
14. Tinted windows
15. Unlawful possession of vehicle equipment

ADDITIONAL RULES

A. EMC PERSONAL LINES ADVANTAGE COVERAGE**1. Introduction**

EMC Personal Lines Advantage Coverage is the extra 'free' coverage provided to our Insureds when both their home and auto are insured with EMC.

2. Eligibility

Insureds with a Homeowners insurance policy (all HO forms) and a Personal Auto policy in effect and issued by any of the EMC affiliated group companies are automatically provided EMC Personal Lines Advantage Coverage.

3. Single Deductible

If the same event results in a covered loss to a covered auto and the residence premises, only the larger deductible applicable from either policy will apply once to all covered losses. This provision only applies if the combined loss or damage exceeds the higher of the applicable deductible.

4. Pet Medical Coverage

Up to \$500 coverage will be provided when an insured's domestic dog or cat sustains injury or death as a result of a covered loss to a covered auto or the residence premises. This is the maximum amount of coverage regardless of the number of dogs or cats that are injured or die or the number of EMC policies in force at the time of loss. No deductible applies to this coverage.

Coverage will be provided for any of the following for any one occurrence:

- 1. Reasonable costs incurred for veterinary fees; and/or*
- 2. Replacement cost if the pet dies*

The total amount paid for 1, 2 or both 1 & 2 combined will not exceed \$500.

Note: Replacement cost means the cost the insured would incur to replace the deceased dog or cat with one of like kind and quality. It does not include the cost of veterinary bills or training for the new pet or any other amount other than the cost to replace the pet.

5. Emergency Lockout Coverage

Up to \$200 coverage will be provided for reasonable expenses incurred for services needed to gain entry into a covered auto or residence premises if keys have been stolen or disabled or if locked in the covered auto or residence premises and the insured is unable to gain access. No deductible applies to this coverage.

6. Endorsement

Attach endorsement IL7152 - EMC Personal Lines Advantage Coverage to the policy.

B. COMPANY DISCOUNTS**1. ACCIDENT FORGIVENESS**

The first chargeable at-fault accident which occurs during the EMC policy term will not be charged if the following conditions are met:

- a. The named insured has had three consecutive years of prior coverage*
- b. No driver on the policy has had any other at-fault BI or PD/Coll only accidents in the experience period.*

Note: A maximum of one chargeable at-fault accident will be waived per policy at any one time. If there are 2 or more accidents under the Property Damage threshold on the same vehicle the credit of -0.10 is removed and replaced with a 0.00 factor.

B. COMPANY DISCOUNTS (Cont'd.)

2. COMBINATION POLICY DISCOUNT**a. Eligibility**

When the same named insured has both a Personal Auto and a Homeowners policy written in any company within the EMC Group, a 20% discount is applied to the final premium of each policy after application of all other premium modifications.

b. Discount Effective Date

If a qualifying policy is written with a non-concurrent date, the discount will be applied to both the auto and homeowners policies at the earliest date that concurrent coverage is in effect. The discount may be applied or deleted midterm.

c. Cancellation or Non-Renewal

In the event either the Personal Auto or Homeowners Policy is cancelled or non-renewed, the discount may be deleted from the remaining policy midterm (date concurrent coverage is no longer in effect) or at the next renewal date.

3. CUSTOMER PLUS DISCOUNT

Those risks meeting the eligibility guidelines below will be eligible for the Customer Plus Program which will result in a 10% discount applied to the total policy premium. The following criteria must be met:

a. Home owned and insured within EMC Group**b. At least one private passenger type vehicle with Liability, Comprehensive and Collision Coverages****c. No Business Use****d. Years Driving Experience 9 year single/ 7 years married (applies to all drivers on policy)****e. No Accident OR Violation/Conviction Surcharges on policy****f. No Restricted Vehicles****g. No Branded Title Vehicles****h. Must maintain limits of at least 100/300 Split Bodily Injury Liability or 300 Combined Single Liability Limit****4. HOMEOWNERSHIP DISCOUNT**

A 5% discount will be applied to the policy premium if the insured owns their own home, but a home is not insured with EMC Group. Not applicable if the policy has the Combination Policy Discount.

5. INSURANCE SCORING

A discount may be applied to the Personal Auto Policy premium which is based upon the current Insurance Score derived from LexisNexis' insurance scoring model. The score reflects the correlation found between an individual's ability to handle and manage credit (responsibility characteristics) and the ability to manage insurance risk in the same responsible manner. The premium is computed by multiplying the Coverage Premiums by the scoring factor.

6. ELECTRONIC FUNDS TRANSFER

An additional 3% off the policy premium, after application of all other discounts and prior to the policy combination discount, will be applied if premium is paid through Electronic Funds Transfer.

C. ADDITIONAL PRICING FACTORS

1. LIABILITY & PIP/MEDICAL PAYMENTS (PIP) VEHICLE RATING PLAN (LPMP)**a. Introduction**

The following contains the rules and rating provisions governing the Liability and PIP/Medical Payments (LPMP) Vehicle Rating Plan.

b. LPMP Symbols

The LPMP Symbols Pages (hereafter, the Symbol Pages) contain the rating symbols for the LPMP Vehicle Rating Plan.

C. ADDITIONAL PRICING FACTORS (Cont'd.)

The Symbol Pages display LPMP symbols for all vehicles to which this Rating Plan applies.

For each vehicle listed on the Symbol Pages, two LPMP rating symbols are provided: one symbol applicable to BI and PD Liability Coverages, and a second symbol applicable to Medical Payments Coverage.

The symbols are displayed on a vehicle series basis, and apply to all vehicles (all VINs) in a vehicle series. The LPMP symbols do not vary by model year of vehicle unless otherwise noted.

c. Model Years

1. The LPMP symbols are applicable to 2004 and subsequent model years.

d. Premium Determination

1. The LPMP vehicle rating factors are multiplicative factors that are applied to the premiums for BI & PD liability coverage and Medical Payments coverage after applying the classification rating factor.

Note:

The premium determination procedure applicable to BI & PD Liability coverages also applies to Single Limit Liability Coverages). See examples below

- (a) BI Liability Premium = BI Rate X Classification rating factor X LPMP BI & PD Liability vehicle rating factor.
 - (b) PD Liability Premium = PD Rate X Classification rating factor X LPMP BI & PD Liability vehicle rating factor.
 - (c) Medical Payments(PIP) = Med Pay Rate X Classification rating factor X LPMP Medical Payments (PIP) vehicle rating factor.
2. The LPMP Vehicle Rating Plan does not affect the premium determination procedures that apply to Comprehensive and Collision coverage , or to other coverages not specified in these rules.
 3. If the provisions of Personal Vehicle Manual (PVM) Rule **3.F.** apply to the risk, or if the an expense fees are applicable, apply those rating provisions in accordance with the premium determination procedures.
 4. LPMP vehicle rating factors do not apply to risks rated in accordance with PVM Rule **16.**, Named Non-Owner Coverage, or Rule **17.**, Extended Non-Owned Liability Coverage.

e. Vehicle Rating Factors

Refer to the Liability and Medical (PIP) Vehicle Rating Factors in the "R" pages of this manual.

2. NO PRIOR INSURANCE

- a. *The following surcharge will be applied to New Business/Rewrite policies if the prior insurance for the named insured had a lapse prior to the new business/rewrite effective date. The factor will be applied to the policy and will be removed at the first anniversary date. If a policy lapses and is re-written, the No Prior Insurance Factor will be added.*
- b. *The surcharge will not apply to insureds under the following circumstances:*
 - (1) *Returning from active military deployment.*
 - (2) *Any driver licensed within 60 days prior to the policy effective date.*
 - (3) *Previously insured under parents auto policy.*
 - (4) *Previously used a company car.*
 - (5) *Any state exceptions*

<i>DAYS LAPSED</i>	<i>FACTOR</i>	<i>DAYS LAPSED</i>	<i>FACTOR</i>	<i>DAYS LAPSED</i>	<i>FACTOR</i>
<i>1-30</i>	<i>1.20</i>	<i>31-60</i>	<i>1.30</i>	<i>More than 60</i>	<i>1.50</i>

C. ADDITIONAL PRICING FACTORS (Cont'd.)

3. AUTO LOCATION INSIGHT

ALI (auto location insight), a predictive modeling product from Explore, assigns each insured a specific score based on certain criteria. Scores are strictly geographically based on garaging location, taking into account: population density, neighborhood conditions including home values and average family size, frequency/severity of motor vehicle thefts and property crimes, number of miles driven, types of intersections and roads taking into account rural/urban and speed limit zones and traffic volume, location of nearby establishments such as shopping, restaurants, schools, churches, general driving behaviors and patterns for the area (not policyholder specific), and elevation, ground movement, etc for the area.

ALI scores correspond to a rating factor for each of the major coverages (Combined Single Limit, Bodily Injury, Property Damage, Collision, Comprehensive, Medical and Personal Injury Protection). Each coverage score reflects the relative location-based risk of that coverage at the vehicle's garaged address. The factors are then applied by coverage in the multiplicative rating formula. Refer to Company for rating factors.

4. PRIOR ASSIGNED RISK (Residual Market) POLICIES

A surcharge factor of 1.50 will be applied to New Business policies if the prior insurance was through an Assigned Risk Plan. The surcharge will be removed at the next renewal. Note: If policy qualifies for both Assigned Risk Surcharge and No Prior Insurance Surcharge the Assigned Risk Surcharge will apply.

5. UNVERIFIABLE DRIVING RECORD SURCHARGE (Per Driver)

If we are unable to obtain a current MVR or EARS report for a licensed driver on the policy, a surcharge factor of 1.40 will apply. If a valid MVR or EARS report is received within 60 days of the policy effective date or the transaction effective date of an added driver, the surcharge will be removed effective the New Business date or date that the driver was added. Note: The policy will be non-renewed or the driver excluded if a valid MVR is not received by the renewal process date. Not eligible for merit rating credits for no violations/convictions.

6. EXCESS NONPAYMENT

A surcharge factor of 1.50 will be applied to the renewal policy if the insured has had more than 2 non-payment cancellations during the prior 12 month period.

1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. not used as a public or livery conveyance for passengers,
 - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed on the Symbol and Identification section; and
 - b. is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) for farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

- a. it meets the conditions in a. and b. above; and
 - b. coverage is limited in accordance with the federal employees using autos in government business endorsement. **(PP0301)**
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. it is principally garaged on a farm or ranch, and
 - b. it otherwise meets the definitions in 1. and 2. above.

B. AUTO as used in this manual, refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. LIABILITY as used in this manual, refers only to Bodily Injury and Property Damage Coverages.

D. SINGLE LIMIT LIABILITY as used in this manual, refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE COVERAGE as used in this manual, refers to other than collision damage to a motor vehicle.

F. OWNED as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement. **(PP0319)**
2. A vehicle owned by a trust. Refer to Rule **2.E.** for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY – ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1. if:

1. They are written on a specified auto basis, and
2. They are owned by an individual or by a husband and wife who are residents of the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declaration page.

2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd.)

- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and pickups and vans as defined in Rule 1. that are owned jointly by two or more:
1. resident relatives other than husband and wife; or
 2. resident individuals; or
 3. non-resident relatives, including a non-resident husband and wife; if
 - (a) They are written on a specified auto basis, and
 - (b) The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned, and
 - (c) The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage. **(PP0334)**

Note

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

- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golfcarts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis.
 2. They are owned by:
 - (a) an individual;
 - (b) a husband and wife;
 - (c) two or more relatives other than husband and wife; or
 - (d) two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle **(PP0323)** or snowmobile **(PP0320)** endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached **(PP0322)**.

Exception: Exposure A., B. or C. above may be written under a commercial auto policy when combined with a commercial risk.

- E.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 2. Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles; if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:
 1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or a husband and wife; and
 - (2) The only named insured(s) shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.
 2. Endorsement
Attach endorsement **PP1303 – Trust Endorsement** to the policy.

3. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination
 - 1. Refer to the Model Year Rule to determine the model year of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
When model year is used in rating and the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.
 - 2. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
 - b. If the S&I Section does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.
- C. Refer to Territory Definitions to determine the territory code number for the location where the auto is principally garaged.

NOTE: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D. Refer to the Rate Pages to determine base rates for the desired coverage for the appropriate territory.
- E. *The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.*
- F. **College Graduate Scholastic Achievement Discount**
 - 1. A 5% discount on Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.
The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has **not** been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.
 - 2. **Eligibility:** An insured is eligible for this discount if:
 - a. he or she is under twenty-five years old and has graduated from a college or university, and
 - b. his or her cumulative scholastic record shows that he or she attained one of the following:
 - (1) a grade average of "B" or higher, if letter grades are used, or
 - (2) at least a 3 point average on a 4 point scale (or equivalent).
 An insured is **not** eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.
 - 3. This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule unless the Miscellaneous Types rule states, *Classify and rate as a private passenger auto.*

Refer to Section C below for definitions of terms used in this rule.

A. Autos owned by an individual or owned jointly by two or more relatives or resident individuals are classified as follows:

1. Primary Classification

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of licensed youthful operators for the Driver Training and/or Good Student classes, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

- a. *Refer to the Merit Rating Plan rules to classify the risk according to the driving records of the assigned operators and the single car/multi-car risk status*
- b. *A driving record classification shall be determined from the following:*
 - (1) *Single/Multi Vehicle Indicator*
 - (2) *Accident Forgiveness*
 - (3) *Number of Major Violations/Convictions*
 - (4) *Number of Minor Violations/Convictions*
 - (5) *Number of Bodily Injury Accidents*
 - (6) *Number of Property Damage/Collision Accidents ('U' will show when there are 2 or more accidents under the PD threshold on the same vehicle)*

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

1. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
2. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification.
3. Policies exceeding one year.
Section 3. does not apply.
4. A policy shall not be changed midterm solely due to the change in symbol assignment based on a review of loss experience.

B. Private Passenger Autos owned by farm family co-partnerships or farm family corporations and covered by a Personal Auto Policy

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

1. Not experience rated; and
2. Not used in an occupation other than farming or ranching; or
3. Used only in driving to or from work.

4. CLASSIFICATIONS (Cont'd.)

C. Definitions

1. Use Classifications

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. **PLEASURE USE** means:
 - (1) no **BUSINESS USE**,
 - (2) personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; and
 - (b) 3 or more, but less than 15 road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. **WORK LESS THAN 15 MILES** means:
 - (1) no **BUSINESS USE**,
 - (2) personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15 road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. **WORK 15 OR MORE MILES** means:
 - (1) no **BUSINESS USE**,
 - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

LIABILITY

- g. An auto used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES OR WORK 15 OR MORE MILES when the federal employees using autos in government business endorsement is used to limit coverage.

2. Age, Sex and Marital Status Classifications

a. YOUTHFUL OPERATOR

means an applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

- (1) **YOUTHFUL UNMARRIED MALE OPERATOR** — unmarried male under 25 years of age who is not an owner or principal operator;
- (2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** — unmarried male under 30 years of age who is an owner or principal operator.
- (3) **YOUTHFUL MARRIED MALE OPERATOR** — married male under 25 years of age;

4. CLASSIFICATIONS (Cont'd.)

- (4) **YOUTHFUL UNMARRIED FEMALE OPERATOR** — unmarried female under 25 years of age who is not an owner or principal operator;
 - (5) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** — unmarried female under 30 years of age who is an owner or principal operator;
 - (6) **YOUTHFUL MARRIED FEMALE OPERATOR** – married female under 25 years of age
- b. NO YOUTHFUL OPERATOR** means;
- (1) A Youthful Operator classification is not applicable to the auto, and
 - (2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a) Operator Age 30-39
 - (b) Operator Age 40-49
 - (c) Operator Age 50-64
 - (d) Operator Age 65-74
 - (e) Operator Age 75-79
 - (f) Operator Age 80-84
 - (g) Operator Age 85 or Over
 - (h) All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
- c. AGE** means the age attained on the last birthday prior to the effective date of the policy, unless driver added mid-term.
- d. MARRIED** means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- e. RESIDENT** means anyone residing in the same household.
- Exceptions:**
- 1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
 - 2) If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.
- 3. Single Car and Multi-Car Risks: Operator Assignment Rule**
- a.** Classify Single Car risks and Multi-Car risks according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.
 - (1) Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.
 - (2) Rule **4.C.3.c.** applies if a Youthful Operator classification does NOT apply to any auto on the policy

4. CLASSIFICATIONS (Cont'd.)

- b. Operator assignment:** Policies insuring one or more **Youthful Operators**.
- (1) Single Car Risks – The youthful operator with the highest Primary Rating Factor shall apply.
 - (2) Multi-Car Risks
 - (a) Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest total base premium.
 - (b) Assign other youthful operators to remaining autos as follows:
 - (i) Determine the pleasure use primary rating factors of all youthful operators.
 - (ii) Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.
 - (iii) *Remaining youthful operators are assigned to remaining autos. but not more than one youthful operator assigned to any one auto.*
 - (iv) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
 - (c) After all youthful operators have been assigned to autos according to (a) and (b) above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:
 - (i) Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
 - (ii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iii) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
 - (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
- c. Operator assignment:** Policies insuring **NO** drivers eligible for a **Youthful Operator** classification.
- (1) Single Car Risks . Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest primary rating factor to the auto.
 - (2) Multi-Car Risks . Assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
 - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
 - (b) Determine the classification rating factor for each auto as follows:
 - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) below.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest total base premium that the individual operates.

4. CLASSIFICATIONS (Cont'd.)

(iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.

(iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.

(v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.

(c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.

(3) *Excess Autos & Excess Farm Autos. Classify autos in excess of the number of operators as follows:*

(a) *Drivers will be assigned in the following order: 1) Non-Farm 2) Farm*

(b) *If all operators on the policy are age 40-74, the Excess Autos 2 (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.*

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

(d) *Excess Farm Auto classification shall apply to any excess auto(s) that meet the farm use definitions in rule 4.c.1.b. above.*

d. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages: single limit liability (or bodily injury and property damage liability,) medical payments, no-fault, comprehensive or collision.

Exception: This credit is available for a Single Car Risk if the named insured is provided a company car by his/her employer for business and personal use.

e. **TOTAL BASE PREMIUM** is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

4. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

(1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

(2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and

4. CLASSIFICATIONS (Cont'd.)

A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b. and c., or d. or e. above.

5. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is –
 - (1) at least 16 years of age; and
 - (2) a full-time high school, college or university student.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (1) is in the upper 20% of his/her class scholastically, or
 - (2) maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged, then no grade can be below "B".
 - (3) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

6. Vehicles Equipped With Anti-Theft Devices

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

- a. a hood lock which can be released only from inside the vehicle, and
- b. a device meeting the criteria of either paragraph 1. or 2. below.

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

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

4. CLASSIFICATIONS (Cont'd.)

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

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

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

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative.

A disabling device is categorized as passive if a separate manual step is not required to engage the device.

7. Safety Equipment Discounts**a. Passive Restraint Discount**

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

(1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.

(2) 30% discount shall be afforded when the restraints are installed in both front out-board seat positions.

b. Anti-Lock Braking System Discount

A 5% discount for Single Limit Liability or Bodily Injury and Property Damage Liability coverage shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

c. Telemetric Communication Systems

(1) A 10% discount on Medical Coverage shall be afforded on vehicles equipped with telemetric systems that automatically notify emergency services in the event of an air bag deployment or generate a 911 call using the vehicle's integrated system to recognize an emergency.

An example of a service meeting this requirement is the Microsoft SYNC system from Ford. Similar systems may qualify.

(2) A 10% discount on Comprehensive and Medical Coverages shall be afforded on vehicles equipped with telemetric systems that will automatically notify emergency services in the event of an air bag deployment or, generate a 911 call using the vehicle's integrated system and, also provide a theft recovery component in their service utilizing GPS technology to locate the stolen vehicle.

Examples of services meeting this requirement are OnStar from GM; mbrace from Mercedes; Enform with Safety Connect from Lexis and BMW Assist. Similar systems may qualify.

Note: Discounts are not cumulative. Either (1) or (2) applies.

All discounts for telemetric systems require the subscription be maintained throughout the policy term to continue the discount. Verification is required.

4. CLASSIFICATIONS (Cont'd.)

8. Pickups and Vans

- a. Liability and Physical Damage: Rate as private passenger auto.
For non-symbolled pickups, determine a symbol based on the original cost new from the Price/Symbol Charts in the Symbol and Identification Manual Section.
- b. Refer to Rule **14.H** for rating of custom equipment on pickups and vans.
- c. Camper bodies with or without facilities for cooking or sleeping: Rate as a separate item. Refer to Rule **19.B**.

D. Motor Vehicle Accident Prevention Course Discount**LIABILITY, MEDICAL PAYMENTS, AND COLLISION**

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability, or bodily injury and property damage liability, medical payments and collision coverages.

Exception:

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

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

5. MERIT RATING PLAN

The Merit Rating Plan applies to policies written in Companies authorizing its use.

When Merit Rating Plan is used it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

1. *Owned by an individual or owned jointly by two or more relatives or resident individuals.*
2. *Owned by a family partnership or family corporation, provided the vehicle is:*
 - a. *Garaged on a farm or ranch;*
 - b. *Not rated as part of a fleet; and*

5. MERIT RATING PLAN (Cont'd.)

c. Not used in any occupation other than farming or ranching.

Exception: The Merit Rating Plan does not apply to an auto that is used in the business of driver training.

B. Definitions

1. Overview of the Merit Rating Plan

- a. The Merit Rating Plan shall be used to develop a Secondary Classification rating factor for each auto insured on the policy, based on the Convictions and Accidents record, Accident Forgiveness (see Discounts 1. Accident Forgiveness for eligibility) and Multi-Car Discount for autos insured on a multi-car policy.*
- b. The driving record of all drivers insured on the policy shall be used for the purpose of determining the Merit Rating factors.*
- c. The Merit Rating factors shall be developed separately for each auto insured on the policy.*
- d. Merit Rating Plan factors are additive factors, which are added to (or subtracted from) a 'starting point' rating factor of 0.00, and are then added to (or subtracted from) the Primary Rating Factor for the auto.*

2. Experience Period

The experience period shall be the three years immediately preceding the policy effective date.

3. Rating Factor Determination

Determine the Merit Rating factor for each auto using the procedures in 5.B.1.a to 5.B.1.d. of this rule, unless the auto is an excess auto as defined in Rule 4.c.3. Refer to Rule 5.B.3.B. to determine the Merit Rating factor for an excess auto.

a Rating Factor Determination

Determine each driver's Convictions and Accidents during the experience period and assign the appropriate rating factors.

- (1) For each auto, total the rating factors of each driver assigned to the auto.*
- (2) Remove any surcharges for PD/Coll Only accidents that are eligible for Surcharge Exceptions.*
- (3) If the auto is part of a multi-car risk, subtract the Multi-Car Risk rating factor provided in Rule 5.C. from the factor determined in Step 3.*
- (4) The factor resulting from Step 4 is the total Merit Raing Factor for the auto.*
- (5) Merit Rating Plan factors are additive factors, which are added to (or subtracted from) a 'starting point' rating factor of 0.00, and are then added to (or subtracted from) the Primary Rating Factor for the auto.*
 - (a) For example, develop the Merit Rating factor for a single car risk on which the drivers have 2 surchargeable PD/Coll-only Accidents (where Accident Forgiveness does NOT apply)*

<i>Example</i>	
<i>Merit Rating 'starting point' factor</i>	<i>0.00</i>
<i>2 PD/Coll Only Accident-- Accident Forgiveness does NOT apply</i>	<i>+0.50</i>
<i>TOTAL Merit Rating factor for this car</i>	<i>+0.50</i>

- (b) Then for each auto, the Merit Rating Factor shall be added to the Primary Rating factor to produce the auto's Classification Rating Factor*

<i>Example</i>	
<i>Primary Rating Factor</i>	<i>1.00</i>
<i>Merit Rating Factor</i>	<i>+0.50</i>
<i>Classification Rating Factor</i>	<i>+1.50</i>

5. MERIT RATING PLAN (Cont'd.)

b. Excess Auto(s)

- (1) *The Merit Rating Factor for an excess auto as defined in Rule 4.c.3. shall be -0.20.*
- (2) *No other Merit Rating Factor or Multi-Car Risk factor shall apply to an excess auto.*

4. Convictions
a. Overview

- (1) *Determine the Convictions rating factor for each driver, based on the driver's moving traffic violations that resulted in a major conviction or a minor conviction during the experience period.*
- (2) *The term conviction shall include a conviction upon a plea of guilty, or of nolo contendere; or the determination of guilt by a jury or by a court though no sentence has been imposed or, if imposed, has been suspended, including a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated; or a prayer for judgment continued.*
- (3) *If the conviction date is not available, the date the violation occurred shall be deemed the conviction date.*

b. Major Convictions

Refer to the Underwriting Eligibility Guidelines section under Violations and Convictions-Group A

c. Minor Convictions

A minor conviction is a conviction of any other type of moving traffic violation not listed under Group A - Major Convictions in the Underwriting Eligibility Guidelines.

Refer to the Underwriting Eligibility Guidelines section under Violations and Convictions-Group B

A minor conviction is a conviction of any other type of moving traffic violation not listed under Rule 5.B. Major Convictions.

Surcharge factors shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator.

d. Conviction Rating Factor Tables

Refer to Secondary Classification and Statistical Code Section for Rating Factors

5. Accidents

Determine the Accidents rating factor for each driver, based on the driver's chargeable BI at-fault accidents and chargeable at-fault PD/Collision Only (No BI) accidents during the experience period, while operating an auto.

a. BI Accidents

A chargeable BI Accident is an at-fault auto accident that results in bodily injury or death.

b. PD/Collision Only Accidents

A chargeable PD/Collision Only Accident is an at-fault auto accident that results in damage to property only (no bodily injury) in which the total damage to all property including the driver's property is greater than \$1,000 (or the state's threshold if different).

c. Exceptions to Accident Surcharges

- (1) *No surcharge factors are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and*
- (2) *No surcharge factors are assigned for accidents occurring under the following circumstances:*
 - (a) *auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or*

5. MERIT RATING PLAN (Cont'd.)

- (b) the applicant, owner or other resident operator involved in an accident is (1) determined to be 50% or less negligent, or (2) reimbursed for 50% or more of his or her damages by, or on behalf of persons involved in the accident; or*
- (c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or*
- (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or*
- (e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or*
- (f) accidents involving damage by contact with animals or fowl; or*
- (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or*
- (h) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.*

d. Accident Rating Factor Tables

Refer to Secondary Classification Section for Rating Factors

e. Refund of Surcharged Premium

If a surcharge factor has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the of the premium generated by the accident.

6. Driving Record Secondary Classification

The driving record classification shall be determined from the following:

- a. Single/Multi Vehicle Indicator- will be a (S) or (M) indicator and is the 5th digit of the entire class code*
- b. Accident Forgiveness- will be a Yes (Y) or No (N) indicator and is the 6th digit of the entire class code*
- c. Number of Major Violations/Convictions- will be a numeric value and is the 7th digit of the entire class code.*
- d. Number of Minor Violations/Convictions will be a numeric value and is the 8th digit of the entire class code.*
- e. Number of Bodily Injury Accidents will be a numeric value and is the 9th digit of the entire class code.*
- f. Number of Property Damage/Collision Accidents will be a numeric value and is the 10th digit of the entire class code.*

C. Multi-Car Risk

- 1. If the auto is part of a multi-car risk as defined in PVM Multi-Car Discount Rule 4.d subtract the Multi-Car Risk factor from the otherwise applicable rating factor for each auto as instructed*
- 2. Refer to Secondary Classification Section for Rating Factors*

5. MERIT RATING PLAN (Cont'd.)

*E. Administration of Merit Rating Plan**1. New Business*

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.*
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.*

2. Renewal Business

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

- a. Company's own records; or*
- b. Motor vehicle records; or*
- c. An application signed by the applicant and producer.*

5. MERIT RATING PLAN (Cont'd.)

PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES**NO YOUTHFUL OPERATOR**

Operator Age		Pleasure Use	Drive To or From Work		Business Use	Farm Use
			Less Than 15 Miles	15 or More Miles		
30-39	Factor	1.00	1.05	1.15	1.20	.85
	Code	8161 — —	8162 — —	8163 — —	8168 — —	8169 — —
40-49	Factor	.90	.95	1.05	1.10	.75
	Code	8151 — —	8152 — —	8153 — —	8158 — —	8159 — —
50-64	Factor	.80	.85	.95	1.00	.65
	Code	8851 — —	8852 — —	8853 — —	8858 — —	8859 — —
65-74	Factor	.85	.90	1.00	1.05	.70
	Code	8801 — —	8802 — —	8803 — —	8808 — —	8809 — —
75-79	Factor	1.00	1.05	1.15	1.20	.85
	Code	8121 — —	8122 — —	8123 — —	8128 — —	8129 — —
80-84	Factor	1.15	1.20	1.30	1.35	1.00
	Code	8141 — —	8142 — —	8143 — —	8148 — —	8149 — —
85 or Over	Factor	1.15	1.20	1.30	1.35	1.00
	Code	8201 — —	8202 — —	8203 — —	8208 — —	8259 — —

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

25-29	Factor	1.00	1.05	1.15	1.20	.85
	Code	8301 — —	8302 — —	8303 — —	8308 — —	8459 — —

EXCESS AUTOS: Refer to Rule 4.C.3. for the rules of application for these classifications.
(Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos 1	Factor	1.00
	Code	8990 — —
Excess Autos 2 (All Operators Age 40-74)	Factor	.80
	Code	8980 — —
<i>Excess Farm Autos</i>	<i>Factor</i>	<i>.68</i>
	<i>Code</i>	<i>5980 — —</i>

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR
UNMARRIED FEMALE
NOT ELIGIBLE FOR GOOD STUDENT CREDIT**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	2.10	2.25	2.75	2.90
		8024 — —	8025 — —	8124 — —	8125 — —
18	Factor Code	2.10	2.25	2.75	2.90
		8034 — —	8035 — —	8134 — —	8135 — —
19	Factor Code	2.10	2.25	2.75	2.90
		8044 — —	8045 — —	8144 — —	8145 — —
20	Factor Code	2.10	2.25	2.75	2.90
		8054 — —	8055 — —	8154 — —	8155 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.90	2.05	2.50	2.65
		8064 — —	8065 — —	8164 — —	8165 — —
18	Factor Code	1.90	2.05	2.50	2.65
		8074 — —	8075 — —	8174 — —	8175 — —
19	Factor Code	1.90	2.05	2.50	2.65
		8084 — —	8085 — —	8184 — —	8185 — —
20	Factor Code	1.90	2.05	2.50	2.65
		8094 — —	8095 — —	8194 — —	8195 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.30	1.45	1.75	1.90
		8254 — —	8255 — —	8354 — —	8355 — —
25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10	1.25
				8358 — —	8359 — —

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)****YOUTHFUL OPERATOR
UNMARRIED MALE NOT
ELIGIBLE FOR GOOD STUDENT CREDIT**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	2.50	2.65	3.45	3.60
		8400 — —	8403 — —	8600 — —	8603 — —
18	Factor Code	2.50	2.65	3.45	3.60
		8401 — —	8405 — —	8601 — —	8605 — —
19	Factor Code	2.50	2.65	3.45	3.60
		8451 — —	8455 — —	8651 — —	8655 — —
20	Factor Code	2.50	2.65	3.45	3.60
		8450 — —	8453 — —	8650 — —	8653 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	2.25	2.40	3.15	3.30
		8460 — —	8463 — —	8660 — —	8663 — —
18	Factor Code	2.25	2.40	3.15	3.30
		8470 — —	8473 — —	8670 — —	8673 — —
19	Factor Code	2.25	2.40	3.15	3.30
		8480 — —	8483 — —	8680 — —	8683 — —
20	Factor Code	2.25	2.40	3.15	3.30
		8490 — —	8493 — —	8690 — —	8693 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.35	1.50	1.90	2.05
		8754 — —	8755 — —	8704 — —	8705 — —
25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.30	1.45
				8708 — —	8709 — —

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR
UNMARRIED FEMALE
GOOD STUDENT CLASSIFICATIONS**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	1.90	2.05	2.50	2.65
		8026 — —	8027 — —	8126 — —	8127 — —
18	Factor Code	1.90	2.05	2.50	2.65
		8036 — —	8037 — —	8136 — —	8137 — —
19	Factor Code	1.90	2.05	2.50	2.65
		8046 — —	8047 — —	8146 — —	8147 — —
20	Factor Code	1.90	2.05	2.50	2.65
		8056 — —	8057 — —	8156 — —	8157 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.70	1.85	2.25	2.40
		8066 — —	8067 — —	8166 — —	8167 — —
18	Factor Code	1.70	1.85	2.25	2.40
		8076 — —	8077 — —	8176 — —	8177 — —
19	Factor Code	1.70	1.85	2.25	2.40
		8086 — —	8087 — —	8186 — —	8187 — —
20	Factor Code	1.70	1.85	2.25	2.40
		8096 — —	8097 — —	8196 — —	8197 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.10	1.25	1.50	1.65
		8256 — —	8257 — —	8356 — —	8357 — —

5. MERIT RATING PLAN (SDIP) (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)****YOUTHFUL OPERATOR
UNMARRIED MALE
GOOD STUDENT CLASSIFICATIONS**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	2.25	2.40	3.15	3.30
		8406 — —	8408 — —	8606 — —	8608 — —
18	Factor Code	2.25	2.40	3.15	3.30
		8402 — —	8404 — —	8602 — —	8604 — —
19	Factor Code	2.25	2.40	3.15	3.30
		8452 — —	8454 — —	8652 — —	8654 — —
20	Factor Code	2.25	2.40	3.15	3.30
		8456 — —	8458 — —	8656 — —	8658 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	2.00	2.15	2.80	2.95
		8466 — —	8468 — —	8666 — —	8668 — —
18	Factor Code	2.00	2.15	2.80	2.95
		8476 — —	8478 — —	8676 — —	8678 — —
19	Factor Code	2.00	2.15	2.80	2.95
		8486 — —	8488 — —	8686 — —	8688 — —
20	Factor Code	2.00	2.15	2.80	2.95
		8496 — —	8498 — —	8696 — —	8698 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.15	1.30	1.65	1.80
		8756 — —	8757 — —	8706 — —	8707 — —

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)****YOUTHFUL OPERATOR
MARRIED MALE**

AGE		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	1.55	1.70	1.40	1.55
		8924 — —	8925 — —	8926 — —	8927 — —
18	Factor Code	1.55	1.70	1.40	1.55
		8934 — —	8935 — —	8936 — —	8937 — —
19	Factor Code	1.55	1.70	1.40	1.55
		8944 — —	8945 — —	8946 — —	8947 — —
20	Factor Code	1.55	1.70	1.40	1.55
		8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.40	1.55	1.25	1.40
		8964 — —	8965 — —	8966 — —	8967 — —
18	Factor Code	1.40	1.55	1.25	1.40
		8974 — —	8975 — —	8976 — —	8977 — —
19	Factor Code	1.40	1.55	1.25	1.40
		8984 — —	8985 — —	8986 — —	8987 — —
20	Factor Code	1.40	1.55	1.25	1.40
		8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.25	1.40	1.05	1.20
		8554 — —	8555 — —	8556 — —	8557 — —
25 thru 29	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)****YOUTHFUL OPERATOR
MARRIED FEMALE**

AGE		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	1.30 8804 — —	1.45 8805 — —	1.15 8806 — —	1.30 8807 — —
18	Factor Code	1.30 8854 — —	1.45 8855 — —	1.15 8856 — —	1.30 8857 — —
19	Factor Code	1.30 8864 — —	1.45 8865 — —	1.15 8866 — —	1.30 8867 — —
20	Factor Code	1.30 8874 — —	1.45 8875 — —	1.15 8876 — —	1.30 8877 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.15 8884 — —	1.30 8885 — —	1.05 8886 — —	1.20 8887 — —
18	Factor Code	1.15 8894 — —	1.30 8895 — —	1.05 8896 — —	1.20 8897 — —
19	Factor Code	1.15 8904 — —	1.30 8905 — —	1.05 8906 — —	1.20 8907 — —
20	Factor Code	1.15 8914 — —	1.30 8915 — —	1.05 8916 — —	1.20 8917 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.15 8664 — —	1.30 8665 — —	1.00 8006 — —	1.15 8007 — —
25 thru 29	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				

5. MERIT RATING PLAN (Cont'd.)**SECONDARY CLASSIFICATION RATING FACTORS**

The Rating Factors applicable to the secondary classification codes can be determined from their corresponding tables (if applicable). Rating Factors for Accidents/ Violations are determined by the 'time since latest incident'.

1. Single/ Multi Vehicle- Single (S) or Multi (M) - (5th digit of entire Class Code)

<i>Single Car/Multi-Car Risk</i>	
<i>Type Of Risk</i>	<i>Rating Factors</i>
<i>Single Car Risk</i>	<i>0.00</i>
<i>Multi-Car Risk</i>	<i>-0.20</i>

2. Accident Forgiveness - Yes (Y) or No (N) - (6th digit of entire Class Code)**3. Number of Major Violations/Convictions - (7th digit of entire Class Code)**

<i>Number of Major Violations/Convictions</i>	<i>0-3 Yrs</i>	
	<i>Major Violation/Convictions Rating Factors</i>	<i>Excess Speeding Violation Rating Factors</i>
<i>0</i>	<i>0.00</i>	<i>0.00</i>
<i>1</i>	<i>1.50</i>	<i>0.75</i>
<i>2 or more</i>	<i>2.20</i>	<i>1.10</i>

4. Number of Minor Violations/Convictions - (8th digit of entire Class Code)

<i>Number of Minor Violations/Convictions</i>	<i>Time Since Latest Incident</i>		
	<i>0 – 12 months</i>	<i>13 – 24 months</i>	<i>Greater Than 24 months</i>
<i>0</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
<i>1</i>	<i>0.25</i>	<i>0.23</i>	<i>0.19</i>
<i>2</i>	<i>0.50</i>	<i>0.45</i>	<i>0.38</i>
<i>3</i>	<i>0.75</i>	<i>0.68</i>	<i>0.56</i>
<i>4</i>	<i>1.00</i>	<i>0.90</i>	<i>0.75</i>
<i>Each Add'l</i>	<i>0.25</i>	<i>0.23</i>	<i>0.19</i>

5. Number of Bodily Injury /Property Damage/Collision Accidents - (9th and 10th digits respectively of entire Class Code)

<i>Number of Chargeable At-Fault BI Accidents</i>	<i>Time Since Latest Incident</i>					
	<i>0 – 12 months</i>		<i>13 – 24 months</i>		<i>Greater Than 24 months</i>	
	<i>Accident Forgiveness Applies</i>	<i>Accident Forgiveness Does Not Apply</i>	<i>Accident Forgiveness Applies</i>	<i>Accident Forgiveness Does Not Apply</i>	<i>Accident Forgiveness Applies</i>	<i>Accident Forgiveness Does Not Apply</i>
<i>0</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>
<i>1</i>	<i>-0.10**</i>	<i>0.40</i>	<i>-0.10**</i>	<i>0.36</i>	<i>-0.10**</i>	<i>0.30</i>
<i>2</i>	<i>0.40</i>	<i>0.80</i>	<i>0.36</i>	<i>0.72</i>	<i>0.30</i>	<i>0.60</i>
<i>3</i>	<i>0.80</i>	<i>1.20</i>	<i>0.72</i>	<i>1.08</i>	<i>0.60</i>	<i>0.90</i>
<i>4</i>	<i>1.20</i>	<i>1.60</i>	<i>1.08</i>	<i>1.44</i>	<i>0.90</i>	<i>1.20</i>
<i>Each Add'l</i>	<i>0.40</i>	<i>0.40</i>	<i>0.36</i>	<i>0.36</i>	<i>0.30</i>	<i>0.30</i>

**** The credit applies once regardless of whether the accident is a BI or PD accident.**

5. MERIT RATING PLAN (Cont'd.)

NOTE:

1. *Add number of violations for all drivers on vehicle, then select the correct factor (do not determine separate factors for all drivers on same vehicle and then sum).*
2. *Add number of accidents that are or would be chargeable if not forgiven, for all drivers on vehicle, then select the correct factor (do not determine separate factors for all drivers on same vehicle and then sum).*
3. *Sum factors from all categories to determine final merit rating factor for vehicle.*
4. *When there are two or more drivers on same vehicle each have a violation (or accident), only use the "time since" factor for the most recent violation (or accident).*
5. *Accident Forgiveness applies at the policy level (only one accident can be forgiven per policy at any time).*
6. *Total number of violations and/or accidents is the total per vehicle.*
7. *Once a second accident occurs on a vehicle, including under the threshold, the -0- accident credit of -0.10 is deleted and replaced with a factor of 0.00.*
8. *One accident under the threshold will receive the -0- accident credit of -0.10. Two or more under the threshold accidents on the same vehicle will have the credit of -0.10 removed and replaced with a 0.00 factor.*
9. *Excess Autos and Excess Farm Autos will receive the -0- accident credits if all other vehicles on the policy also received the -0- accident credits. Once any vehicle on the policy loses the -0- accident credit, all excess autos and excess farm autos will also lose the -0- accident credits.*
10. *Vehicles with a major or excess speed are not eligible for accident credits, however, other vehicles on the policy without a major or excess speed are.*
11. *Major and excess speed factors are added together.*

6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES

A. Where Model Year is Used in Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Where Age is Used in Rating

Section B. does not apply.

C. Coding applicable where Model Year is used in rating.**1. Policies effective July 1, 1980 and subsequent:**

Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

2. Policies effective prior to July 1, 1980:

Description	Code
Current Model Year	1
First Preceding Model Year	2
Second Preceding Model Year	3
Third Preceding Model Year	4
Fourth Preceding Model Year	5
Fifth and Prior Model Years	6

7. MINIMUM PREMIUM RULE

- A. A minimum premium charge of \$10 shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:
1. Comprehensive,
 2. Collision,
 3. Single Limit Liability,
 4. Bodily Injury Liability, or
 5. Property Damage Liability.
- B. Premium for other coverages which may also be included in the policy shall be in addition to the minimum premium.
- C. The minimum premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

- A. *No policy may be written for a period longer than 12 months.*
- B. Premium charged for policy terms not exceeding 12 months is as follows:
1. **Twelve Month Policies**
Charge the annual premium.
 2. **Other Short Term Policies**
Policies written for less than 12 months shall be written on a pro rata basis in accordance with the Pro Rata calculation procedure shown in the Cancellation rule.
Exceptions:
The premium is computed Pro Rata:
 - 1) When coverage is written to secure a common policy date with other coverages or lines of insurance.
 - 2) When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 - 3) When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. **Long Term Physical Damage Policies**
Section C. does not apply.

9. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments**
1. If an outstanding policy is amended and results in a minimal premium adjustment of \$5 or less, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
 2. Companies need not refund minimal premium of \$5 or less if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction of limits of liability,
 - c. increase in deductible,
 except that actual return premium shall be returned at the request of the insured.
 3. *This rule no longer applies.*

10. CANCELLATION

- A. If a policy, vehicle or form of coverage is cancelled,
1. **By the Company:**
Compute the return premium pro rata.
 2. **By the Insured:**
 - a. **For Six month Policies**
Compute return premium at 90% of the prorated unearned premium for one year.
- B. *Use the formula shown below to determine the pro rata factor:*
- $$\frac{\# \text{ Of Unearned Days}}{\# \text{ Days in Policy Period}}$$

11. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next higher whole dollar (with the exception of premium for policy endorsements, policy level discounts and uninsured/underinsured motorists' coverages).

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. Other Than Collision

1. *2011 and Later Model Year Vehicles – Symbol 98 Vehicles (For symbol 65 and over refer to Company)*

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop factor for Symbol 27 as follows:

- a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the applicable vehicle model year symbol 8 relativity on the relativity page.

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Comprehensive Base Rate on the rate pages for the applicable territory.

<i>Symbol</i>	<i>Factor</i>	<i>Symbol</i>	<i>Factor</i>
<i>1-4</i>	<i>.12</i>	<i>14</i>	<i>.93</i>
<i>5</i>	<i>.14</i>	<i>15</i>	<i>1.11</i>
<i>6</i>	<i>.22</i>	<i>16</i>	<i>1.29</i>
<i>7</i>	<i>.28</i>	<i>17</i>	<i>1.50</i>
<i>8</i>	<i>.36</i>	<i>18</i>	<i>1.74</i>
<i>10</i>	<i>.46</i>	<i>19</i>	<i>2.02</i>
<i>11</i>	<i>.55</i>	<i>20</i>	<i>2.36</i>
<i>12</i>	<i>.65</i>	<i>21</i>	<i>2.95</i>
<i>13</i>	<i>.78</i>		

B. Collision

1. *2011 and Later Model Year Vehicles – Symbol 98 Vehicles (For symbol 65 and over refer to Company)*

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the factor for Symbol 27 as follows:

- a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the applicable vehicle model year symbol 8 relativity on the relativity page.

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Collision Base Rate on the rate pages for the applicable territory.

<i>Symbol</i>	<i>Factor</i>	<i>Symbol</i>	<i>Factor</i>
<i>1-4</i>	<i>.20</i>	<i>14</i>	<i>.63</i>
<i>5</i>	<i>.25</i>	<i>15</i>	<i>.71</i>
<i>6</i>	<i>.30</i>	<i>16</i>	<i>.79</i>
<i>7</i>	<i>.34</i>	<i>17</i>	<i>.86</i>
<i>8</i>	<i>.38</i>	<i>18</i>	<i>.93</i>
<i>10</i>	<i>.42</i>	<i>19</i>	<i>1.01</i>
<i>11</i>	<i>.47</i>	<i>20</i>	<i>1.11</i>
<i>12</i>	<i>.51</i>	<i>21</i>	<i>1.30</i>

C. Original Cost Means:

1. Manufacturer's Suggested Retail Price for autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported autos.

13. SUSPENSION

- A. Insurance may be suspended by use of the suspension of insurance endorsement, **PP0201**. However, coverage may not be suspended for:
1. The minimum required insurance coverages for a motor vehicle which is registered in the state; or
 2. Risks for which a financial responsibility filing is in effect.
- B. Insurance may be reinstated by use of the reinstatement of insurance endorsement. **PP0202**
- C. The reinstatement of insurance endorsement shall not extend the policy beyond its original expiration date.
- D. Pro rata premium credit shall be granted for the period of suspension upon reinstatement provided the period of suspension is at least thirty (30) consecutive days.. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the policy period.
- E. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- F. *This rule does not apply.*

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

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

BODILY INJURY

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

Attach Endorsement PP0495 – Uninsured Motorists Coverage**For Single Limits, Attach Endorsement PP0401 – Single Uninsured Motorists Limits****Exceptions:**

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

a. Basic Limits

Rates for \$50,000 Single Limit Bodily Injury, \$75,000 Single Limit Bodily Injury and Property Damage*, 25,000/50,000 Split Limit Bodily Injury and 25,000/50,000/25,000 Split Limit Bodily Injury and Property Damage, Uninsured Motorists Coverage are shown below.

b. Increased Limits

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

NOTE:

- (1) For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- (2) For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increase limits shall reject such increased limits in writing on the application for insurance coverage.

14. MISCELLANEOUS COVERAGES (Cont'd.)

- (3) For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

c. Rates

Rates for basic and increased limits coverage are displayed below. Uninsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk

- (2) Multi-Car Risk

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

The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply to the rates for this coverage.

ANNUAL RATES – UMBI ONLY

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$ 139.50	\$ 111.50	\$ 57.00	\$ 45.50	\$ 38.00	\$ 30.50
75,000	166.50	133.00	68.00	54.50	45.50	36.50
100,000	188.00	150.50	77.00	61.50	51.50	41.00
200,000	239.00	191.00	97.50	78.00	65.00	52.00
300,000	267.00	213.50	109.00	87.50	73.00	58.00
500,000	298.50	238.50	122.00	97.50	81.50	65.00

Split Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 108.00	\$ 86.50	\$ 44.00	\$ 35.50	\$ 29.50	\$ 23.50
50/100	147.00	117.50	60.00	48.00	40.00	32.00
100/300	195.50	156.50	80.00	64.00	53.50	42.50
250/500	258.50	206.50	105.50	84.50	70.50	56.50

ANNUAL RATES – UMBI/PD

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 75,000	\$250.00	\$200.00	\$118.00	\$ 94.50	\$ 77.00	\$ 61.50
100,000	272.00	217.50	127.50	102.00	83.00	66.50
200,000	323.00	258.50	148.00	118.50	97.00	77.50
300,000	351.00	280.50	159.50	127.50	104.50	83.50
500,000	382.50	306.00	172.50	138.00	113.00	90.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

Split Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 197.00	\$ 157.50	\$ 96.00	\$77.00	\$61.00	\$49.00
50/100	236.00	188.50	112.00	89.50	71.50	57.00
100/300	284.50	227.50	132.00	105.50	85.00	68.00
250/500	347.00	277.50	157.50	126.00	102.00	81.50

PROPERTY DAMAGE

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

Exceptions:

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
 - (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
 - (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
 - (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- d. For higher limits of the Property Damage base of \$25,000, add the following charges to the appropriate Split UMBI/PD Limit shown above.

Property Damage Annual Rates		
Limit	Single Car Add-on Rate	Multi-Car Add-on Rate
\$ 50,000	\$2.00	\$1.50
100,000	3.50	3.00

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

- e. **Rates** – The rates are not subject to classification rating or modification by any rating plan.

2. Non-Owners (Class Code 9900)

If a named non-owned policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car Uninsured Motorists Coverage rate shown for owners.

B. Underinsured Motorists Coverage**1. Owners**

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

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993; and
- (2) The first renewal on or after January 1, 1994 of all policies in effect prior to July 1, 1993.

14. MISCELLANEOUS COVERAGES (Cont'd.)**Exceptions**

- (1) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- (3) Subsequent continuation, renewal or reinstatement policies issued by the insurer need not provide the rejected coverage unless the named insured requests such coverage. However, if the insured adds another vehicle to the policy, whether or not it replaces another vehicle on the policy, a new rejection of Underinsured Motorists Coverage is required.

b. If Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

Attach PP0434 – Underinsured Motorists Coverage**Attach PP0402 – Single Underinsured Motorists Limit****c. Rates**

- (1) Rates for basic and increased limits coverage are displayed below. Underinsured Motorists Coverage rates are provided for the following risks:

(a) Single Car Risk**(b) Multi Car Risk**

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

- (2) The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply to the rates for this coverage.

ANNUAL RATES

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$122.50	\$ 98.00	\$108.50	\$ 86.50	\$ 86.00	\$ 69.00
75,000	163.50	131.00	144.50	115.50	114.50	92.00
100,000	197.00	157.50	174.00	139.50	138.50	110.50
200,000	288.50	230.50	254.50	203.50	202.00	162.00
300,000	344.50	275.50	304.50	243.50	241.50	193.50
500,000	412.50	330.00	364.00	291.50	289.00	231.50

Split Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 73.00	\$ 58.50	\$ 64.50	\$ 51.50	\$ 51.00	\$ 41.00
50/100	127.00	101.50	112.00	89.50	89.00	71.00
100/300	203.50	162.50	179.50	143.50	142.50	114.00
250/500	323.00	258.50	285.50	228.00	226.50	181.00

14. MISCELLANEOUS COVERAGES (Cont'd.)**2. Non-Owners**

If a named non-owner policy is extended to afford Underinsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car underinsured motorists coverage rate shown on the rate pages for owners.

C. Deductible Insurance

1. **Deductible Liability Insurance** is not available for automobiles classified and rated according to the rules of this manual.
2. *Refer to the rate pages for:*
 - (a) *Rates for Basic \$500 Comprehensive Deductible*
 - (b) *Rates for Basic \$500 Collision Deductible*
3. *Relativities for Other Deductibles are displayed below.*

The other deductible relativities are to be applied to the \$500 base deductible rate for the applicable model year/symbol of the vehicle being rated.

Deductibles					
Comprehensive			Collision		
Deductible	Relativity	Ded Code	Deductible	Relativity	Ded Code
\$ 50	1.36	(003)			
100	1.30	(010)	\$ 100	1.21	(074)
200	1.19	(015)	200	1.14	(073)
250	1.15	(055)	250	1.11	(076)
500	1.00	(726)	500	1.00	(077)
1,000	.81	(727)	1,000	.85	(078)
1,500	.66	(745)	1,500	.72	(845)
2,000	.55	(749)	2,000	.62	(846)
2,500	.45	(760)	2,500	.54	(820)

4. Full Safety Glass

Full coverage for the repair or replacement of damaged safety glass is available at the option of the insured.

To determine the rate, apply the percentage for the selected deductible (\$0 or \$100) to the \$500 Deductible Comprehensive Premium.

<i>\$0 Deductible</i>	<i>Percentage</i>	<i>\$100 Deductible</i>	<i>Percentage</i>
<i>\$50</i>	<i>165%</i>		
<i>100</i>	<i>161%</i>		
<i>250</i>	<i>156%</i>	<i>250</i>	<i>125%</i>
<i>500</i>	<i>150%</i>	<i>500</i>	<i>105%</i>
<i>1000</i>	<i>143%</i>	<i>1000</i>	<i>85%</i>

Attach Endorsement PP7210 — Full Safety Glass Coverage**D. Optional Limits Transportation Expenses Coverage**

1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
30/900	\$ 8
40/1200	16
50/1500	22

14. MISCELLANEOUS COVERAGES (Cont'd.)

2. **Rating.** The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply to the rates for this coverage.
3. **Endorsement.** Attach the Optional Limits Transportation Expenses Coverage endorsement to the policy **(PP0302)**

E. Towing and Labor Costs

1. *Towing and Labor Costs may be written when both comprehensive and collision coverages are provided. When written in connection with a Miscellaneous Type Vehicle, a \$300 limit shall apply.*
2. *Rate – Annual rate per auto – \$6.*

Attach Endorsement PP7173 – Towing and Labor Costs Coverage

F. Excess Electronic Equipment Coverage**1. Coverage**

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- a. Radio and Stereos;
- b. Tape Decks;
- c. Compact Disk Systems
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1000. This sublimit may be increased to any one of the limits shown below.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply for this coverage.

Maximum Limit of Liability For Excess Electronic Equipment	Annual Premium Per Auto
\$1,500	\$ 44
2,000	88
2,500	132
3,000	174
3,500	218
4,000	262
4,500	306
5,000	350

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy. **(PP0313)**

14. MISCELLANEOUS COVERAGES (Cont'd.)**G. Tapes, Records, Disks and Other Media Coverage**

1. Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.:

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, disks, and other media is available for an additional charge. The annual premium per auto is \$16.

The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply for this coverage.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy (**PP0313**)

H. Excess Custom Equipment Coverage**1. Coverage**

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bedliners.

2. Rating

- a. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits;

Maximum Limit of Liability Excess Custom Equipment	Annual Rate Per Auto	Maximum Limit of Liability Excess Custom Equipment	Annual Rate Per Auto
\$ 2,000	\$ 8	\$ 12,000	\$ 167
3,000	24	13,000	183
4,000	40	14,000	199
5,000	56	15,000	215
6,000	72	16,000	223
7,000	87	17,000	231
8,000	103	18,000	239
9,000	119	19,000	246
10,000	135	20,000	254
11,000	151		

14. MISCELLANEOUS COVERAGES (Cont'd.)

- b. The provisions of Rule 4. Classifications and Rule 5., Merit Rating Plan do not apply for this coverage.
- c. Refer to Rule 19.A. for rating of motor homes and vans converted into motor homes.
- d. Refer to Rule 19.B. for rating of trailers and camper bodies designed for use with private passenger autos and pickups.

3. Endorsement

Attach the Excess Custom Equipment Coverage Endorsement. **(PP0318)**

I. Limited Mexico Coverage

- 1. At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border.
- 2. **Rate** – Annual rate per auto - \$6.
- 3. **Modification** – This premium shall not be subject to classification rating or modification by the Merit Rating Plan.

Attach Endorsement PP0321 – Limited Mexico Coverage

J. Auto Loan/Lease Coverage**1. Eligibility**

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; or
- b. The insured must request the auto/lease coverage within 30 days of leasing or financing a vehicle.

2. Rates

Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage endorsement to the policy **(PP0335)**

K. Trip Interruption Coverage**1. Description**

This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides:

- a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rating

All premiums apply for the period of coverage

Limit of Coverage	Annual Rate Per Auto
\$600	\$ 14.00

3. Endorsement

Attach endorsement – **PP1302 Trip Interruption Coverage** endorsement to the policy

14. MISCELLANEOUS COVERAGES (Cont'd.)**L. New Vehicle Replace Cost Coverage****1. Description**

The Limit of Liability Provisions for loss settlement for Collision and Other Than Collision Coverages for "covered autos" are amended from actual cash value to replacement cost in the event of a covered loss which has been declared a total loss by the company. Coverage will provide a new vehicle if the "covered auto" is a total loss and the vehicle is less than 3 years old, or has 45,000 miles or less on the odometer, whichever comes first. The limit of liability for loss will be the lesser of:

The purchase price, as negotiated by the company less any rebates or incentives, of a replacement vehicle for the "covered auto":

- a. *Of a new vehicle of the same year, make, model and equipment, if available; or*
- b. *Of a new vehicle of similar make, model and equipment if the same make, model and equipment is not available. The maximum the company will pay for similar vehicles is 110% of the MSRP of the original vehicle.*

2. Eligibility

- a. *Coverage is for new, previously unregistered or titled vehicles*
- b. *Coverage must be requested within 30 days of taking possession of the vehicle*
- c. *New vehicles must be current model year or one model year prior*
- d. *Must be titled in name of the named insured*
- e. *New vehicles include private passenger auto, pickup or van with GVWR (gross vehicle weight rating) at or under 10,000 pounds*
- f. *Coverage is only available if both comprehensive and collision coverage are purchased*

New Vehicle Replacement Cost Coverage and both comprehensive and collision coverage must be maintained continuously on the vehicle from the date of purchase to the date of loss. If the New Vehicle Replacement Coverage is deleted, it cannot be re-added.

3. Limitations and Exclusions

- a. *The following are ineligible for New Vehicle Replacement Cost Coverage:*
 - (1) *Vehicles with Gap Coverage*
 - (2) *Leased Vehicles*
 - (a) *Motorhomes, trailers or other miscellaneous type vehicles*
 - (b) *Autos with a replacement cost of \$100,000 or more*
 - (c) *Coverage does not apply to any customization performed after the auto is purchased from a dealership*
- b. *Coverage does not apply to the following causes of loss:*
 - (1) *Fire*
 - (2) *Theft, larceny or damage to the vehicle while it is stolen*
 - (3) *Vandalism or malicious mischief*
- c. *This coverage ends:*
 - (1) *When the "covered auto" is replaced, sold or transferred*
 - (2) *When the amount owed is refinanced, or*
 - (3) *At the 3rd anniversary of policy renewal after this coverage was added.*

4. Rating

Charge 15% of both Collision and Comprehensive Coverage premiums.

5. Endorsement

Attach endorsement –PP7206 New Vehicle Replacement Cost Coverage to the policy.

14. MISCELLANEOUS COVERAGES (Cont'd.)**M. Original Equipment Manufactured Parts Coverage (OEM)****1. Description**

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available on autos less than five years old, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If no parts from the original equipment manufacturer are available, we will pay the cost of repairing or replacing the damage or stolen property with other property of like kind and quality. However, the most we will pay for loss to:

1. *Any 'non-owned auto' which is not a trailer is \$1,500.*
2. *Electronic equipment that reproduces, receives or transmits auto, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is \$1,000.*

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

2. Eligibility

1. *Vehicles must first have Other Than Collision and Collision coverage(s).*
2. *Vehicles must be less than 5 years old.*
3. *The endorsement and its premium will be removed from the policy on the first renewal date of the policy after the unit becomes 5 years old.*
4. *OEM Coverage and both other than collision and collision coverage must be maintained continuously on the vehicle from the time the endorsement is added to the date of loss. If the OEM coverage is deleted, it cannot be re-added.*

3. Rating

Charge 13 % of the Other than Collision and 11% of the Collision Coverage Premiums.

4. Endorsement

Attach the Original Equipment Manufactured Parts Endorsement (PP7207)

N. Personal Auto Choice Coverage Extension**1. Description**

The Personal Auto Choice Coverage Extension provides the following additional coverages:

- a. *Rental Vehicle Coverage – Pays for the damage to a rental vehicle, including equipment, and actual loss of use costs, the insured "renter" is legally obligated to pay due to applicable law or the rental agreement, provided:*
 - (1) *"Your covered auto" has Part D – Coverage for Damage to Your Auto;*
 - (2) *The rental vehicle must be rented on a daily basis for less than 90 consecutive days;*
 - (3) *The rented vehicle is a private passenger auto, station wagon or pickup truck or van;*
 - (4) *The damage occurs while being driven or in the custody of an authorized driver under the rental contract.*
 - (5) *A \$250.00 deductible applies*
- b. *Increased Limit for Transportation Expenses – Transportation Expense Coverage is increased to \$50 per day, up to a maximum of \$1,500.*
- c. *Increased Limit for Non-Owned Trailer Coverage – Coverage is increased to \$3,000.*
- d. *Total Loss Deductible Waiver – We will waive the "other than collision" deductible in the event of a total loss. The insured auto must have "Other than Collision coverage.*
- e. *Air Bag Coverage – We will reimburse the insured for the cost of reinstalling a factory installed airbag if it deploys accidentally. The insured auto must have "Other than Collision" coverage.*

Please refer to the actual coverage endorsement for complete coverage details and limitations.

2. Rating

Charge \$30.00 per vehicle.

3. Endorsement

Attach Endorsement PP7211 — Personal Auto Choice Coverage Extension Endorsement.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This rule does not apply.

16. NAMED NON-OWNER COVERAGE**A. Eligibility**

The named Non-Owner Coverage endorsement may be used for an individual who does not own an auto but drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual

B. Rating**1. Liability and Medical Payments Coverage**

Charge the following percentage of the applicable premiums that would apply if the named individual owned an auto, using the premium determination procedures set forth in Rule 3. Premium Determination.

- a. Exclusions for vehicles furnished or available for regular use apply;

Person(s) Named	Percentage Charge
Named Individual	40%
Named individual and Resident Relatives (including Named Individual's Spouse)	60%

- b. Exclusions for vehicles furnished or available for regular use do NOT apply;

Person(s) Named	Percentage Charge
Named Individual	60%
Named individual and Resident Relatives (including Named Individual's Spouse)	80%

2. Uninsured Motorists Coverage

Charge the Single Car Uninsured Motorists Coverage rate that would apply if such individual owned an auto.

3. Underinsured Motorists Coverage

Charge the Single Car Underinsured Motorists Coverage rate that would apply if such individual owned an auto.

C. Endorsement

Attach endorsement PP0322 – Named Non-Owner Coverage endorsement to the policy

17. EXTENDED NON-OWNED COVERAGE**A. Eligibility**

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also driver borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage 0 Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

17. EXTENDED NON-OWNED COVERAGE (Cont'd.)

2. *This rule does not apply.*

3. If liability coverage is extended under the extended non-owned coverage – vehicles furnished or available for regular use endorsement, Medical Payments coverage may also be similarly extended.

If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.

C. Rating**Liability and Medical Payments Coverage**

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination:

Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

No Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

D. Endorsements

Attach endorsement PP0306 – Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use

18. INCREASED LIMITS**A. Liability Increased Limits Tables****1. \$75,000 Single Limit Liability Increased Limits**

Single Limits	Factor
\$ 75,000	1.00
100,000	1.07
200,000	1.24
300,000	1.34
500,000	1.44

Attach Endorsement PP0309 if Single Liability Limits apply

2. \$25,000/50,000 Bodily Injury Liability Increased Limits

Split Limits	Factor
25/50	1.00
50/100	1.27
100/300	1.59
250/500	2.05

18. INCREASED LIMITS (Cont'd.)**3. \$25,000 Property Damage Liability Increased Limits**

P.D. Limit	Factor
25,000	1.00
50,000	1.06
100,000	1.12

D. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate:

Limits	Factor
\$ 1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
25,000	4.52

19. MISCELLANEOUS TYPES**A. Motor Homes**

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the Endorsement PP0323 – Miscellaneous Type Vehicle and PP0328 – Miscellaneous Type Vehicle Amendment (Motor Homes)

**LIABILITY, MEDICAL PAYMENTS, UNINSURED AND
UNDERINSURED MOTORISTS COVERAGES**

1. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos.

2. Pleasure Use Motor Homes

Charge 50% of the otherwise applicable No Youthful Operator base class rate (Operator Age 30-39/Pleasure Use) for private passenger autos. (The Merit Rating Plan does not apply.) (Class Code 943700)

(a) Expense Fees

Paragraph (a) does not apply.

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, roof-top air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.

a. Assign a symbol based on the stated amount determined in **3.** above, using the tables on pages 1 & 2 of the Symbol & Identification Section corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.

b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.

Exception: For 1989 and Prior Model Year motor homes with stated value of \$65,001 and over, increase the Symbol 20 base rate (as calculated in Rule 12.) as follows:

(i) Comprehensive – 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.

19. MISCELLANEOUS TYPES (Cont'd.)

- (ii) **Collision** – 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
(Statistical Code – Use the code for Symbol 21 (A))
- c. **Motor Homes Used in Driving to or from Work or Used in Business** – classify and rate as private passenger autos, using the base rates calculated in a. and b.
- d. **Pleasure Use Motor Homes** – charge 35% of the base rates calculated in a. and b. (The Merit Rating Plan does not apply.) (Class Code 943700)
- e. **Expense Fees** — *Paragraph e. does not apply.*
- f. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.
- g. **Deductibles**

<i>Comprehensive</i>				<i>Collision</i>			
<i>Deductible</i>	<i>Factor</i>	<i>Deductible</i>	<i>Factor</i>	<i>Deductible</i>	<i>Factor</i>	<i>Deductible</i>	<i>Factor</i>
<i>50</i>	<i>1.57</i>	<i>500</i>	<i>1.00</i>			<i>500</i>	<i>1.00</i>
<i>100</i>	<i>1.47</i>	<i>1,000</i>	<i>.90</i>	<i>100</i>	<i>1.18</i>	<i>1,000</i>	<i>.90</i>
<i>200</i>	<i>1.29</i>	<i>2,500</i>	<i>.85</i>	<i>200</i>	<i>1.13</i>	<i>2,500</i>	<i>.85</i>
<i>250</i>	<i>1.20</i>	<i>5,000</i>	<i>.78</i>	<i>250</i>	<i>1.11</i>	<i>5,000</i>	<i>.78</i>

RENTAL COVERAGE

4. Liability, Medical Payments, Comprehensive and Collision Coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium:

Number of Weeks Rented Per Year	Factor
1 – 4	0.50
Over 4	1.00

**B. Trailers and Camper Bodies Designed For Use with Private Passenger Autos and Pickups
LIABILITY**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body:

Exceptions: Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) when no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup, or van and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions: Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) when no auto is owned by the insured, or
- (3) located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

19. MISCELLANEOUS TYPES (Cont'd.)

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body coverage maximum limit of liability) endorsement (**PP0307**)

Note: Coverage is not provided on an “agreed value” basis.

1. Recreational Trailers and Camper Bodies

(Class Code 958200)

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision – use Motor Home rates.

2. All Other Trailers

(Class Code 941000)

Comprehensive Deductibles	Coverage Code	Annual Rate Per \$100
100	010	\$1.00
200	015	0.84
Collision Deductibles	Coverage Code	Annual Rate Per \$100
200	073	0.80
300	082	0.72

C. MOTORCYCLES – Refer to Motorcycle and RV Section of this manual.

D. Snowmobiles and All-Terrain Vehicles

Refer to Company for rule and rates on file with the Insurance Department.

E. Dune Buggies

Refer to Company for rule and rates on file with the Insurance Department.

F. Golf Carts

Refer to Company for rule and rates on file with the Insurance Department.

G. Antique Autos

(Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Charge the private passenger base rate.

PHYSICAL DAMAGE

Coverage	Deductible	Annual Rate Per \$100
Comprehensive	\$100	\$1.04
	200	.84
Collision	\$200	1.20
	300	1.10

Attach Endorsement – PP0308 – Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability)

Note: Coverage is not provided on an “agreed value” basis.

19. MISCELLANEOUS TYPES (Cont'd.)

H. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the coverage for damage to your auto (maximum limit of liability) endorsement (**PP0308**).

Note: Coverage is not provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount from the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

I. Low Speed Vehicles**1. Eligibility**

A low speed vehicle is a motor vehicle that is designed for use on public roads, has a maximum speed of greater than 20 miles per hour but not greater than 25 miles per hour and complies with the safety standards established in NHTSA regulation 49 C.F.R. 571.500.

Refer to Branch for individual vehicle eligibility.

2. Rating

- a. **Liability** - Charge 50% of the premium resulting from classifying and rating as a private passenger auto.
- b. **Medical Payments** - Classify and rate as a private passenger auto.
- c. **Uninsured/Underinsured Motorists** - Classify and rate as a private passenger auto.
- d. **Physical Damage** - Classify and rate as a private passenger auto using a Symbol derived from the low speed vehicle's model year and Price New.

3. Endorsement

Attach the **Low Speed Vehicle Endorsement (PP1316)** to the policy.

20. RATING TERRITORIES

A. The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S Postal Service zip codes, as shown on the Territory Definitions pages.

1. Determine the applicable rating territory based on the zip code of the location of principal garaging of the vehicle. If the zip code of the mailing address differs from the zip code of the location of principal garaging, use the zip code of the garaging location to assign the rating territory.
2. As zip code boundaries are changed by the U.S. Postal Service, new zip code may be created. If this new zip code is not yet listed in the Territory Definitions, use the zip code that formerly applied to the risk before the zip code boundaries were changed in order to determine the rating territory for a risk located in the new zip code.
3. Future USPS zip code changes will be reflected in ISO's territory definitions in accordance with the ISO zip code territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future zip code changes.

21. ADDITIONAL RULE**ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE & ACCIDENTAL DEATH BENEFIT****A. Eligibility**

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach Endorsement **PP0582** – Personal Injury Protection Coverage – Arkansas.

Exception:

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. Subsequent renewal policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.

B. Coverages and Rates**1. Medical Payments**

- a. **Limits:** Statutory Limit per person – \$5,000.

- (1) Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.
- (2) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
- (3) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates

- (1) Use the base rates for Medical Payments Insurance.
- (2) The Classifications and SDIP rules apply.

2. Work Loss Coverage

- a. **Limits:** Maximum per person –

- (1) For an Income Earner – \$140 per week for 52 weeks.
- (2) For a Non-Income Earner – \$70 per week for 52 weeks.

b. Rates

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – This section does not apply.
- (2) All Other Motor Vehicles
\$5.00 per unit, annually. (See Note Below.)
The Classifications and SDIP Rules do NOT apply.

3. Accidental Death Benefit

- a. **Limits:** Maximum per person – \$5,000.

b. Rates:

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – This section does not apply.
- (2) All Other Motor Vehicles
\$3.00 per unit, annually. (See Note below.)
The Classifications and SDIP Rules do NOT apply.

NOTE: When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies:

Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$3.00 per policy up to a maximum of the rate per car, annually shown above.

MYAUTO POLICY MANUAL

LIABILITY AND MEDICAL(PIP) VEHICLE RATING FACTORS

The LPMP symbols are applicable to 2004 and subsequent model years.

BI & PD Liability Symbol	Rating Factor	Medical Payments Symbol
	0.800	415
	0.800	420
225	0.800	425
230	0.800	430
235	0.800	435
240	0.800	440
245	0.800	445
250	0.800	450
255	0.800	455
260	0.800	460
265	0.800	465
270	0.800	470
275	0.800	475
280	0.800	480
285	0.850	485
290	0.900	490
295	0.950	495
300	1.000	500
305	1.050	505
310	1.100	510
315	1.150	515
320	1.200	520
325	1.250	525
330	1.250	530
335	1.250	535
340	1.250	540
345	1.250	545
350	1.250	550
355	1.250	555
360	1.250	560
365	1.250	565
370	1.250	570
375	1.250	575
380	1.250	580
385	1.250	585
390	1.250	590

Note: The BI & PD Liability rating factors and symbols also apply to Single Limit Liability Coverage.

MYAUTO POLICY MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
1	0.34	0.33	0.31	0.29	0.28	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22
2	0.42	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28
3	0.52	0.49	0.47	0.45	0.42	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34
4	0.64	0.61	0.58	0.55	0.52	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38
5	0.73	0.69	0.66	0.63	0.59	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43
6	0.80	0.77	0.73	0.69	0.66	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48
7	0.89	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
8	0.96	0.91	0.87	0.83	0.78	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.03	0.99	0.94	0.89	0.85	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62
11	1.10	1.05	1.00	0.95	0.90	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68
12	1.17	1.11	1.06	1.01	0.95	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75
13	1.22	1.17	1.11	1.05	1.00	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82
14	1.28	1.22	1.16	1.10	1.04	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89
15	1.34	1.28	1.22	1.16	1.10	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
16	1.40	1.33	1.27	1.21	1.14	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07
17	1.46	1.40	1.33	1.26	1.20	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15
18	1.53	1.46	1.39	1.32	1.25	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23
19	1.58	1.51	1.44	1.37	1.30	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33
20	1.64	1.56	1.49	1.42	1.34	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
21	1.69	1.62	1.54	1.46	1.39	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58
22	1.75	1.67	1.59	1.51	1.43	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
23	1.80	1.72	1.64	1.56	1.48	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92
24	1.86	1.77	1.69	1.61	1.52	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18
25	1.91	1.83	1.74	1.65	1.57	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56
26	1.96	1.87	1.78	1.69	1.60	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95
27	2.01	1.92	1.83	1.74	1.65	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37
28	2.07	1.97	1.88	1.79	1.69									
29	2.11	2.02	1.92	1.82	1.73									
30	2.17	2.07	1.97	1.87	1.77									
31	2.22	2.12	2.02	1.92	1.82									
32	2.27	2.16	2.06	1.96	1.85									
33	2.31	2.21	2.10	2.00	1.89									
34	2.37	2.26	2.15	2.04	1.94									
35	2.41	2.30	2.19	2.08	1.97									
36	2.48	2.36	2.25	2.14	2.03									
37	2.55	2.44	2.32	2.20	2.09									
38	2.63	2.51	2.39	2.27	2.15									
39	2.70	2.57	2.45	2.33	2.21									
40	2.77	2.65	2.52	2.39	2.27									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

MYAUTO POLICY MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES (Cont'd.)

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
41	2.84	2.71	2.58	2.45	2.32									
42	2.92	2.78	2.65	2.52	2.39									
43	2.98	2.85	2.71	2.57	2.44									
44	3.06	2.92	2.78	2.64	2.50									
45	3.12	2.98	2.84	2.70	2.56									
46	3.20	3.06	2.91	2.76	2.62									
47	3.29	3.14	2.99	2.84	2.69									
48	3.38	3.22	3.07	2.92	2.76									
49	3.47	3.31	3.15	2.99	2.84									
50	3.54	3.38	3.22	3.06	2.90									
51	3.63	3.47	3.30	3.14	2.97									
52	3.72	3.55	3.38	3.21	3.04									
53	3.80	3.62	3.45	3.28	3.11									
54	3.93	3.75	3.57	3.39	3.21									
55	4.09	3.91	3.72	3.53	3.35									
56	4.27	4.07	3.88	3.69	3.49									
57	4.44	4.24	4.04	3.84	3.64									
58	4.72	4.50	4.29	4.08	3.86									
59	5.08	4.85	4.62	4.39	4.16									
60	5.46	5.21	4.96	4.71	4.46									
61	5.84	5.58	5.31	5.04	4.78									
62	6.24	5.95	5.67	5.39	5.10									
63	6.64	6.34	6.04	5.74	5.44									
64	7.05	6.73	6.41	6.09	5.77									
65	7.45	7.11	6.77	6.43	6.09									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

MYAUTO POLICY MANUAL

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
1	0.48	0.46	0.44	0.41	0.39	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.61	0.58	0.55	0.52	0.48	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.74	0.70	0.67	0.63	0.59	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.85	0.81	0.77	0.72	0.68	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.86	0.82	0.77	0.72	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.94	0.89	0.85	0.80	0.75	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.97	0.92	0.88	0.83	0.77	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.01	0.97	0.92	0.86	0.81	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.06	1.01	0.96	0.90	0.84	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50
11	1.10	1.05	1.00	0.94	0.88	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53
12	1.13	1.08	1.03	0.97	0.91	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55
13	1.17	1.11	1.06	1.00	0.93	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58
14	1.19	1.13	1.08	1.02	0.95	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61
15	1.22	1.17	1.11	1.04	0.98	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66
16	1.24	1.19	1.13	1.06	0.99	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
17	1.28	1.22	1.16	1.09	1.02	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
18	1.31	1.25	1.19	1.12	1.05	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
19	1.34	1.28	1.22	1.15	1.07	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81
20	1.36	1.30	1.24	1.17	1.09	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84
21	1.40	1.33	1.27	1.19	1.12	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
22	1.43	1.37	1.30	1.22	1.14	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93
23	1.46	1.40	1.33	1.25	1.17	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98
24	1.49	1.42	1.35	1.27	1.19	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06
25	1.52	1.45	1.38	1.30	1.21	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18
26	1.54	1.47	1.40	1.32	1.23	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30
27	1.56	1.49	1.42	1.33	1.25	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47
28	1.60	1.52	1.45	1.36	1.28									
29	1.62	1.54	1.47	1.38	1.29									
30	1.65	1.58	1.50	1.41	1.32									
31	1.67	1.60	1.52	1.43	1.34									
32	1.69	1.62	1.54	1.45	1.36									
33	1.73	1.65	1.57	1.48	1.38									
34	1.75	1.67	1.59	1.49	1.40									
35	1.77	1.69	1.61	1.51	1.42									
36	1.80	1.72	1.64	1.54	1.44									
37	1.84	1.75	1.67	1.57	1.47									
38	1.87	1.79	1.70	1.60	1.50									
39	1.89	1.81	1.72	1.62	1.51									
40	1.93	1.84	1.75	1.65	1.54									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

MYAUTO POLICY MANUAL

COLLISION MODEL YEAR / SYMBOL RELATIVITIES (Cont'd.)

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
41	1.95	1.86	1.77	1.66	1.56									
42	1.98	1.89	1.80	1.69	1.58									
43	2.00	1.91	1.82	1.71	1.60									
44	2.02	1.93	1.84	1.73	1.62									
45	2.05	1.95	1.86	1.75	1.64									
46	2.08	1.98	1.89	1.78	1.66									
47	2.11	2.02	1.92	1.80	1.69									
48	2.13	2.04	1.94	1.82	1.71									
49	2.17	2.07	1.97	1.85	1.73									
50	2.20	2.10	2.00	1.88	1.76									
51	2.23	2.13	2.03	1.91	1.79									
52	2.26	2.15	2.05	1.93	1.80									
53	2.29	2.18	2.08	1.96	1.83									
54	2.33	2.23	2.12	1.99	1.87									
55	2.39	2.28	2.17	2.04	1.91									
56	2.45	2.34	2.23	2.10	1.96									
57	2.52	2.40	2.29	2.15	2.02									
58	2.63	2.51	2.39	2.25	2.10									
59	2.76	2.64	2.51	2.36	2.21									
60	2.89	2.76	2.63	2.47	2.31									
61	3.06	2.92	2.78	2.61	2.45									
62	3.26	3.11	2.96	2.78	2.60									
63	3.44	3.29	3.13	2.94	2.75									
64	3.64	3.48	3.31	3.11	2.91									
65	3.83	3.65	3.48	3.27	3.06									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

**MYAUTO POLICY MANUAL
ANNUAL RATES**

EMCC

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP \$500 Deductible	COLL
021	524	428	1147	30	419	1051
022	343	371	840	30	398	1068
023	323	379	826	30	377	1007
024	312	337	764	30	398	1039
025	359	249	741	30	475	1208
026	312	312	743	30	433	1103
027	304	316	729	30	503	1141
028	327	290	743	30	475	1177
029	303	329	743	30	465	1141
030	320	320	762	30	309	980
031	291	341	743	30	424	1007
032	321	297	736	30	444	1103
033	303	329	743	30	455	1075

INCREASED LIMIT FACTORS FOR BI, PD AND CSL REFER TO RULE 18.
DEDUCTIBLE OPTIONS REFER TO DEDUCTIBLE INSURANCE UNDER RULE 14.
LIABILITY & PIP/MEDICAL (LPMP) SYMBOLS REFER TO PAGE MA-R-1.
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE MA-R-2.
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE MA-T-1.

TERRITORY DEFINITIONS

TERRITORY	ZIP CODE									
021	72053	72164	72183	72204	72206	72209	72214	72216	72219	
022	72201	72202	72203	72205	72215	72225	72260	72295		
023	72113 72222	72116 72227	72118	72190	72199	72207	72211	72212	72217	72221
024	71602 72002 72027 72046 72087 72119 72142 72223	71612 72007 72028 72057 72089 72120 72150 72231	71901 72011 72030 72063 72099 72122 72156	71902 72013 72031 72065 72103 72124 72157	71903 72015 72032 72070 72105 72125 72158	71913 72016 72033 72076 72106 72126 72167	71914 72018 72034 72078 72110 72128 72173	71964 72019 72035 72079 72114 72129 72176	71968 72022 72037 72083 72115 72132 72180	72001 72023 72039 72086 72117 72135 72210
025	71601	71603	71611	71613	71659	71665	71667			
026	71630 71678 72024 72048 72068 72107 72137 72168 72326 72359 72389 72527 72575	71639 72003 72026 72052 72069 72108 72139 72170 72328 72366 72390 72534 72579	71643 72004 72029 72055 72072 72111 72140 72175 72333 72367 72392 72543	71644 72006 72036 72058 72073 72121 72143 72178 72335 72368 72394 72545	71654 72010 72038 72059 72074 72123 72145 72179 72336 72369 72396 72546	71662 72012 72040 72060 72081 72127 72149 72181 72340 72372 72501 72550	71666 72014 72041 72061 72082 72131 72152 72182 72342 72374 72503 72553	71670 72017 72042 72064 72085 72133 72160 72311 72379 72521 72564	71674 72020 72045 72066 72101 72134 72165 72312 72383 72523 72568	71677 72021 72047 72067 72102 72136 72166 72322 72387 72526 72571
027	71631 71658 71721 71751 71831 71862 71999	71638 71660 71722 71752 71832 71864 72084	71640 71661 71725 71758 71833 71922 72104	71646 71663 71726 71763 71835 71923	71647 71671 71728 71764 71846 71940	71652 71675 71742 71766 71847 71941	71653 71676 71743 71770 71851 71942	71655 71701 71744 71772 71852 71958	71656 71711 71745 71823 71858 71962	71657 71720 71748 71828 71859 71998
028	71635 71753 71826 71853	71642 71754 71827 71854	71651 71759 71834 71855	71724 71762 71836 71857	71730 71765 71837 71860	71731 71801 71838 71861	71740 71802 71839 71865	71747 71820 71840 71866	71749 71822 71842	71750 71825 71845

TERRITORY DEFINITIONS (Cont'd.)

TERRITORY	ZIP CODE										
029	71841	71909	71910	71920	71921	71929	71932	71933	71935	71937	
	71943	71944	71945	71949	71950	71952	71953	71956	71957	71959	
	71960	71961	71965	71966	71969	71970	71971	71972	71973	72025	
	72051	72080	72141	72533	72544	72601	72602	72611	72613	72615	
	72616	72617	72619	72624	72626	72628	72629	72630	72631	72632	
	72633	72634	72635	72636	72638	72639	72640	72641	72642	72644	
	72645	72648	72650	72651	72653	72654	72655	72657	72658	72659	
	72660	72661	72662	72663	72666	72668	72669	72670	72672	72675	
	72677	72679	72680	72682	72683	72685	72686	72687	72721	72729	
	72732	72733	72738	72740	72742	72744	72749	72752	72760	72773	
	72776	72801	72802	72811	72812	72820	72821	72823	72824	72826	
	72827	72828	72829	72830	72832	72833	72834	72835	72837	72838	
	72839	72840	72841	72842	72843	72845	72846	72847	72851	72852	
	72853	72854	72855	72856	72857	72858	72860	72863	72865	72905	
	72926	72927	72928	72930	72932	72933	72934	72943	72946	72947	
	72948	72949	72950	72951	72952	72955	72958	72959			
	030	72901	72902	72903	72904	72906	72908	72913	72914	72916	72917
		72918	72919	72921	72923	72935	72936	72937	72938	72940	72941
		72944	72945	72956	72957						
031	72701	72702	72703	72704	72711	72712	72714	72715	72716	72717	
	72718	72719	72722	72727	72728	72730	72734	72735	72736	72737	
	72739	72741	72745	72747	72751	72753	72756	72757	72758	72761	
	72762	72764	72765	72766	72768	72769	72770	72774			
032	72005	72043	72044	72075	72088	72112	72130	72153	72169	72301	
	72303	72320	72324	72325	72327	72331	72332	72339	72341	72346	
	72347	72348	72360	72364	72373	72376	72384	72386	72429	72431	
	72432	72440	72469	72473	72475	72479	72482	72512	72513	72515	
	72517	72519	72520	72522	72524	72528	72530	72531	72532	72536	
	72537	72538	72539	72540	72554	72555	72556	72560	72561	72562	
	72565	72566	72567	72569	72572	72573	72576	72577	72578	72581	
	72583	72584	72585	72587	72623						
033	72310	72313	72315	72316	72319	72321	72329	72330	72338	72350	
	72351	72354	72358	72365	72370	72377	72391	72395	72401	72402	
	72403	72404	72410	72411	72412	72413	72414	72415	72416	72417	
	72419	72421	72422	72424	72425	72426	72427	72428	72430	72433	
	72434	72435	72436	72437	72438	72441	72442	72443	72444	72445	
	72447	72449	72450	72451	72453	72454	72455	72456	72457	72458	
	72459	72460	72461	72462	72464	72465	72466	72467	72470	72471	
	72472	72474	72476	72478	72525	72529	72542				

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
71601	PINE BLUFF	025	71728	CURTIS	027
71602	WHITE HALL	024	71730	EL DORADO	028
71603	PINE BLUFF	025	71731	EL DORADO	028
71611	PINE BLUFF	025	71740	EMERSON	028
71612	WHITE HALL	024	71742	FORDYCE	027
71613	PINE BLUFF	025	71743	GURDON	027
71630	ARKANSAS CITY	026	71744	HAMPTON	027
71631	BANKS	027	71745	HARRELL	027
71635	CROSSET	028	71747	HUTTIG	028
71638	DERMOTT	027	71748	IVAN	027
71639	DUMAS	026	71749	JUNCTION CITY	028
71640	EUDORA	027	71750	LAWSON	028
71642	FOUNTAIN HILL	028	71751	LOUANN	027
71643	GOULD	026	71752	MC NEIL	027
71644	GRADY	026	71753	MAGNOLIA	028
71646	HAMBURG	027	71754	MAGNOLIA	028
71647	HERMITAGE	027	71758	MOUNT HOLLY	027
71651	JERSEY	028	71759	NORPHLET	028
71652	KINGSLAND	027	71762	SMACKOVER	028
71653	LAKE VILLAGE	027	71763	SPARKMAN	027
71654	MC GEHEE	026	71764	STEPHENS	027
71655	MONTICELLO	027	71765	STRONG	028
71656	MONTICELLO	027	71766	THORNTON	027
71657	MONTICELLO	027	71770	WALDO	027
71658	MONTROSE	027	71772	WHELEN SPRINGS	027
71659	MOSCOW	025	71801	HOPE	028
71660	NEW EDINBURG	027	71802	HOPE	028
71661	PARKDALE	027	71820	ALLEENE	028
71662	PICKENS	026	71822	ASHDOWN	028
71663	PORTLAND	027	71823	BEN LOMOND	027
71665	RISON	025	71825	BLEVINS	028
71666	MC GEHEE	026	71826	BRADLEY	028
71667	STAR CITY	025	71827	BUCKNER	028
71670	TILLAR	026	71828	CALE	027
71671	WARREN	027	71831	COLUMBUS	027
71674	WATSON	026	71832	DE QUEEN	027
71675	WILMAR	027	71833	DIERKS	027
71676	WILMOT	027	71834	DODDRIDGE	028
71677	WINCHESTER	026	71835	EMMET	027
71678	YORKTOWN	026	71836	FOREMAN	028
71701	CAMDEN	027	71837	FOUKE	028
71711	CAMDEN	027	71838	FULTON	028
71720	BEARDEN	027	71839	GARLAND CITY	028
71721	BEIRNE	027	71840	GENOA	028
71722	BLUFF CITY	027	71841	GILLHAM	029
71724	CALION	028	71842	HORATIO	028
71725	CARTHAGE	027	71845	LEWISVILLE	028
71726	CHIDESTER	027	71846	LOCKESBURG	027

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
71847	MC CASKILL	027	71964	PEARCY	024
71851	MINERAL SPRINGS	027	71965	PENCIL BLUFF	029
71852	NASHVILLE	027	71966	ODEN	029
71853	OGDEN	028	71968	ROYAL	024
71854	TEXARKANA	028	71969	SIMS	029
71855	OZAN	028	71970	STORY	029
71857	PRESCOTT	028	71971	UMPIRE	029
71858	ROSSTON	027	71972	VANDERVOORT	029
71859	SARATOGA	027	71973	WICKES	029
71860	STAMPS	028	71998	ARKADELPHIA	027
71861	TAYLOR	028	71999	ARKADELPHIA	027
71862	WASHINGTON	027	72001	ADONA	024
71864	WILLISVILLE	027	72002	ALEXANDER	024
71865	WILTON	028	72003	ALMYRA	026
71866	WINTHROP	028	72004	ALTHEIMER	026
71901	HOT SPRINGS NATL PARK	024	72005	AMAGON	032
71902	HOT SPRINGS NATL PARK	024	72006	AUGUSTA	026
71903	HOT SPRINGS NATL PARK	024	72007	AUSTIN	024
71909	HOT SPRINGS VILLAGE	029	72010	BALD KNOB	026
71910	HOT SPRINGS VILLAGE	029	72011	BAUXITE	024
71913	HOT SPRINGS NATL PARK	024	72012	BEEBE	026
71914	HOT SPRINGS NATL PARK	024	72013	BEE BRANCH	024
71920	ALPINE	029	72014	BEEDEVILLE	026
71921	AMITY	029	72015	BENTON	024
71922	ANTOINE	027	72016	BIGELOW	024
71923	ARKADELPHIA	027	72017	BISCOE	026
71929	BISMARCK	029	72018	BENTON	024
71932	BOARD CAMP	029	72019	BENTON	024
71933	BONNERDALE	029	72020	BRADFORD	026
71935	CADDO GAP	029	72021	BRINKLEY	026
71937	COVE	029	72022	BRYANT	024
71940	DELIGHT	027	72023	CABOT	024
71941	DONALDSON	027	72024	CARLISLE	026
71942	FRIENDSHIP	027	72025	CASA	029
71943	GLENWOOD	029	72026	CASSCOE	026
71944	GRANNIS	029	72027	CENTER RIDGE	024
71945	HATFIELD	029	72028	CHOCTAW	024
71949	JESSIEVILLE	029	72029	CLARENDON	026
71950	KIRBY	029	72030	CLEVELAND	024
71952	LANGLEY	029	72031	CLINTON	024
71953	MENA	029	72032	CONWAY	024
71956	MOUNTAIN PINE	029	72033	CONWAY	024
71957	MOUNT IDA	029	72034	CONWAY	024
71958	MURFREESBORO	027	72035	CONWAY	024
71959	NEWHOPE	029	72036	COTTON PLANT	026
71960	NORMAN	029	72037	COY	024
71961	ODEN	029	72038	CROCKETTS BLUFF	026
71962	OKOLONA	027	72039	DAMASCUS	024

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72040	DES ARC	026	72105	JONES MILL	024
72041	DE VALLS BLUFF	026	72106	MAYFLOWER	024
72042	DE WITT	026	72107	MENIFEE	026
72043	DIAZ	032	72108	MONROE	026
72044	EDGEMONT	032	72110	MORRILTON	024
72045	EL PASO	026	72111	MOUNT VERNON	026
72046	ENGLAND	024	72112	NEWPORT	032
72047	ENOLA	026	72113	MAUMELLE	023
72048	ETHEL	026	72114	NORTH LITTLE ROCK	024
72051	FOX	029	72115	NORTH LITTLE ROCK	024
72052	GARNER	026	72116	NORTH LITTLE ROCK	023
72053	COLLEGE STATION	021	72117	NORTH LITTLE ROCK	024
72055	GILLETT	026	72118	NORTH LITTLE ROCK	023
72057	GRAPEVINE	024	72119	NORTH LITTLE ROCK	024
72058	GREENBRIER	026	72120	SHERWOOD	024
72059	GREGORY	026	72121	PANGBURN	026
72060	GRIFFITHVILLE	026	72122	PARON	024
72061	GUY	026	72123	PATTERSON	026
72063	HATTIEVILLE	024	72124	NORTH LITTLE ROCK	024
72064	HAZEN	026	72125	PERRY	024
72065	HENSLEY	024	72126	PERRYVILLE	024
72066	HICKORY PLAINS	026	72127	PLUMERVILLE	026
72067	HIGDEN	026	72128	POYEN	024
72068	HIGGINSON	026	72129	PRATTSVILLE	024
72069	HOLLY GROVE	026	72130	PRIM	032
72070	HOUSTON	024	72131	QUITMAN	026
72072	HUMNOKE	026	72132	REDFIELD	024
72073	HUMPHREY	026	72133	REYDELL	026
72074	HUNTER	026	72134	ROE	026
72075	JACKSONPORT	032	72135	ROLAND	024
72076	JACKSONVILLE	024	72136	ROMANCE	026
72078	JACKSONVILLE	024	72137	ROSE BUD	026
72079	JEFFERSON	024	72139	RUSSELL	026
72080	JERUSALEM	029	72140	SAINT CHARLES	026
72081	JUDSONIA	026	72141	SCOTLAND	029
72082	KENSETT	026	72142	SCOTT	024
72083	KEO	024	72143	SEARCY	026
72084	LEOLA	027	72145	SEARCY	026
72085	LETONA	026	72149	SEARCY	026
72086	LONOKE	024	72150	SHERIDAN	024
72087	LONSDALE	024	72152	SHERRILL	026
72088	FAIRFIELD BAY	032	72153	SHIRLEY	032
72089	BRYANT	024	72156	SOLGOHACHIA	024
72099	LITTLE ROCK AIRFORCE BASE	024	72157	SPRINGFIELD	024
72101	MC CRORY	026	72158	BENTON	024
72102	MC RAE	026	72160	STUTTGART	026
72103	MABELVALE	024	72164	SWEET HOME	021
72104	MALVERN	027	72165	THIDA	026

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72166	TICHNOR	026	72319	GOSNELL	033
72167	TRASKWOOD	024	72320	BRICKEYS	032
72168	TUCKER	026	72321	BURDETTE	033
72169	TUPELO	032	72322	CALDWELL	026
72170	ULM	026	72324	CHERRY VALLEY	032
72173	VILONIA	024	72325	CLARKEDALE	032
72175	WABBASEKA	026	72326	COLT	026
72176	WARD	024	72327	CRAWFORDSVILLE	032
72178	WEST POINT	026	72328	CRUMROD	026
72179	WILBURN	026	72329	DRIVER	033
72180	WOODSON	024	72330	DYESS	033
72181	WOOSTER	026	72331	EARLE	032
72182	WRIGHT	026	72332	EDMONDSON	032
72183	WRIGHTSVILLE	021	72333	ELAINE	026
72190	NORTH LITTLE ROCK	023	72335	FOREST CITY	026
72199	NORTH LITTLE ROCK	023	72336	FOREST CITY	026
72201	LITTLE ROCK	022	72338	FRENCHMANS BAYOU	033
72202	LITTLE ROCK	022	72339	GILMORE	032
72203	LITTLE ROCK	022	72340	GOODWIN	026
72204	LITTLE ROCK	021	72341	HAYNES	032
72205	LITTLE ROCK	022	72342	HELENA	026
72206	LITTLE ROCK	021	72346	HETH	032
72207	LITTLE ROCK	023	72347	HICKORY RIDGE	032
72209	LITTLE ROCK	021	72348	HUGHES	032
72210	LITTLE ROCK	024	72350	JOINER	033
72211	LITTLE ROCK	023	72351	KEISER	033
72212	LITTLE ROCK	023	72352	LA GRANGE	026
72214	LITTLE ROCK	021	72353	LAMBROOK	026
72215	LITTLE ROCK	022	72354	LEPANTO	033
72216	LITTLE ROCK	021	72355	LEXA	026
72217	LITTLE ROCK	023	72358	LUXORA	033
72219	LITTLE ROCK	021	72359	MADISON	026
72221	LITTLE ROCK	023	72360	MARIANNA	032
72222	LITTLE ROCK	023	72364	MARION	032
72223	LITTLE ROCK	024	72365	MARKED TREE	033
72225	LITTLE ROCK	022	72366	MARVELL	026
72227	LITTLE ROCK	023	72367	MELLWOOD	026
72231	LITTLE ROCK	024	72368	MORO	026
72260	LITTLE ROCK	022	72369	ONEIDA	026
72295	LITTLE ROCK	022	72370	OSCEOLA	033
72301	WEST MEMPHIS	032	72372	PALESTINE	026
72303	WEST MEMPHIS	032	72373	PARKIN	032
72310	ARMOREL	033	72374	POPLAR GROVE	026
72311	AUBREY	026	72376	PROCTOR	032
72312	BARTON	026	72377	RIVERVALE	033
72313	BASSETT	033	72379	SNOW LAKE	026
72315	BLYTHEVILLE	033	72383	TURNER	026
72316	BLYTHEVILLE	033	72384	TURRELL	032

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72386	TYRONZA	032	72451	PARAGOULD	033
72387	VANNDALE	026	72453	PEACH ORCHARD	033
72389	WABASH	026	72454	PIGGOTT	033
72390	WEST HELENA	026	72455	POCAHONTAS	033
72391	WEST RIDGE	033	72456	POLLARD	033
72392	WHEATLEY	026	72457	PORTIA	033
72394	WIDENER	026	72458	POWHATAN	033
72395	WILSON	033	72459	RAVENDEN	033
72396	WYNNE	026	72460	RAVENDEN SPRING	033
72401	JONESBORO	033	72461	RECTOR	033
72402	JONESBORO	033	72462	REYNO	033
72403	JONESBORO	033	72464	SAINT FRANCIS	033
72404	JONESBORO	033	72465	SEDGWICK	033
72410	ALICIA	033	72466	SMITHVILLE	033
72411	BAY	033	72467	STATE UNIVERSITY	033
72412	BEECH GROVE	033	72469	STRAWBERRY	032
72413	BIGGERS	033	72470	SUCCESS	033
72414	BLACK OAK	033	72471	SWIFTON	033
72415	BLACK ROCK	033	72472	TRUMANN	033
72416	BONO	033	72473	TUCKERMAN	032
72417	BROOKLAND	033	72474	WALCOTT	033
72419	CARAWY	033	72475	WALDENBURG	032
72421	CASH	033	72476	WALNUT RIDGE	033
72422	CORNING	033	72478	WARM SPRINGS	033
72424	DATTO	033	72479	WEINER	032
72425	DELAPLAINE	033	72482	WILLIFORD	032
72426	DELL	033	72501	BATESVILLE	026
72427	EGYPT	033	72503	BATESVILLE	026
72428	ETOWAH	033	72512	HORSESHOE BEND	032
72429	FISHER	032	72513	ASH FLAT	032
72430	GREENWAY	033	72515	BEXAR	032
72431	GRUBBS	032	72517	BROCKWELL	032
72432	HARRISBURG	032	72519	CALICO ROCK	032
72433	HOXIE	033	72520	CAMP	032
72434	IMBODEN	033	72521	CAVE CITY	026
72435	KNOBEL	033	72522	CHARLOTTE	032
72436	LAFE	033	72523	CONCORD	026
72437	LAKE CITY	033	72524	CORD	032
72438	LEACHVILLE	033	72525	CHEROKEE VILLAGE	033
72440	LYNN	032	72526	CUSHMAN	026
72441	MC DOUGAL	033	72527	DESHA	026
72442	MANILA	033	72528	DOLPH	032
72443	MARMADUKE	033	72529	CHEROKEE VILLAGE	033
72444	MAYNARD	033	72530	DRASCO	032
72445	MINTURN	033	72531	ELIZABETH	032
72447	MONETTE	033	72532	EVENING SHADE	032
72449	O KEAN	033	72533	FIFTY SIX	029
72450	PARAGOULD	033	72534	FLORAL	026

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72536	FRANKLIN	032	72628	DEER	029
72537	GAMALIEL	032	72629	DENNARD	029
72538	GEPP	032	72630	DIAMOND CITY	029
72539	GLENCOE	032	72631	EUREKA SPRINGS	029
72540	GUION	032	72632	EUREKA SPRINGS	029
72542	HARDY	033	72633	EVERTON	029
72543	HEBER SPRINGS	026	72634	FLIPPIN	029
72544	HENDERSON	029	72635	GASSVILLE	029
72545	HEBER SPRINGS	026	72636	GILBERT	029
72546	IDA	026	72638	GREEN FOREST	029
72550	LOCUST GROVE	026	72639	HARRIET	029
72553	MAGNESS	026	72640	HASTY	029
72554	MAMMOTH SPRING	032	72641	JASPER	029
72555	MARCELLA	032	72642	LAKEVIEW	029
72556	MELBOURNE	032	72644	LEAD HILL	029
72560	MOUNTAIN VIEW	032	72645	LESLIE	029
72561	MOUNT PLEASANT	032	72648	MARBLE FALLS	029
72562	NEWARK	032	72650	MARSHALL	029
72564	OIL TROUGH	026	72651	MIDWAY	029
72565	OXFORD	032	72653	MOUNTAIN HOME	029
72566	PINEVILLE	032	72654	MOUNTAIN HOME	029
72567	PLEASANT GROVE	032	72655	MOUNT JUDEA	029
72568	PLEASANT PLAINS	026	72657	TIMBO	029
72569	POUGHKEEPSIE	032	72658	NORFORK	029
72571	ROSIE	026	72659	NORFORK	029
72572	SAFFELL	032	72660	OAK GROVE	029
72573	SAGE	032	72661	OAKLAND	029
72575	SALADO	026	72662	OMAHA	029
72576	SALEM	032	72663	ONIA	029
72577	SIDNEY	032	72666	PARTHENON	029
72578	STURKIE	032	72668	PEEL	029
72579	SULPHUR ROCK	026	72669	PINDALL	029
72581	TUMBLING SHOALS	032	72670	PONCA	029
72583	VIOLA	032	72672	PYATT	029
72584	VIOLET HILL	032	72675	SAINT JOE	029
72585	WIDEMAN	032	72677	SUMMIT	029
72587	WISEMAN	032	72679	TILLY	029
72601	HARRISON	029	72680	TIMBO	029
72602	HARRISON	029	72682	VALLEY SPRINGS	029
72611	ALPENA	029	72683	VENDOR	029
72613	BEAVER	029	72685	WESTERN GROVE	029
72615	BERGMAN	029	72686	WITTS SPRINGS	029
72616	BERRYVILLE	029	72687	YELLVILLE	029
72617	BIG FLAT	029	72701	FAYETTEVILLE	031
72619	BULL SHOALS	029	72702	FAYETTEVILLE	031
72623	CLARKRIDGE	032	72703	FAYETTEVILLE	031
72624	COMPTON	029	72704	FAYETTEVILLE	031
72626	COTTER	029	72711	AVOCA	031

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72712	BENTONVILLE	031	72811	RUSSELLVILLE	029
72714	BELLA VISTA	031	72812	RUSSELLVILLE	029
72715	BELLA VISTA	031	72820	ALIX	029
72716	BENTONVILLE	031	72821	ALTUS	029
72717	CANEHILL	031	72823	ATKINS	029
72718	CAVE SPRINGS	031	72824	BELLEVILLE	029
72719	CENTERTON	031	72826	BLUE MOUNTAIN	029
72721	COMBS	029	72827	BLUFFTON	029
72722	DECATUR	031	72828	BRIGGSVILLE	029
72727	ELKINS	031	72829	CENTERVILLE	029
72728	ELM SPRINGS	031	72830	CLARKSVILLE	029
72729	EVANSVILLE	029	72832	COAL HILL	029
72730	FARMINGTON	031	72833	DANVILLE	029
72732	GARFIELD	029	72834	DARDANELLE	029
72733	GATEWAY	029	72835	DELAWARE	029
72734	GENTRY	031	72837	DOVER	029
72735	GOSHEN	031	72838	GRAVELLY	029
72736	GRAVETTE	031	72839	HAGARVILLE	029
72737	GREENLAND	031	72840	HARTMAN	029
72738	HINDVILLE	029	72841	HARVEY	029
72739	HIWASSE	031	72842	HAVANA	029
72740	HUNTSVILLE	029	72843	HECTOR	029
72741	JOHNSON	031	72845	KNOXVILLE	029
72742	KINGSTON	029	72846	LAMAR	029
72744	LINCOLN	029	72847	LONDON	029
72745	LOWELL	031	72851	NEW BLAINE	029
72747	MAYSVILLE	031	72852	OARK	029
72749	MORROW	029	72853	OLA	029
72751	PEA RIDGE	031	72854	OZONE	029
72752	PETTIGREW	029	72855	PARIS	029
72753	ORAURUE GRIVE	031	72856	PELSOR	029
72756	ROGERS	031	72857	PLAINVIEW	029
72757	ROGERS	031	72858	POTTSVILLE	029
72758	ROGERS	031	72860	ROVER	029
72760	SAINT PAUL	029	72863	SCRANTON	029
72761	SILOAM SPRINGS	031	72865	SUBIACO	029
72762	SPRINGDALE	031	72901	FORT SMITH	030
72764	SPRINGDALE	031	72902	FORT SMITH	030
72765	SPRINGDALE	031	72903	FORT SMITH	030
72766	SPRINGDALE	031	72904	FORT SMITH	030
72768	SULPHUR SPRINGS	031	72905	FORT SMITH	029
72769	SUMMERS	031	72906	FORT SMITH	030
72770	TONTITOWN	031	72908	FORT SMITH	030
72773	WESLEY	029	72913	FORT SMITH	030
72774	WEST FORK	031	72914	FORT SMITH	030
72776	WITTER	029	72916	FORT SMITH	030
72801	RUSSELLVILLE	029	72917	FORT SMITH	030
72802	RUSSELLVILLE	029	72918	FORT SMITH	030

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72919	FORT SMITH	030	72943	MAGAZINE	029
72921	ALMA	030	72944	MANSFIELD	030
72923	BARLING	030	72945	MIDLAND	030
72926	BOLES	029	72946	MOUNTAINBURG	029
72927	BOONEVILLE	029	72947	MULBERRY	029
72928	BRANCH	029	72948	NATURAL DAM	029
72930	CECIL	029	72949	OZARK	029
72932	CEDARVILLE	029	72950	PARKS	029
72933	CHARLESTON	029	72951	RATCLIFF	029
72934	CHESTER	029	72952	RUDY	029
72935	DYER	030	72955	UNIONTOWN	029
72936	GREENWOOD	030	72956	VAN BUREN	030
72937	HACKETT	030	72957	VAN BUREN	030
72938	HARTFORD	030	72958	WALDRON	029
72940	HUNTINGTON	030	72959	WINSLOW	029
72941	LAVACA	030			

SERFF Tracking #:

EMCC-129091719

State Tracking #:

Company Tracking #:

AR-PA-2013-04

State: Arkansas
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: MyAuto
 Project Name/Number: PA-MyAuto-12/

Filing Company: Employers Mutual Casualty Company

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	rff_Priv Pass Auto Abstract.pdf
Item Status:	Filed
Status Date:	08/27/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	rff_PPA Survey FORM APCS.pdf rff_PPA Survey FORM APCS.xls
Item Status:	Filed
Status Date:	08/27/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1 - Obj Resp-2.pdf
Item Status:	Filed
Status Date:	08/27/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Filed
Status Date:	08/27/2013

Satisfied - Item:	Exhibits
Comments:	

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MyAuto
Project Name/Number: PA-MyAuto-12/

Filing Company: Employers Mutual Casualty Company

Attachment(s):	act_Base Rates MyAuto-Obj Resp_8-13.pdf act_exhibits_8-13-13.pdf act_Summary of Changes-Obj Response_8-13.pdf act_Supplement Rate-Rule Filing Schedule-Obj Resp_8-13.pdf
Item Status:	Filed
Status Date:	08/27/2013

Satisfied - Item:	CONFIDENTIAL
Comments:	
Attachment(s):	act_confidential exhibits.pdf
Item Status:	Filed
Status Date:	08/27/2013

Satisfied - Item:	Response to 7/9/13 Objection Letter
Comments:	
Attachment(s):	rep_7-15-13.pdf
Item Status:	Filed
Status Date:	08/27/2013

Satisfied - Item:	Response to 7/18/13 Objection letter
Comments:	
Attachment(s):	rep_7-18-13 Objection Response_8-5-13.pdf
Item Status:	Filed
Status Date:	08/27/2013

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 Employers Mutual Casualty Company
 NAIC # (including group #) 062-21415

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 you require collateral business to support a youthful driver? Yes No

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

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

a. Driver over 55	10 %
b. Good Student Discount	10 %
c. Multi-car Discount	5-25 %
d. Accident Free Discount*	3-13 %

Please Specify Qualification for Discount:

e. Anti-Theft Discount	5-15 %
f. Other (specify)	
Electronic Fund Transfer (EFT)	3 %
Drivers Training	10
Safety Equipment	5-30
Motor Vehicle acc prev course	10
Combination with HO	20
College graduate scholastic achievement	5
Ins Scoring from 0.408 to 1.000	
Customer Plus Discount	10
Homeownership Discount	5

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

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

Program	Percentage Difference	Volume

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

J. L. Byers
 Signature

Jo L. Byers

Printed Name

Filings Analyst

Title

800-247-2128 ext 2707

Telephone Number

jo.l.byers@emcins.com

Email Address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 21415
Company Name: Employers Mutual Casualty Co.
Contact Person: Jo L. Byers
Telephone No.: 800-247-2128 ext 2707
Email Address: jo.l.byers@emcins.com
Effective Date: 10/15/2013

Assumptions to Use:

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-30%	%
AUTO/HOMEOWNERS	20%	%
GOOD STUDENT	10%	%
ANTI-THEFT DEVICE	5-15%	%
Over 55 Defensive Driver Discount	10%	%
\$250/\$500 Deductible Comp./Coll.	N/A	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$744	\$938	\$268	\$250	\$617	\$775	\$229	\$214	\$801	\$1,006	\$299	\$281	\$570	\$715	\$214	\$201
	Minimum Liability with Comprehensive and Collision			\$2,586	\$3,300	\$835	\$770	\$2,585	\$3,299	\$835	\$769	\$2,567	\$3,270	\$843	\$779	\$2,694	\$3,439	\$867	\$800	\$2,702	\$3,444	\$884	\$818
	100/300/50 Liability with Comprehensive and Collision			\$2,835	\$3,606	\$945	\$876	\$2,807	\$3,570	\$937	\$867	\$2,836	\$3,597	\$970	\$901	\$2,902	\$3,692	\$965	\$894	\$2,971	\$3,771	\$1,011	\$940
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$816	\$1,030	\$290	\$270	\$675	\$849	\$247	\$230	\$876	\$1,101	\$322	\$302	\$623	\$783	\$230	\$217	\$693	\$867	\$265	\$250
	Minimum Liability with Comprehensive and Collision			\$2,162	\$2,756	\$704	\$650	\$2,078	\$2,647	\$679	\$626	\$2,178	\$2,771	\$723	\$670	\$2,129	\$2,713	\$693	\$642	\$2,193	\$2,790	\$727	\$673
	100/300/50 Liability with Comprehensive and Collision			\$2,431	\$3,087	\$821	\$761	\$2,318	\$2,941	\$786	\$729	\$2,467	\$3,125	\$857	\$798	\$2,353	\$2,986	\$796	\$739	\$2,482	\$3,143	\$861	\$800
2010 Honda Odyssey "EX"	Minimum Liability			\$610	\$767	\$226	\$213	\$508	\$635	\$195	\$183	\$659	\$824	\$255	\$240	\$470	\$587	\$183	\$173	\$526	\$654	\$214	\$203
	Minimum Liability with Comprehensive and Collision			\$2,153	\$2,746	\$701	\$649	\$2,121	\$2,704	\$691	\$638	\$2,152	\$2,737	\$714	\$661	\$2,203	\$2,808	\$716	\$662	\$2,247	\$2,861	\$743	\$688
	100/300/50 Liability with Comprehensive and Collision			\$2,362	\$2,999	\$800	\$743	\$2,308	\$2,931	\$783	\$726	\$2,381	\$3,012	\$828	\$772	\$2,379	\$3,020	\$804	\$746	\$2,475	\$3,134	\$858	\$799
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$751	\$946	\$270	\$252	\$623	\$783	\$230	\$216	\$807	\$1,014	\$301	\$283	\$575	\$722	\$216	\$202	\$640	\$800	\$250	\$235
	Minimum Liability with Comprehensive and Collision			\$3,082	\$3,934	\$987	\$910	\$3,078	\$3,931	\$986	\$908	\$3,054	\$3,895	\$993	\$917	\$3,216	\$4,109	\$1,028	\$948	\$3,246	\$4,140	\$1,052	\$970
	100/300/50 Liability with Comprehensive and Collision			\$3,331	\$4,240	\$1,097	\$1,016	\$3,300	\$4,202	\$1,088	\$1,006	\$3,323	\$4,222	\$1,120	\$1,039	\$3,424	\$4,362	\$1,126	\$1,042	\$3,515	\$4,467	\$1,179	\$1,092
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$682	\$858	\$248	\$232	\$566	\$710	\$213	\$199	\$734	\$919	\$279	\$262	\$523	\$655	\$199	\$188	\$584	\$728	\$232	\$220
	Minimum Liability with Comprehensive and Collision			\$3,206	\$4,093	\$1,025	\$944	\$3,196	\$4,083	\$1,023	\$941	\$3,177	\$4,051	\$1,031	\$951	\$3,346	\$4,274	\$1,067	\$985	\$3,396	\$4,333	\$1,097	\$1,013
	100/300/50 Liability with Comprehensive and Collision			\$3,435	\$4,373	\$1,131	\$1,044	\$3,402	\$4,332	\$1,120	\$1,034	\$3,426	\$4,353	\$1,152	\$1,067	\$3,538	\$4,506	\$1,160	\$1,074	\$3,645	\$4,634	\$1,218	\$1,128
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$679	\$855	\$247	\$231	\$564	\$708	\$212	\$199	\$732	\$917	\$278	\$261	\$522	\$653	\$199	\$187	\$582	\$726	\$232	\$219
	Minimum Liability with Comprehensive and Collision			\$2,418	\$3,084	\$782	\$721	\$2,395	\$3,056	\$775	\$715	\$2,409	\$3,066	\$794	\$734	\$2,493	\$3,180	\$805	\$743	\$2,526	\$3,218	\$830	\$767
	100/300/50 Liability with Comprehensive and Collision			\$2,647	\$3,364	\$888	\$821	\$2,601	\$3,305	\$872	\$808	\$2,658	\$3,368	\$915	\$850	\$2,685	\$3,412	\$898	\$832	\$2,775	\$3,519	\$951	\$882

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-PA-2013-04
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Employers Mutual Casualty Company	B.	062-21415

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
PPA Liability	21.2%	5.9%					
PPA Medical	40.8%	5.9%					
PPA Comprehensive	46.1%	6.0%					
PPA Collision	1.0%	-1.1%					
PPA Uninsured Motorists	N/A	1.3%					
PPA Underinsured Motorists	N/A	0.3%					
TOTAL OVERALL EFFECT	18.7%	3.1%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	32	-4.4%	3/15/2008	48	9	18.6%	48.7%
2008	31	-5.1%	12/15/2008	40	16	39.9%	53.4%
2009	63	+0.3%	10/15/2009	61	14	22.7%	63.7%
2010	128	+3.0%	5/1/2011	137	101	73.3%	74.4%
2011	192	+8.6%	9/1/2012	260	173	66.4%	59.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	6.5%
C. Taxes, Licenses & Fees	2.6% (Liab) 2.6% (PD)
D. Underwriting Profit & Contingencies	4.4% (Liab) 4.3% (PD)
E. Other (explain)	0.0%
F. TOTAL	38.0% (Liab) 37.9% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 20.4% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. (44.6%) Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**ARKANSAS
PERSONAL AUTO
NEW MyAuto Program**

CURRENT EMCASCO BASE RATES & NEW PROGRAM (EMCC) BASE RATES

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (13,11)		<u>Collision</u> 500 ded (13,11)	
	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>
21	\$819	\$1,147	\$23	\$30	\$299	\$419	\$751	\$1,051
22	\$600	\$840	\$23	\$30	\$284	\$398	\$763	\$1,068
23	\$590	\$826	\$23	\$30	\$269	\$377	\$719	\$1,007
24	\$546	\$764	\$23	\$30	\$284	\$398	\$742	\$1,039
25	\$529	\$741	\$23	\$30	\$339	\$475	\$863	\$1,208
26	\$531	\$743	\$23	\$30	\$309	\$433	\$788	\$1,103
27	\$521	\$729	\$23	\$30	\$359	\$503	\$815	\$1,141
28	\$531	\$743	\$23	\$30	\$339	\$475	\$841	\$1,177
29	\$531	\$743	\$23	\$30	\$332	\$465	\$815	\$1,141
30	\$544	\$762	\$23	\$30	\$221	\$309	\$700	\$980
31	\$531	\$743	\$23	\$30	\$303	\$424	\$719	\$1,007
32	\$526	\$736	\$23	\$30	\$317	\$444	\$788	\$1,103
33	\$531	\$743	\$23	\$30	\$325	\$455	\$768	\$1,075

**ARKANSAS
PERSONAL AUTO
NEW MyAuto Program**

CURRENT EMCC BASE RATES & NEW PROGRAM (EMCC) BASE RATES

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (13,11)		<u>Collision</u> 500 ded (13,11)	
	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>
21	\$1,065	\$1,147	\$30	\$30	\$389	\$419	\$976	\$1,051
22	\$780	\$840	\$30	\$30	\$369	\$398	\$992	\$1,068
23	\$767	\$826	\$30	\$30	\$350	\$377	\$935	\$1,007
24	\$710	\$764	\$30	\$30	\$369	\$398	\$965	\$1,039
25	\$688	\$741	\$30	\$30	\$441	\$475	\$1,122	\$1,208
26	\$690	\$743	\$30	\$30	\$402	\$433	\$1,024	\$1,103
27	\$677	\$729	\$30	\$30	\$467	\$503	\$1,060	\$1,141
28	\$690	\$743	\$30	\$30	\$441	\$475	\$1,093	\$1,177
29	\$690	\$743	\$30	\$30	\$432	\$465	\$1,060	\$1,141
30	\$707	\$762	\$30	\$30	\$287	\$309	\$910	\$980
31	\$690	\$743	\$30	\$30	\$394	\$424	\$935	\$1,007
32	\$684	\$736	\$30	\$30	\$412	\$444	\$1,024	\$1,103
33	\$690	\$743	\$30	\$30	\$423	\$455	\$998	\$1,075

**ARKANSAS
PERSONAL AUTO
NEW MyAuto Program**

**CURRENT EMCASCO SPLIT BASE RATES AND
NEW PROGRAM (EMCC) SPLIT BASE RATES**

<u>TERR</u>	<u>BODILY INJURY</u> 25/50		<u>PROPERTY DAMAGE</u> 25	
	BASE RATE		BASE RATE	
	<u>CUR</u>	<u>NEW</u>	<u>CUR</u>	<u>NEW</u>
21	\$351	\$524	\$337	\$428
22	\$235	\$343	\$275	\$371
23	\$218	\$323	\$289	\$379
24	\$213	\$312	\$251	\$337
25	\$241	\$359	\$198	\$249
26	\$212	\$312	\$239	\$312
27	\$204	\$304	\$239	\$316
28	\$227	\$327	\$219	\$290
29	\$207	\$303	\$244	\$329
30	\$217	\$320	\$245	\$320
31	\$201	\$291	\$256	\$341
32	\$217	\$321	\$225	\$297
33	\$207	\$303	\$244	\$329

**ARKANSAS
PERSONAL AUTO
NEW MyAuto Program**

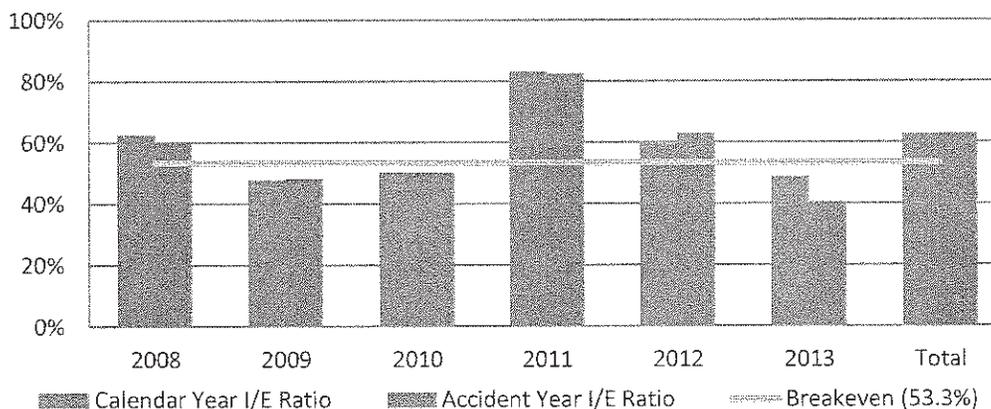
**CURRENT EMCC SPLIT BASE RATES AND NEW
PROGRAM (EMCC) SPLIT BASE RATES**

<u>TERR</u>	BODILY <u>INJURY</u> 25/50 BASE RATE		PROPERTY <u>DAMAGE</u> 25 BASE RATE	
	<u>CUR</u>	<u>NEW</u>	<u>CUR</u>	<u>NEW</u>
	21	\$456	\$524	\$438
22	\$306	\$343	\$358	\$371
23	\$283	\$323	\$376	\$379
24	\$277	\$312	\$326	\$337
25	\$313	\$359	\$257	\$249
26	\$276	\$312	\$311	\$312
27	\$265	\$304	\$311	\$316
28	\$295	\$327	\$285	\$290
29	\$269	\$303	\$317	\$329
30	\$282	\$320	\$319	\$320
31	\$261	\$291	\$333	\$341
32	\$282	\$321	\$293	\$297
33	\$269	\$303	\$317	\$329

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**
Experience

Company	Year	Written Premium	Earned Premium	Cal Year	Acc Year	Cal Year	Acc Year
				Incurred Losses	Incurred Loss	I/E Loss Ratio	I/E Loss Ratio
Employers Mutual Casualty Company	2008	38,942	39,855	15,896	16,189	39.9%	40.6%
	2009	95,648	61,179	13,901	15,889	22.7%	26.0%
	2010	193,072	137,325	100,692	95,955	73.3%	69.9%
	2011	314,087	259,780	172,502	156,713	66.4%	60.3%
	2012	331,359	327,664	281,307	299,868	85.9%	91.5%
	2013 *	87,108	79,335	40,045	45,022	50.5%	56.7%
	Total	1,060,216	905,138	624,343	629,635	69.0%	69.6%
EMCASCO Insurance Company	2008	476,682	467,314	301,495	290,350	64.5%	62.1%
	2009	1,089,640	682,413	342,104	342,578	50.1%	50.2%
	2010	1,907,221	1,435,808	691,176	694,456	48.1%	48.4%
	2011	3,053,004	2,530,230	2,147,165	2,146,579	84.9%	84.8%
	2012	3,698,005	3,425,592	1,956,987	2,064,117	57.1%	60.3%
	2013 *	1,059,556	924,355	450,705	362,384	48.8%	39.2%
	Total	11,284,108	9,465,712	5,889,632	5,900,464	62.2%	62.3%
All Companies Combined	2008	515,624	507,169	317,391	306,538	62.6%	60.4%
	2009	1,185,288	743,592	356,005	358,467	47.9%	48.2%
	2010	2,100,293	1,573,133	791,868	790,411	50.3%	50.2%
	2011	3,367,091	2,790,010	2,319,667	2,303,292	83.1%	82.6%
	2012	4,029,364	3,753,256	2,238,294	2,363,985	59.6%	63.0%
	2013 *	1,146,664	1,003,690	490,750	407,406	48.9%	40.6%
	Total	12,344,324	10,370,850	6,513,975	6,530,098	62.8%	63.0%

* 3 Months



EMC INSURANCE COMPANIES
2011
INVESTMENT INCOME ANALYSIS

CASH & INVESTED ASSETS		(1) MEAN INVESTED ASSET	(2) INVESTMENT INCOME*	(3) INVESTMENT YIELD	(4) EFFECTIVE TAX RATE	(5) NET YIELD AFTER TAXES
<i>Bonds</i>	taxable	1,204,723,927	\$69,775,404	5.8%	35.0%	3.8%
	tax-exempt	787,847,226	\$28,034,473	3.6%	4.7%	3.4%
	TOTAL	\$1,992,571,153	\$97,809,877	4.9%		
<i>Stocks</i>	Preferred	52,583,125	\$6,007,011	11.4%	14.2%	9.8%
	Common	430,944,439	\$9,366,713	2.2%	14.2%	1.9%
	TOTAL	\$483,527,563	\$15,373,724	3.2%		
	<i>Short-term Investments</i>	108,880,946	\$4,096	0.0%	35.0%	0.0%
	<i>Other Invested Assets</i>	83,673,135	12,626,818	15.1%	35.0%	9.8%
	<i>Investment Expenses</i>		(\$16,940,200)		35.0%	
TOTALS		2,668,652,797	\$108,874,315	4.1%	24.3%	3.1%
Realized Capital Gain or Loss				0.7%	35.0%	0.5%

*Excludes Realized Capital Gains

TOTAL:

3.6%

Notes to above:*Assets*

- (1) - Taxable Bonds = Amortized value of bonds from Governments,
Public Utilities & Industrial and Miscellaneous and Credit Tenant Loans
(Schedule D, Column 1, Lines 4 & 11)
- (2) - Non-taxable Bonds = Total Bonds (Schedule D, Column 1, Line 13) - Taxable Bonds
- (3) - Preferred and Common Stocks = Fair Value
(Schedule D, Column 2, Line 26)
- (4) - Short-term Investments - Page 2, Line 5

Investment Income

- (1) - Taxable Bonds - Page 12, Column 2, Lines 1 & 1.2
- (2) - Non-taxable Bonds - Page 12, Column 2, Lines 1.1 & 1.3
- (3) - Preferred Stocks - Page 12, Column 2, Lines 2.1 & 2.11
- (4) - Common Stocks - Page 12, Column 2, Lines 2.2 & 2.21
- (5) - Short-term Investments - Page 12, Column 2, Line 6
- (6) - Investment Expense - Page 12, Line 16

Realized Capital Gain or Loss

- (1) - 10-Yr average of realized capital gain to mean invested assets, where realized capital gain is from
Exhibit of Capital Gains (Losses) (Page 12, Line 10), Column 3

ARKANSAS
PERSONAL AUTO - Liability
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2011	\$48,794,083
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	50.1%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 × line A.2)	\$24,445,836
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.0%
b. Taxes, Licenses & Fees	2.6%
c. Other Acquisition Cost	8.5%
d. 50% of General Expense	3.3%
e. 50% of Reinsurance Costs	0.0%
f. Total	30.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [line 3 × (line 4f + line 5)]	\$9,142,743
7. Subject to Investment (line 3 - line 6)	\$15,303,093
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$348,620,904
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,173,843,235
3. Delayed Remission of Premium for ARKANSAS [(line B.1 ÷ line B.2) × A.1]	\$14,491,843
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)	\$48,794,083 0.62
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$30,252,331 1.267
3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	\$38,329,703
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$39,140,953
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$1,409,074
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	2.9%

ARKANSAS
PERSONAL AUTO - *Physical Damage*
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2011	\$44,688,216
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	50.1%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)	\$22,388,796
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.0%
b. Taxes, Licenses & Fees	2.6%
c. Other Acquisition Cost	8.5%
d. 50% of General Expense	3.3%
e. 50% of Reinsurance Costs	0.0%
f. Total	30.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [(line 3 x (line 4f + line 5))]	\$8,373,410
7. Subject to Investment (line 3 - line 6)	\$14,015,386
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$348,620,904
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,173,843,235
3. Delayed Remission of Premium for ARKANSAS ((line B.1 ÷ line B.2) x A.1)	\$13,272,400
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) x (Expected Loss & Loss Adjustment Ratio)	\$44,688,216 0.621
2. Expected Incurred Loss & Loss Adjustment x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$27,751,382 0.074
3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	\$2,053,602
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$2,796,588
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$100,677
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	0.2%

ARKANSAS
PERSONAL AUTO

EMC INSURANCE COMPANIES

DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO

Liability Profit Loading

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 1.75 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 1.75, which translates into a 1.556 premium to equity (GAAP) ratio. The 2.9% investment income on premium is a 4.5% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.6% return on equity. The difference of 0.044 (0.125-0.045-0.036) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.044 $[(0.044/1.556)/0.65]$. Shown below is the development of the permissible loss and loss adjustment expense ratio.

Physical Damage Profit Loading

The selected premium to statutory surplus ratio for physical damage is 3.35, which translates into a 2.978 GAAP ratio. Using the same approach described above and a 0.2% investment income on premium, the required underwriting profit loading for physical damage is 0.043.

<u>ITEM</u>	<u>Liability Selected Provision</u>	<u>Physical Damage Selected Provision</u>
Commission & Brokerage	16.0%	16.0%
Other Acquisition	8.5% *	8.5% *
General Expense	6.5% *	6.5% *
Premium Taxes	2.5%	2.5%
Misc. Taxes, Licenses & Fees	0.1% *	0.1% *
Profit & Contingencies	4.4%	4.3%
TOTAL	38.0%	37.9%
	100.0%	100.0%
	- 38.0%	- 37.9%
Permissible Loss & Loss Adjustment Expense Ratio	62.0%	62.1%

* Based on study of I.E.E. for 2009-2011

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

	<u>LIAB</u>	<u>Medical</u>	<u>COMP</u>	<u>COLL</u>
<i>Indication Based on Company Experience</i>	20.6%	78.7%	52.7%	5.3%
<i>Credibility of Company Experience</i>				
Paid claims for 2009 - 2012:	442	85	942	571
Formula Credibility: SQ RT(Paid Claims÷3000)	0.384	0.168	0.560	0.436
Minimum Credibility	0.200	0.200	0.200	0.200
Selected Credibility	0.384	0.200	0.560	0.436
<i>Indication Based on Countrywide Experience</i>				
(countrywide indications):	21.6%	31.3%	37.7%	-2.4%
<i>Credibility-weighted indication:</i>	21.2%	40.8%	46.1%	1.0%
e.g. (Liability) : (0.206 x 0.38) + [(1 - 0.38) x (0.216)]				
Liability Subtotal:	22.7%			
Physical Damage Subtotal:	15.9%			
Combined Coverage Total:	18.7%			

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (1): Direct Earned Premium for Arkansas.

COLUMN (2): Current Level Earned Premium for Arkansas.

COLUMN (3): **Projected Current Level Earned Premium**
The physical damage premiums were further adjusted to include annual average rate trends for comprehensive and collision. These selected trends recognize the effect of model year symbol rating as our distribution shifts to newer model year cars and higher symbols. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 3/15/2014

Anticipated Effective Date: 9/15/2013

<u>Coverage</u>	Selected Annual <u>Trend</u>	<u>Trend Factor</u>			
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Comprehensive	0.0%	1.000	1.000	1.000	1.000
Collision	4.0%	1.215	1.179	1.134	1.090
Years Projected		5.206	4.206	3.206	2.206

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (4): Incurred Losses

COLUMN (5): **Adjusted Incurred Losses**
Incurred Losses adjusted for Large Losses and Excess Wind & Water (comprehensive only).

Adjustment for Large Losses:

<u>Year</u>	<u>Coverage</u>	<u>Adjustment</u>
none		

Selected Excess Wind & Water losses and factor:

<u>Year</u>	<u>Excess Wind</u>	
	<u>Losses</u>	<u>Loading</u>
2009	\$0	1.098
2010	0	1.098
2011	27,027	1.098
2012	0	1.098

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (6): Developed Incurred Losses

Arkansas accident year data evaluated as of 3/31/2013 was used to develop rate level indications for liability. Loss development factors based on countrywide data were used to project Arkansas losses.

<u>Coverage</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
BI Liability	0.975	0.970	0.990	1.086
PD Liability	1.000	0.998	0.994	0.970
Medical	0.977	0.929	0.865	0.690

COLUMN (7): Incurred Losses & Loss Adjustment Expense

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2009-2011 companywide data. For liability, the BI and PD factors were applied separately before adding the data together.

<u>Coverage</u>	<u>Factor</u>
BI Liability	1.230
PD Liability	1.230
Medical	1.230
Comprehensive	1.260
Collision	1.260

COLUMN (8): Projected Losses & Loss Adjustment Expense

The loss projection factors project losses from the midpoint of the year to the average date of loss (12 months past the anticipated effective date.)

Average Date of Loss: 9/15/2014
Anticipated Effective Date: 9/15/2013

<u>Coverage</u>	<u>Annual Trend</u>	<u>Trend Factor</u>			
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
BI Liability	3.0%	1.158	1.132	1.099	1.067
PD Liability	0.5%	1.025	1.021	1.016	1.011
Medical	3.0%	1.158	1.132	1.099	1.067
Comprehensive	0.5%	1.025	1.021	1.016	1.011
Collision	0.5%	1.025	1.021	1.016	1.011
Years Projected		4.956	4.206	3.206	2.206

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (9): Projected Loss Ratio
Projected Loss Ratio = Column (8) ÷ Column (3)

COLUMN (10): Permissible Loss Ratio
Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

COLUMN (11): Rate Level Indication
Rate Level Indication = {[Column (9) ÷ Column (10)] - 1.00} x 100%

COLUMN (12): Credibility-Weighted Indication

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2013</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2009 BI/PD Liability	289,792	328,804	328,804	83,447	83,447	82,897	101,964	108,022	0.329	0.620	-46.9%	
Medical	26,460	32,320	32,320	12,166	12,166	11,886	14,620	16,930	0.524	0.620	-15.5%	
Liab Subtotal	316,252	361,124	361,124	95,613	95,613	94,783	116,584	124,952	0.346	0.620	-44.2%	
Comprehensive	111,976	136,835	136,835	91,562	100,535		126,674	129,841	0.949	0.621	52.8%	
Collision	226,714	242,584	294,740	147,370	147,370		185,686	190,328	0.646	0.621	4.0%	
Phys D Subtotal	338,690	379,419	431,575	238,932	247,905		312,360	320,169	0.742	0.621	19.5%	
Total	654,942	740,543	792,699	334,545	343,518		428,944	445,121	0.562		-9.5%	
2010 BI/PD Liability	582,273	658,489	658,489	305,329	305,329	300,775	369,953	396,374	0.602	0.620	-2.9%	
Medical	52,572	62,044	62,044	8,728	8,728	8,108	9,973	11,289	0.182	0.620	-70.6%	
Liab Subtotal	634,845	720,533	720,533	314,057	314,057	308,883	379,926	407,663	0.566	0.620	-8.7%	
Comprehensive	248,921	307,666	307,666	185,867	204,082		257,143	262,543	0.853	0.621	37.4%	
Collision	519,700	551,401	650,102	262,956	262,956		331,325	338,283	0.520	0.621	-16.3%	
Phys D Subtotal	768,621	859,067	957,768	448,823	467,038		588,468	600,826	0.627	0.621	1.0%	
Total	1,403,466	1,579,600	1,678,301	762,880	781,095		968,394	1,008,489	0.601		-3.2%	
2011 BI/PD Liability	996,422	1,113,700	1,113,700	925,241	925,241	918,063	1,129,217	1,188,396	1.067	0.620	72.1%	
Medical	85,756	96,306	96,306	134,705	134,705	116,520	143,320	157,509	1.636	0.620	163.9%	
Liab Subtotal	1,082,178	1,210,006	1,210,006	1,059,946	1,059,946	1,034,583	1,272,537	1,345,905	1.112	0.620	79.4%	
Comprehensive	455,216	553,543	553,543	427,042	439,216		553,412	562,267	1.016	0.621	63.6%	
Collision	945,682	992,966	1,126,023	704,622	704,622		887,824	902,029	0.801	0.621	29.0%	
Phys D Subtotal	1,400,898	1,546,509	1,679,566	1,131,664	1,143,838		1,441,236	1,464,296	0.872	0.621	40.4%	
Total	2,483,076	2,756,515	2,889,572	2,191,610	2,203,784		2,713,773	2,810,201	0.973		56.7%	

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2013</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2012 BI/PD Liability	1,314,910	1,447,595	1,447,595	749,059	749,059	757,803	932,098	962,481	0.665	0.620	7.3%	
Medical	97,236	98,319	98,319	148,428	148,428	102,415	125,970	134,410	1.367	0.620	120.5%	
Liab Subtotal	1,412,146	1,545,914	1,545,914	897,487	897,487	860,218	1,058,068	1,096,891	0.710	0.620	14.5%	
Comprehensive	638,378	730,942	730,942	489,083	537,013		676,636	684,079	0.936	0.621	50.7%	
Collision	1,268,873	1,328,510	1,448,076	683,673	683,673		861,428	870,904	0.601	0.621	-3.2%	
Phys D Subtotal	1,907,251	2,059,452	2,179,018	1,172,756	1,220,686		1,538,064	1,554,983	0.714	0.621	15.0%	
Total	3,319,397	3,605,366	3,724,932	2,070,243	2,118,173		2,596,132	2,651,874	0.712		14.7%	
2009-2012 BI/PD Liability	3,183,397	3,548,588	3,548,588	2,063,077	2,063,077	2,059,538	2,533,232	2,655,273	0.748	0.620	20.6%	21.2%
Medical	262,024	288,989	288,989	304,027	304,027	238,929	293,883	320,138	1.108	0.620	78.7%	40.8%
Liab Subtotal	3,445,421	3,837,577	3,837,577	2,367,103	2,367,103	2,298,467	2,827,115	2,975,411	0.775	0.620	25.0%	22.7%
Comprehensive	1,454,491	1,728,986	1,728,986	1,193,554	1,280,846		1,613,865	1,638,730	0.948	0.621	52.7%	46.1%
Collision	2,960,969	3,115,461	3,518,941	1,798,621	1,798,621		2,266,263	2,301,544	0.654	0.621	5.3%	1.0%
Phys D Subtotal	4,415,460	4,844,447	5,247,927	2,992,175	3,079,467		3,880,128	3,940,274	0.751	0.621	20.9%	15.9%
Total	7,860,881	8,682,024	9,085,504	5,359,278	5,446,570		6,707,243	6,915,685	0.761		22.6%	18.7%

**EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Bodily Injury Liability**

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	20,691	22,497	22,649	23,468	23,430	23,164	23,210	23,187	23,175	23,175
2000	17,916	19,718	20,098	19,657	19,940	20,026	19,972	19,852	19,852	19,852
2001	14,351	16,586	16,956	16,932	16,558	16,371	16,284	16,284	16,284	16,278
2002	14,449	16,722	17,425	17,116	16,516	16,477	16,432	16,482	16,482	16,482
2003	11,749	15,119	14,452	13,845	13,485	13,266	13,209	13,209	13,209	13,209
2004	13,883	14,903	15,220	14,874	14,337	14,390	14,676	14,397	14,397	
2005	13,868	14,200	13,565	13,428	13,226	13,223	13,113	13,123		
2006	10,781	11,404	11,390	11,389	10,888	10,948	10,920			
2007	9,288	9,895	10,394	10,096	10,041	10,015				
2008	9,819	10,035	10,303	10,333	10,171					
2009	11,339	12,664	12,661	12,591						
2010	11,932	13,255	13,707							
2011	9,510	10,862								
2012	11,838									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	1.087	1.007	1.036	0.998	0.989	1.002	0.999	0.999	1.000	
2000	1.101	1.019	0.978	1.014	1.004	0.997	0.994	1.000	1.000	
2001	1.156	1.022	0.999	0.978	0.989	0.995	1.000	1.000	1.000	
2002	1.157	1.042	0.982	0.965	0.998	0.997	1.003	1.000	1.000	
2003	1.287	0.956	0.958	0.974	0.984	0.996	1.000	1.000	1.000	
2004	1.073	1.021	0.977	0.964	1.004	1.020	0.981	1.000		
2005	1.024	0.955	0.990	0.985	1.000	0.992	1.001			
2006	1.058	0.999	1.000	0.956	1.006	0.997				
2007	1.065	1.050	0.971	0.995	0.997					
2008	1.022	1.027	1.003	0.984						
2009	1.117	1.000	0.995							
2010	1.111	1.034								
2011	1.142									

Age-to-Age Averages and Coefficients of Variation

All Years	1.108	1.011	0.990	0.981	0.997	0.999	0.997	1.000	1.000
	6.30%	2.99%	2.08%	1.82%	0.79%	0.87%	0.75%	0.02%	0.02%
All Years Less	1.099	1.013	0.988	0.980	0.997	0.997	0.999	1.000	1.000
max,min	3.88%	2.41%	1.16%	1.29%	0.64%	0.25%	0.27%	0.00%	0.00%
Last 3 Years	1.123	1.020	0.990	0.978	1.001	1.003	0.994	1.000	1.000
	1.48%	1.77%	1.66%	2.04%	0.42%	1.48%	1.13%	0.00%	0.02%
Last 4 Years	1.098	1.028	0.992	0.980	1.002	1.001	0.996	1.000	1.000
	4.78%	2.06%	1.45%	1.70%	0.37%	1.27%	1.02%	0.00%	0.02%
Last 5 Years	1.091	1.022	0.992	0.977	0.998	1.000	0.997	1.000	1.000
	4.37%	2.19%	1.26%	1.65%	0.86%	1.11%	0.90%	0.00%	0.02%
Last 5 Yrs Less	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000
max, min	2.56%	1.77%	0.51%	1.22%	0.32%	0.10%	0.04%	0.00%	0.00%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000	1.000
Cumulative	1.086	0.990	0.970	0.975	0.997	0.997	1.000	1.000	1.000	1.000

* Claim information as of 2013-03-31

EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Property Damage Liability

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	15,828	15,227	15,112	15,024	14,998	14,987	14,990	14,990	14,990	14,990
2000	15,503	14,967	14,914	14,852	14,819	14,817	14,818	14,819	14,819	14,819
2001	13,438	13,090	13,040	13,030	13,027	13,024	13,021	13,026	13,026	13,026
2002	12,620	12,406	12,356	12,385	12,361	12,388	12,388	12,384	12,384	12,384
2003	11,218	11,048	10,911	10,906	10,908	10,908	10,908	10,908	10,908	10,908
2004	10,175	9,975	9,948	9,908	9,912	9,913	9,913	9,913	9,913	
2005	9,255	8,962	8,907	8,885	8,856	8,856	8,856	8,856		
2006	8,389	8,183	8,105	8,088	8,087	8,090	8,090			
2007	9,071	8,706	8,658	8,621	8,622	8,622				
2008	8,798	8,689	8,672	8,661	8,664					
2009	9,552	9,320	9,292	9,266						
2010	10,503	10,297	10,257							
2011	11,718	11,399								
2012	11,833									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	0.962	0.992	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2000	0.965	0.997	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2001	0.974	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	0.983	0.996	1.002	0.998	1.002	1.000	1.000	1.000	1.000	1.000
2003	0.985	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	0.980	0.997	0.996	1.000	1.000	1.000	1.000	1.000		
2005	0.968	0.994	0.997	0.997	1.000	1.000	1.000			
2006	0.975	0.990	0.998	1.000	1.000	1.000				
2007	0.960	0.994	0.996	1.000	1.000					
2008	0.988	0.998	0.999	1.000						
2009	0.976	0.997	0.997							
2010	0.980	0.996								
2011	0.973									

Age-to-Age Averages and Coefficients of Variation

All Years	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000
	0.90%	0.31%	0.23%	0.13%	0.08%	0.01%	0.02%	0.00%	0.00%
All Years Less max,min	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000
	0.75%	0.22%	0.15%	0.11%	0.02%	0.00%	0.00%	0.00%	0.00%
Last 3 Years	0.976	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000
	0.39%	0.10%	0.15%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%
Last 4 Years	0.979	0.996	0.997	0.999	1.000	1.000	1.000	1.000	1.000
	0.66%	0.15%	0.13%	0.17%	0.02%	0.00%	0.01%	0.00%	0.00%
Last 5 Years	0.975	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000
	1.05%	0.30%	0.11%	0.16%	0.02%	0.00%	0.02%	0.00%	0.00%
Last 5 Yrs Less max, min	0.976	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000
	0.39%	0.13%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	0.976	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.970	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000

* Claim information as of 2013-03-31

**EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Medical Payments**

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	2,851	2,411	2,197	2,058	2,031	1,999	1,993	1,982	1,981	1,981
2000	2,666	2,147	1,965	1,849	1,807	1,792	1,783	1,783	1,780	1,779
2001	2,111	1,568	1,458	1,375	1,342	1,334	1,332	1,332	1,331	1,331
2002	2,214	1,739	1,553	1,496	1,456	1,456	1,455	1,453	1,453	1,452
2003	1,854	1,503	1,373	1,312	1,299	1,296	1,291	1,291	1,291	1,291
2004	2,061	1,738	1,641	1,558	1,514	1,504	1,504	1,503	1,503	
2005	1,662	1,429	1,305	1,262	1,246	1,238	1,238	1,235		
2006	1,690	1,322	1,268	1,203	1,171	1,159	1,159			
2007	1,453	1,166	1,050	991	985	983				
2008	1,531	1,203	1,156	1,109	1,099					
2009	1,818	1,468	1,367	1,277						
2010	1,822	1,489	1,321							
2011	2,132	1,666								
2012	2,060									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	0.846	0.911	0.937	0.987	0.985	0.997	0.994	1.000	1.000	
2000	0.805	0.915	0.941	0.977	0.992	0.995	1.000	0.998	0.999	
2001	0.743	0.930	0.943	0.976	0.994	0.999	0.999	1.000	1.000	
2002	0.786	0.893	0.963	0.973	1.000	1.000	0.998	1.000	1.000	
2003	0.811	0.914	0.956	0.990	0.998	0.997	1.000	1.000	1.000	
2004	0.843	0.944	0.949	0.972	0.993	1.000	1.000	1.000		
2005	0.860	0.913	0.967	0.987	0.994	1.000	0.998			
2006	0.782	0.959	0.948	0.973	0.990	1.000				
2007	0.802	0.901	0.944	0.994	0.998					
2008	0.786	0.961	0.959	0.991						
2009	0.807	0.932	0.934							
2010	0.817	0.887								
2011	0.781									

Age-to-Age Averages and Coefficients of Variation

All Years	0.805	0.922	0.949	0.982	0.994	0.998	0.998	1.000	1.000
	3.93%	2.61%	1.15%	0.85%	0.47%	0.19%	0.21%	0.07%	0.02%
All Years Less max,min	0.806	0.921	0.949	0.982	0.994	0.999	0.999	1.000	1.000
	2.80%	2.18%	0.94%	0.76%	0.30%	0.15%	0.10%	0.01%	0.01%
Last 3 Years	0.802	0.927	0.946	0.986	0.994	1.000	0.999	1.000	1.000
	2.29%	4.02%	1.34%	1.11%	0.42%	0.01%	0.12%	0.01%	0.01%
Last 4 Years	0.798	0.920	0.946	0.986	0.994	0.999	0.999	1.000	1.000
	2.13%	3.59%	1.10%	0.91%	0.34%	0.16%	0.11%	0.01%	0.03%
Last 5 Years	0.799	0.928	0.951	0.983	0.995	0.999	0.999	0.999	1.000
	1.86%	3.61%	1.37%	1.03%	0.35%	0.14%	0.10%	0.07%	0.02%
Last 5 Yrs Less max, min	0.798	0.931	0.951	0.984	0.995	1.000	0.999	1.000	1.000
	1.41%	3.13%	0.82%	0.94%	0.24%	0.01%	0.08%	0.01%	0.01%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	0.798	0.931	0.951	0.984	0.995	1.000	0.999	1.000	1.000	1.000
Cumulative	0.690	0.865	0.929	0.977	0.993	0.998	0.999	1.000	1.000	1.000

* Claim information as of 2013-03-31

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COMPREHENSIVE*														
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 2001	1989 & prior
1	0.32	0.31	0.30	0.28	0.32	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.11
2	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.30	0.30	0.28	0.27	0.11
3	0.50	0.47	0.45	0.43	0.50	0.49	0.46	0.43	0.42	0.39	0.37	0.35	0.33	0.32	0.11
4	0.61	0.58	0.55	0.52	0.57	0.55	0.51	0.50	0.48	0.45	0.42	0.40	0.38	0.36	0.11
5	0.70	0.66	0.63	0.60	0.65	0.62	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.41	0.13
6	0.76	0.73	0.70	0.66	0.72	0.69	0.65	0.62	0.59	0.56	0.52	0.50	0.48	0.46	0.21
7	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.55	0.52	0.50	0.27
8	0.91	0.87	0.83	0.79	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54	0.34
10	0.98	0.94	0.90	0.85	0.93	0.90	0.84	0.80	0.77	0.72	0.69	0.66	0.62	0.59	0.44
11	1.05	1.00	0.95	0.90	1.03	0.98	0.92	0.88	0.85	0.80	0.75	0.72	0.69	0.65	0.52
12	1.11	1.06	1.01	0.96	1.12	1.08	1.01	0.96	0.92	0.88	0.82	0.79	0.75	0.71	0.62
13	1.16	1.11	1.06	1.00	1.23	1.17	1.10	1.05	1.01	0.95	0.90	0.86	0.82	0.78	0.74
14	1.22	1.16	1.10	1.05	1.33	1.28	1.20	1.14	1.10	1.04	0.98	0.93	0.90	0.85	0.89
15	1.28	1.22	1.16	1.10	1.48	1.41	1.32	1.26	1.21	1.14	1.09	1.03	0.98	0.93	1.06
16	1.33	1.27	1.21	1.15	1.60	1.53	1.44	1.37	1.31	1.25	1.17	1.12	1.07	1.02	1.23
17	1.39	1.33	1.27	1.20	1.73	1.66	1.56	1.49	1.42	1.34	1.27	1.21	1.15	1.10	1.43
18	1.46	1.39	1.32	1.26	1.85	1.77	1.67	1.58	1.52	1.44	1.36	1.30	1.24	1.17	1.66
19	1.50	1.44	1.37	1.30	2.01	1.91	1.81	1.71	1.65	1.56	1.47	1.40	1.33	1.27	1.92
20	1.56	1.49	1.42	1.35	2.18	2.08	1.96	1.87	1.79	1.70	1.60	1.52	1.45	1.38	2.25
21	1.61	1.54	1.47	1.39	2.37	2.27	2.13	2.03	1.95	1.85	1.74	1.67	1.58	1.50	2.81
22	1.67	1.59	1.51	1.44	2.62	2.50	2.36	2.25	2.15	2.04	1.92	1.84	1.75	1.66	
23	1.71	1.64	1.56	1.49	2.89	2.76	2.60	2.47	2.37	2.25	2.11	2.02	1.92	1.83	
24	1.77	1.69	1.61	1.53	3.29	3.13	2.95	2.81	2.70	2.55	2.41	2.30	2.19	2.08	
25	1.82	1.74	1.66	1.57	3.85	3.68	3.47	3.30	3.16	2.99	2.82	2.70	2.56	2.44	
26	1.87	1.78	1.70	1.61	4.43	4.24	3.99	3.79	3.65	3.45	3.25	3.10	2.95	2.81	
27	1.91	1.83	1.74	1.66	5.07	4.84	4.56	4.33	4.16	3.94	3.71	3.54	3.38	3.21	
28	1.97	1.88	1.79	1.70											
29	2.01	1.92	1.83	1.73											
30	2.07	1.97	1.88	1.78											
31	2.11	2.02	1.92	1.83											
32	2.16	2.06	1.96	1.87											
33	2.20	2.10	2.00	1.90											
34	2.26	2.15	2.05	1.94											
35	2.30	2.19	2.09	1.98											
36	2.36	2.25	2.14	2.04											
37	2.43	2.32	2.21	2.10											
38	2.50	2.39	2.28	2.16											
39	2.57	2.45	2.33	2.22											
40	2.64	2.52	2.40	2.28											
41	2.70	2.58	2.46	2.33											
42	2.78	2.65	2.52	2.40											
43	2.84	2.71	2.58	2.45											
44	2.91	2.78	2.65	2.51											
45	2.97	2.84	2.70	2.57											
46	3.05	2.91	2.77	2.63											
47	3.13	2.99	2.85	2.70											
48	3.22	3.07	2.92	2.78											
49	3.30	3.15	3.00	2.85											
50	3.37	3.22	3.07	2.91											
51	3.46	3.30	3.14	2.99											
52	3.54	3.38	3.22	3.06											
53	3.62	3.45	3.29	3.12											
54	3.74	3.57	3.40	3.23											
55	3.90	3.72	3.54	3.36											
56	4.07	3.88	3.70	3.51											
57	4.23	4.04	3.85	3.66											
58	4.50	4.29	4.09	3.89											
59	4.84	4.62	4.40	4.18											
60	5.20	4.96	4.72	4.49											
61	5.56	5.31	5.06	4.80											
62	5.94	5.67	5.40	5.13											
63	6.32	6.04	5.75	5.47											
64	6.71	6.41	6.10	5.80											
65	7.10	6.77	6.45	6.12											
66	7.67	7.32	6.97	6.62											
67	8.45	8.06	7.68	7.30											
68	9.21	8.79	8.37	7.95											
69	9.97	9.52	9.07	8.61											
70	10.75	10.26	9.77	9.29											
71	11.52	11.00	10.48	9.95											
72	12.30	11.74	11.18	10.62											
73	13.08	12.48	11.89	11.30											
74	13.85	13.22	12.59	11.96											
75	14.63	13.96	13.30	12.63											

* Converted from Model Year 2012/ Symbol 11.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	REVISED COMPREHENSIVE														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1989 & prior
1	0.34	0.33	0.31	0.29	0.28	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
2	0.42	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
3	0.52	0.49	0.47	0.45	0.42	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
4	0.64	0.61	0.58	0.55	0.52	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
5	0.73	0.69	0.66	0.63	0.59	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
6	0.80	0.77	0.73	0.69	0.66	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
7	0.89	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
8	0.96	0.91	0.87	0.83	0.78	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.03	0.99	0.94	0.89	0.85	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.10	1.05	1.00	0.95	0.90	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.17	1.11	1.06	1.01	0.95	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.22	1.17	1.11	1.05	1.00	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.28	1.22	1.16	1.10	1.04	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.34	1.28	1.22	1.16	1.10	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	1.40	1.33	1.27	1.21	1.14	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	1.46	1.40	1.33	1.26	1.20	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	1.53	1.46	1.39	1.32	1.25	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	1.58	1.51	1.44	1.37	1.30	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	1.64	1.56	1.49	1.42	1.34	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	1.69	1.62	1.54	1.46	1.39	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	1.75	1.67	1.59	1.51	1.43	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	
23	1.80	1.72	1.64	1.56	1.48	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	
24	1.86	1.77	1.69	1.61	1.52	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	
25	1.91	1.83	1.74	1.65	1.57	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	
26	1.96	1.87	1.78	1.69	1.60	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	
27	2.01	1.92	1.83	1.74	1.65	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37	
28	2.07	1.97	1.88	1.79	1.69										
29	2.11	2.02	1.92	1.82	1.73										
30	2.17	2.07	1.97	1.87	1.77										
31	2.22	2.12	2.02	1.92	1.82										
32	2.27	2.16	2.06	1.96	1.85										
33	2.31	2.21	2.10	2.00	1.89										
34	2.37	2.26	2.15	2.04	1.94										
35	2.41	2.30	2.19	2.08	1.97										
36	2.48	2.36	2.25	2.14	2.03										
37	2.55	2.44	2.32	2.20	2.09										
38	2.63	2.51	2.39	2.27	2.15										
39	2.70	2.57	2.45	2.33	2.21										
40	2.77	2.65	2.52	2.39	2.27										
41	2.84	2.71	2.58	2.45	2.32										
42	2.92	2.78	2.65	2.52	2.39										
43	2.98	2.85	2.71	2.57	2.44										
44	3.06	2.92	2.78	2.64	2.50										
45	3.12	2.98	2.84	2.70	2.56										
46	3.20	3.06	2.91	2.76	2.62										
47	3.29	3.14	2.99	2.84	2.69										
48	3.38	3.22	3.07	2.92	2.76										
49	3.47	3.31	3.15	2.99	2.84										
50	3.54	3.38	3.22	3.06	2.90										
51	3.63	3.47	3.30	3.14	2.97										
52	3.72	3.55	3.38	3.21	3.04										
53	3.80	3.62	3.45	3.28	3.11										
54	3.93	3.75	3.57	3.39	3.21										
55	4.09	3.91	3.72	3.53	3.35										
56	4.27	4.07	3.88	3.69	3.49										
57	4.44	4.24	4.04	3.84	3.64										
58	4.72	4.50	4.29	4.08	3.86										
59	5.08	4.85	4.62	4.39	4.16										
60	5.46	5.21	4.96	4.71	4.46										
61	5.84	5.58	5.31	5.04	4.78										
62	6.24	5.95	5.67	5.39	5.10										
63	6.64	6.34	6.04	5.74	5.44										
64	7.05	6.73	6.41	6.09	5.77										
65	7.45	7.11	6.77	6.43	6.09										
66	8.05	7.69	7.32	6.95	6.59										
67	8.87	8.46	8.06	7.66	7.25										
68	9.67	9.23	8.79	8.35	7.91										
69	10.47	10.00	9.52	9.04	8.57										
70	11.29	10.77	10.26	9.75	9.23										
71	12.10	11.55	11.00	10.45	9.90										
72	12.91	12.33	11.74	11.15	10.57										
73	13.73	13.10	12.48	11.86	11.23										
74	14.54	13.88	13.22	12.56	11.90										
75	15.36	14.66	13.96	13.26	12.56										

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COLLISION*														1990 2001	1989 & prior
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002			
1	0.46	0.44	0.42	0.39	0.52	0.49	0.45	0.41	0.39	0.36	0.34	0.32	0.30	0.29	0.19	
2	0.58	0.55	0.52	0.50	0.59	0.55	0.50	0.47	0.44	0.41	0.39	0.37	0.34	0.32	0.19	
3	0.70	0.67	0.64	0.60	0.65	0.61	0.56	0.51	0.49	0.46	0.43	0.40	0.37	0.35	0.19	
4	0.81	0.77	0.73	0.69	0.69	0.65	0.59	0.54	0.51	0.49	0.46	0.43	0.40	0.37	0.19	
5	0.86	0.82	0.78	0.73	0.72	0.68	0.62	0.57	0.54	0.50	0.46	0.45	0.42	0.39	0.24	
6	0.90	0.85	0.81	0.76	0.75	0.71	0.65	0.60	0.56	0.53	0.50	0.48	0.44	0.41	0.29	
7	0.92	0.88	0.84	0.79	0.80	0.75	0.69	0.64	0.60	0.56	0.52	0.50	0.46	0.44	0.32	
8	0.96	0.92	0.88	0.82	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.49	0.46	0.36	
10	1.01	0.96	0.91	0.86	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.40	
11	1.05	1.00	0.95	0.90	0.92	0.87	0.80	0.73	0.70	0.65	0.61	0.58	0.53	0.50	0.45	
12	1.08	1.03	0.98	0.92	0.96	0.90	0.83	0.77	0.72	0.68	0.64	0.60	0.56	0.52	0.49	
13	1.11	1.06	1.01	0.95	1.01	0.95	0.88	0.81	0.76	0.71	0.67	0.64	0.59	0.55	0.54	
14	1.13	1.08	1.03	0.97	1.08	1.01	0.92	0.86	0.80	0.75	0.70	0.67	0.62	0.58	0.60	
15	1.16	1.11	1.06	0.99	1.15	1.09	0.99	0.91	0.86	0.81	0.75	0.71	0.67	0.63	0.68	
16	1.18	1.13	1.08	1.01	1.21	1.14	1.04	0.96	0.90	0.85	0.80	0.75	0.70	0.66	0.75	
17	1.22	1.16	1.10	1.04	1.28	1.20	1.10	1.01	0.95	0.90	0.84	0.80	0.74	0.70	0.82	
18	1.25	1.19	1.13	1.07	1.34	1.27	1.16	1.07	1.01	0.94	0.89	0.84	0.78	0.73	0.89	
19	1.28	1.22	1.16	1.10	1.41	1.32	1.22	1.12	1.06	0.99	0.92	0.88	0.82	0.77	0.96	
20	1.30	1.24	1.18	1.11	1.48	1.39	1.28	1.17	1.10	1.04	0.97	0.92	0.86	0.80	1.06	
21	1.33	1.27	1.21	1.13	1.54	1.46	1.33	1.23	1.15	1.09	1.02	0.96	0.90	0.84	1.24	
22	1.36	1.30	1.24	1.16	1.63	1.53	1.40	1.30	1.22	1.14	1.08	1.02	0.94	0.89		
23	1.39	1.33	1.27	1.19	1.71	1.62	1.49	1.37	1.29	1.21	1.13	1.08	1.00	0.93		
24	1.42	1.35	1.29	1.21	1.85	1.74	1.60	1.48	1.39	1.30	1.22	1.16	1.08	1.01		
25	1.45	1.38	1.31	1.24	2.06	1.94	1.78	1.64	1.54	1.46	1.36	1.29	1.19	1.12		
26	1.47	1.40	1.33	1.26	2.27	2.14	1.96	1.81	1.70	1.60	1.50	1.42	1.31	1.24		
27	1.49	1.42	1.35	1.27	2.56	2.42	2.22	2.04	1.92	1.81	1.69	1.60	1.49	1.40		
28	1.52	1.45	1.38	1.30												
29	1.54	1.47	1.40	1.31												
30	1.57	1.50	1.43	1.34												
31	1.59	1.52	1.45	1.36												
32	1.61	1.54	1.47	1.38												
33	1.65	1.57	1.50	1.41												
34	1.67	1.59	1.51	1.42												
35	1.69	1.61	1.53	1.44												
36	1.71	1.64	1.56	1.47												
37	1.75	1.67	1.59	1.50												
38	1.78	1.70	1.62	1.52												
39	1.80	1.72	1.64	1.54												
40	1.84	1.75	1.67	1.57												
41	1.86	1.77	1.69	1.58												
42	1.89	1.80	1.71	1.61												
43	1.90	1.82	1.73	1.63												
44	1.92	1.84	1.75	1.65												
45	1.95	1.86	1.77	1.67												
46	1.98	1.89	1.80	1.70												
47	2.01	1.92	1.83	1.71												
48	2.03	1.94	1.85	1.73												
49	2.07	1.97	1.88	1.76												
50	2.10	2.00	1.90	1.79												
51	2.12	2.03	1.93	1.82												
52	2.15	2.05	1.95	1.84												
53	2.18	2.08	1.98	1.87												
54	2.22	2.12	2.02	1.90												
55	2.28	2.17	2.07	1.94												
56	2.33	2.23	2.12	2.00												
57	2.40	2.29	2.18	2.05												
58	2.50	2.39	2.28	2.14												
59	2.63	2.51	2.39	2.25												
60	2.75	2.63	2.50	2.35												
61	2.91	2.78	2.65	2.49												
62	3.10	2.96	2.82	2.65												
63	3.28	3.13	2.98	2.80												
64	3.47	3.31	3.15	2.96												
65	3.65	3.48	3.31	3.11												
66	3.91	3.74	3.56	3.35												
67	4.29	4.09	3.90	3.66												
68	4.65	4.44	4.23	3.97												
69	5.02	4.79	4.56	4.29												
70	5.37	5.13	4.89	4.59												
71	5.74	5.48	5.22	4.90												
72	6.10	5.83	5.55	5.22												
73	6.48	6.18	5.89	5.53												
74	6.84	6.53	6.22	5.85												
75	7.21	6.88	6.55	6.16												

* Converted from Model Year 2012/ Symbol 11.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	REVISED COLLISION														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1989 & prior
1	0.48	0.46	0.44	0.41	0.39	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
2	0.61	0.58	0.55	0.52	0.48	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
3	0.74	0.70	0.67	0.63	0.59	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
4	0.85	0.81	0.77	0.72	0.68	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
5	0.90	0.86	0.82	0.77	0.72	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
6	0.94	0.89	0.85	0.80	0.75	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
7	0.97	0.92	0.88	0.83	0.77	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
8	1.01	0.97	0.92	0.86	0.81	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.06	1.01	0.96	0.90	0.84	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.10	1.05	1.00	0.94	0.88	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.13	1.08	1.03	0.97	0.91	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.17	1.11	1.06	1.00	0.93	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.19	1.13	1.08	1.02	0.95	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.22	1.17	1.11	1.04	0.98	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.24	1.19	1.13	1.06	0.99	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.28	1.22	1.16	1.09	1.02	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.31	1.25	1.19	1.12	1.05	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.34	1.28	1.22	1.15	1.07	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.36	1.30	1.24	1.17	1.09	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	1.40	1.33	1.27	1.19	1.12	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	1.43	1.37	1.30	1.22	1.14	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	
23	1.46	1.40	1.33	1.25	1.17	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	
24	1.49	1.42	1.35	1.27	1.19	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	
25	1.52	1.45	1.38	1.30	1.21	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	
26	1.54	1.47	1.40	1.32	1.23	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	
27	1.56	1.49	1.42	1.33	1.25	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47	
28	1.60	1.52	1.45	1.36	1.28										
29	1.62	1.54	1.47	1.38	1.29										
30	1.65	1.58	1.50	1.41	1.32										
31	1.67	1.60	1.52	1.43	1.34										
32	1.69	1.62	1.54	1.45	1.36										
33	1.73	1.65	1.57	1.48	1.38										
34	1.75	1.67	1.59	1.49	1.40										
35	1.77	1.69	1.61	1.51	1.42										
36	1.80	1.72	1.64	1.54	1.44										
37	1.84	1.75	1.67	1.57	1.47										
38	1.87	1.79	1.70	1.60	1.50										
39	1.89	1.81	1.72	1.62	1.51										
40	1.93	1.84	1.75	1.65	1.54										
41	1.95	1.86	1.77	1.66	1.56										
42	1.98	1.89	1.80	1.69	1.58										
43	2.00	1.91	1.82	1.71	1.60										
44	2.02	1.93	1.84	1.73	1.62										
45	2.05	1.95	1.86	1.75	1.64										
46	2.08	1.98	1.89	1.78	1.66										
47	2.11	2.02	1.92	1.80	1.69										
48	2.13	2.04	1.94	1.82	1.71										
49	2.17	2.07	1.97	1.85	1.73										
50	2.20	2.10	2.00	1.88	1.76										
51	2.23	2.13	2.03	1.91	1.79										
52	2.26	2.15	2.05	1.93	1.80										
53	2.29	2.18	2.08	1.96	1.83										
54	2.33	2.23	2.12	1.99	1.87										
55	2.39	2.28	2.17	2.04	1.91										
56	2.45	2.34	2.23	2.10	1.96										
57	2.52	2.40	2.29	2.15	2.02										
58	2.63	2.51	2.39	2.25	2.10										
59	2.76	2.64	2.51	2.36	2.21										
60	2.89	2.76	2.63	2.47	2.31										
61	3.06	2.92	2.78	2.61	2.45										
62	3.26	3.11	2.96	2.78	2.60										
63	3.44	3.29	3.13	2.94	2.75										
64	3.64	3.48	3.31	3.11	2.91										
65	3.83	3.65	3.48	3.27	3.06										
66	4.11	3.93	3.74	3.52	3.29										
67	4.50	4.29	4.09	3.84	3.60										
68	4.88	4.66	4.44	4.17	3.91										
69	5.27	5.03	4.79	4.50	4.22										
70	5.64	5.39	5.13	4.82	4.51										
71	6.03	5.75	5.48	5.15	4.82										
72	6.41	6.12	5.83	5.48	5.13										
73	6.80	6.49	6.18	5.81	5.44										
74	7.18	6.86	6.53	6.14	5.75										
75	7.57	7.22	6.88	6.47	6.05										

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Model Year / Symbol Effects Summary by Model Year

Model Year	Comprehensive				Collision			
	Premium	Exposure	Percent Change	Dollar Effect	Premium	Exposure	Percent Change	Dollar Effect
1992 & prior	2,100	32	5.0%	106	3,343	23	5.3%	177
1993	468	6	4.7%	22	906	6	5.1%	46
1994	950	14	4.9%	47	1,265	11	5.4%	68
1995	1,637	21	4.9%	80	3,125	21	5.3%	166
1996	2,094	24	5.0%	105	3,661	23	4.9%	181
1997	3,071	40	4.9%	152	5,178	36	5.2%	271
1998	5,609	66	5.2%	293	7,790	58	5.1%	398
1999	10,209	113	5.0%	514	17,164	106	5.2%	889
2000	14,059	165	5.1%	714	26,514	155	5.0%	1,335
2001	20,335	204	5.0%	1,018	36,279	196	5.2%	1,880
2002	26,357	254	-0.3%	(78)	51,482	253	-1.6%	(804)
2003	30,022	309	0.1%	17	59,904	303	-2.5%	(1,480)
2004	43,211	406	0.2%	96	88,072	405	-0.4%	(368)
2005	48,224	402	-1.1%	(515)	96,508	399	-1.6%	(1,509)
2006	48,713	396	-0.7%	(337)	98,522	392	-1.5%	(1,503)
2007	57,786	478	0.9%	506	125,726	476	-1.2%	(1,535)
2008	63,559	482	-0.1%	(36)	140,171	482	-3.0%	(4,193)
2009	47,277	347	-1.3%	(601)	106,422	347	-3.9%	(4,124)
2010	57,219	398	0.3%	195	125,742	398	-1.1%	(1,380)
2011	68,738	450	-0.4%	(306)	150,260	450	-1.7%	(2,544)
2012	70,780	431	-0.3%	(192)	151,547	430	-1.3%	(2,009)
2013	13,931	68	0.0%	0	27,498	68	0.0%	0
Totals	636,349	5,106	0.3%	1,800	1,327,079	5,038	-1.2%	(16,038)

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$104.50	\$83.50	\$139.50	\$111.50
75,000	125.00	100.00	166.50	133.00
100,000	141.00	113.00	188.00	150.50
200,000	179.00	143.50	239.00	191.00
300,000	200.00	160.00	267.00	213.50
500,000	223.50	179.00	298.50	238.50
1,000,000 **	249.50	199.50	333.00	266.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$119.50	\$95.50	\$122.50	\$98.00
75,000	159.00	127.00	163.50	131.00
100,000	191.50	153.00	197.00	157.50
200,000	280.00	224.00	288.50	230.50
300,000	334.50	267.50	344.50	275.50
500,000	400.50	320.50	412.50	330.00
1,000,000 **	478.00	382.50	492.50	394.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$47.00	\$38.00	\$57.00	\$45.50
75,000	56.50	45.00	68.00	54.50
100,000	63.50	51.00	77.00	61.50
200,000	81.00	64.50	97.50	78.00
300,000	90.50	72.50	109.00	87.50
500,000	101.00	81.00	122.00	97.50
1,000,000 **	112.50	90.00	136.00	109.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$102.00	\$81.50	\$108.50	\$86.50
75,000	136.00	108.50	144.50	115.50
100,000	163.50	131.00	174.00	139.50
200,000	238.50	191.50	254.50	203.50
300,000	286.00	229.00	304.50	243.50
500,000	342.00	274.00	364.00	291.50
1,000,000 **	408.50	327.00	435.00	348.00

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

All Remaining Territories

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$32.50	\$26.00	\$38.00	\$30.50
75,000	38.50	31.00	45.50	36.50
100,000	43.50	35.00	51.50	41.00
200,000	55.50	44.50	65.00	52.00
300,000	62.00	49.50	73.00	58.00
500,000	69.50	55.50	81.50	65.00
1,000,000 **	77.50	62.00	91.00	72.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$81.50	\$65.00	\$86.00	\$69.00
75,000	108.50	87.00	114.50	92.00
100,000	131.00	104.50	138.50	110.50
200,000	191.50	153.00	202.00	162.00
300,000	228.50	183.00	241.50	193.50
500,000	273.50	219.00	289.00	231.50
1,000,000 **	326.50	261.50	345.50	276.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$81.00	\$65.00	\$108.00	\$86.50
50/100	110.00	88.00	147.00	117.50
100/300	146.50	117.50	195.50	156.50
250/500	193.50	155.00	258.50	206.50
300/300 **	200.00	160.00	267.00	213.50
500/500 **	223.50	179.00	298.50	238.50
500/1000 **	225.50	180.00	300.50	240.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$71.00	\$57.00	\$73.00	\$58.50
50/100	123.50	98.50	127.00	101.50
100/300	197.50	158.00	203.50	162.50
250/500	313.50	251.00	323.00	258.50
300/300 **	334.50	267.50	344.50	275.50
500/500 **	400.50	230.50	412.50	330.00
500/1000 **	402.50	322.00	414.50	331.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$36.50	\$29.50	\$44.00	\$35.50
50/100	50.00	40.00	60.00	48.00
100/300	66.00	53.00	80.00	64.00
250/500	87.50	70.00	105.50	84.50
300/300 **	90.50	72.50	109.00	87.50
500/500 **	101.00	81.00	122.00	97.50
500/1000 **	101.50	81.50	123.00	98.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$60.50	\$48.50	\$64.50	\$51.50
50/100	105.50	84.50	112.00	89.50
100/300	169.00	135.00	179.50	143.50
250/500	268.00	214.50	285.50	228.00
300/300 **	286.00	229.00	304.50	243.50
500/500 **	342.00	274.00	364.00	291.50
500/1000 **	344.00	275.00	366.00	293.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

**Terr. All Remaining
ANNUAL UNINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$25.00	\$20.00	\$29.50	\$23.50
50/100	34.00	27.50	40.00	32.00
100/300	45.50	36.50	53.50	42.50
250/500	60.00	48.00	70.50	56.50
300/300 **	62.00	49.50	73.00	58.00
500/500 **	69.50	55.50	81.50	65.00
500/1000 **	70.00	56.00	82.00	65.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$48.50	\$39.00	\$51.00	\$41.00
50/100	84.50	67.50	89.00	71.00
100/300	135.00	108.00	142.50	114.00
250/500	214.50	171.50	226.50	181.00
300/300 **	228.50	183.00	241.50	193.50
500/500 **	273.50	219.00	289.00	231.50
500/1000 **	275.00	220.00	290.50	232.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21
ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
75,000	\$211.50	169.00	\$250.00	\$200.00
100,000	\$228.00	182.50	272.00	217.50
200,000	\$266.00	213.00	323.00	258.50
300,000	\$287.50	230.00	351.00	280.50
500,000	\$311.00	248.50	382.50	306.00
1,000,000 **	\$337.00	269.50	417.00	333.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 22-25
ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$112.50	\$90.00	\$118.00	\$94.50
100,000	119.50	95.50	127.50	102.00
200,000	136.50	109.50	148.00	118.50
300,000	146.50	117.00	159.50	127.50
500,000	157.00	125.50	172.50	138.00
1,000,000 **	168.50	135.00	186.50	149.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$72.50	\$58.00	\$77.00	\$61.50
100,000	77.50	62.00	83.00	66.50
200,000	89.50	71.50	97.00	77.50
300,000	96.00	77.00	104.50	83.50
500,000	103.50	82.50	113.00	90.50
1,000,000 **	111.50	89.00	122.50	98.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$173.00	\$138.50	\$197.00	\$157.50
50/100/25	202.50	162.00	236.00	188.50
100/300/25	239.00	191.00	284.50	227.50
250/500/25	286.00	228.50	347.00	277.50
300/300/25 **	292.50	234.00	356.00	284.50
500/500/25 **	316.00	252.50	387.00	309.50
500/1000/25 **	317.50	254.00	389.50	311.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B.I. :

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$94.50	\$75.50	\$96.00	\$77.00
50/100/25	107.50	86.00	112.00	89.50
100/300/25	124.00	99.00	132.00	105.50
250/500/25	145.00	116.00	157.50	126.00
300/300/25 **	148.00	118.50	161.00	129.00
500/500/25 **	159.00	127.00	174.00	139.00
500/1000/25 **	159.50	127.50	175.00	140.00

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$59.00	\$47.00	\$61.00	\$49.00
50/100/25	68.00	54.50	71.50	57.00
100/300/25	79.00	63.50	85.00	68.00
250/500/25	94.00	75.00	102.00	81.50
300/300/25 **	96.00	76.50	104.50	83.50
500/500/25 **	103.00	82.50	113.00	90.50
500/1000/25 **	103.50	83.00	113.50	90.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists

CONFIDENTIAL - For Company Use Only
Rate Review Test: Personal Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 20.0%/\$0.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
CSL	175	7.6%	97,328.75	103,522.66	6,193.91	6.4%
Bodily Injury	2,141	92.4%	566,501.39	625,905.72	59,404.33	10.5%
Property Damage	2,141	92.4%	486,345.60	489,132.05	2,786.45	0.6%
Subtotal			1,150,175.74	1,218,560.43	68,384.69	5.9%
Medical	2,062	89.0%	79,453.90	84,164.01	4,710.11	5.9%
PIP	1,990	85.9%	24,180.38	26,043.87	1,863.49	7.7%
Uninsured Motorists	75	3.2%	3,803.79	4,223.47	419.68	11.0%
Uninsured Motor W/UMPD	2,162	93.4%	153,892.92	155,486.24	1,593.32	1.0%
Underinsured Motorists	2,166	93.5%	226,201.30	226,991.54	790.24	0.3%
Liability Total			1,637,708.03	1,715,469.56	77,761.53	4.7%
Comprehensive	2,248	97.1%	568,819.17	603,123.30	34,304.13	6.0%
Collision	2,238	96.6%	1,115,782.65	1,103,320.77	-12,461.88	-1.1%
Physical Damage Total			1,684,601.82	1,706,444.07	21,842.25	1.3%
Other Coverages	1,951	84.2%	44,357.70	47,451.11	3,093.41	7.0%
Total	2,316	100.0%	3,366,667.55	3,469,364.74	102,697.19	3.1%

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

BREAKDOWN OF THE OVERALL % CHANGE FOR THE NEW MyAuto PROGRAM

Supplement to Rate/Rule Filing Schedule

The purpose of this exhibit is to provide a breakdown of the effect of +3.1%. We expect about 78% of our current book of business to convert to EMCC in the new MyAuto Program.

Company Name	Overall % Indicated Change	Overall % Rate Change	Written Premium Change	# of Policyholders Affected	Written Premium	Maximum % Change w/ \$ Effect	Minimum % Change
EMCASCO to MyAuto (EMCC)	18.7%	4.7%	\$142,459	2,146	\$3,042,632	20.0% \$102	-38.8%
EMCC to MyAuto (EMCC)	18.7%	-12.3%	-\$39,762	170	\$324,036	20.4% \$318	-44.6%
Combined Effect of EMCASCO and EMCC to MyAuto (EMCC)	18.7%	3.1%	\$102,697	2,316	\$3,366,668	20.4% \$318	-44.6%

Please note that in the current program, we expect 652 EMCASCO policies to stay in EMCASCO. All 170 EMCC policies will move to the new program, and we expect 2,146 EMCASCO policies to move into the new program.

COMBINED EFFECT FOR BOTH THE CURRENT AND NEW PROGRAMS:

Overall % Rate Change	Written Premium Change	# of Policyholders Affected
4.6%	\$199,092	2,968

* data taken from in-house software, Rate Review Test Environment as of the snapshot date 4/11/2013.

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ARKANSAS

PERSONAL AUTO

EMPLOYERS MUTUAL CASUALTY COMPANY

Actuarial Memorandum (Page 1)

Explore's Auto Location Insight (ALI) predictive model

One of the main features of our new program is the Auto Location Insight (ALI) predictive model. Please see the attached *ALI Rating Factors*. The ALI model has been approved in Arkansas (reference # MUOF – 128926298). Please note that we have elected to use 70% of the ALI model lift. We have made this decision based primarily on two factors. First, we are maintaining current territory definitions and are not allowing the model to directly differentiate between territories. Second, the lift curves are based on a validation data set which shares the same time period as the data set that was used to train the model. Since relationships among variables change over time, we expect the model to have slightly weaker lift when applied to future policies.

Updated Insurance Score Relativities

We have updated our continuous insurance score discount as part of the MyAuto rating plan. The discount is calculated for scores in the range $450 \leq x \leq 997$ and the discount for no hits (998) and no scores (999) is 30%. We have attached exhibits to support the selected discount factors and to compare the model indicated versus selected factors.

We will continue to refresh the scores at every third anniversary of the policy or as frequently as annually if the policyholder requests. The LexisNexis, CP Attract II scoring model will be run on Experian Credit Bureau reports for the Named Insured and spouse (if a spouse is listed on the application or policy). We will use the highest of either of those two scores developed from the model. If insufficient data is available to score a risk using the Experian Credit Bureau, we order a report(s) from the Equifax Credit Bureau and attempt to develop a score. We currently have filed and use the LexisNexis, CP Attract II Scoring model.

We will provide policyholders the opportunity to maintain their score to a level that preceded an "extraordinary life circumstance", if the policyholder requests an exception, in writing, to his/her current discount level because of one of the following: catastrophic illness or injury, catastrophic natural disaster, death of an immediate family member, divorce situation, honor quote, identity theft, military deployment overseas and temporary loss of employment.

Merit Rating Plan

Another primary feature of this new single company program is the introduction of a new Merit Rating Plan, which has been developed from ISO's EXDP Plan and will be used in lieu of the Safe Driver Insurance Plan. Our current Primary Rating Factors will apply and secondary rating factors will be developed from the new Merit Rating Plan based on minor violations, major violations and at-fault accidents. Minor violation and at-fault accident factors will vary based on the age of the violation or accident (0-12 months, 13-24 months, and 25-36 months). The age of the most current accident or violation, as well as the number of incidents for all drivers on the vehicle will determine the individual factors. Merit Rating Plan factors are additive factors which are added to or subtracted from a 'starting point' rating factor of 0.00, and then are added to or subtracted from the Primary Rating Factor to develop the vehicle Classification Rating Factor. The accident/violation merit rating factor will apply to the vehicle the driver is assigned

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ARKANSAS

PERSONAL AUTO

EMPLOYERS MUTUAL CASUALTY COMPANY

Actuarial Memorandum (Page 2)

to. The factors will also vary depending on whether the Accident Forgiveness Discount applies. A credit of -0.10 will be incorporated for accident free risks. We have attached an exhibit of *New Merit Rating Plan Factors* that will be used.

New Pricing Variables

Accident Forgiveness allows for only one at-fault accident to be forgiven on the entire policy at any given time. To be eligible for Accident Forgiveness the insured needs to be continuously insured for 3 three years with any insurer; and have no other at-fault accidents in the three year period for any driver on the policy.

Customer Plus Discount – A per policy discount of 10% applies if the policy meets the eligibility guidelines in the rule. This includes such items as home owned and insured with EMC Group, at least one private passenger type vehicle with Liability, Comprehensive and Collision Coverages, and maintaining insurance limits => 100/300 or 300 CSL. Customer Plus discount will not apply if a vehicle on the policy has an accident or violation surcharge; with the exception of an accident that qualifies for Accident Forgiveness.

Homeownership Discount – A policy level discount of 5% applies if the insured owns a home. It is a discount for monoline auto insureds who own a home which is not insured with the EMC Group. The Homeownership Discount will not apply if the policy has the Combination Policy Discount.

Unverifiable Driving Experience – a surcharge factor of 1.40 applies to BI, PD, CSL, Med/PIP, Comp or Coll premiums for a vehicle if a verifiable MVR is not received within 60 days after renewal for a driver on that vehicle. Drivers with this surcharge will not be eligible for the Accident Free Discount. The surcharge will be removed if a valid MVR is received within 60 days.

Assigned Risk Surcharge - a policy level surcharge of 1.50 applies on new business when the insured's previous coverage was an assigned risk policy. The surcharge will be removed at the first renewal following application of the surcharge.

No Prior Insurance Surcharge - a policy level surcharge ranging from 1.20 to 1.50 based on the # of days lapsed will apply if the prior insurance for the named insured had a lapse prior to the new business or rewrite effective date. The surcharge will be removed at the first renewal following application of the surcharge.

Excess Non-Payment Surcharge – a policy level surcharge of 1.05 applies on renewals in which the insured's policy had 2 or more non-payment cancellation notices in the past 12 months.

Existing Pricing Variables

The following pricing variables found in our Personal Auto program filed for EMCASCO will remain applicable under the new program without change.

- Combination Policy Discount
- Electronic Funds Transfer Discount
- EMC Personal Lines Advantages Coverage
- Liability & PIP/Medical Payments Vehicle Rating Plan (LPMP)

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY
MyAuto Program**

**New Merit Rating Plan Factors
Violations/Accidents and Multi-Car Factors**

Major Violation Rating Factors

Number of Major Violations	0-3 Yrs	
	Major Violation Rating Factors	Excess Speed Violations *
0	0.00	0.00
1	1.50	0.75
2nd and each add'l	2.20	1.10

* defined as 16 MPH & over

MULTI-CAR RISK

Single Car/Multi-Car Risk Rating Factors

Single Car/Multi-Car Risk	
Type Of Risk	Rating Factors
Single Car Risk	0.00
Multi-Car Risk	-0.20

Any vehicle with a chargeable major and/or excess speed violation is not eligible to receive any accident credits, including accident forgiveness. Other vehicles on the policy without the major are eligible to receive these credits. Factors for major and excess speeds are added together.

Minor Violation Rating Factors

Number of Minor Violations (per vehicle)	Time Since Latest Incident (months)		
	0 - 12 months	13 - 24 months	>24 months
0	0.00	0.00	0.00
1	0.25	0.23	0.19
2	0.50	0.45	0.38
3	0.75	0.68	0.56
4	1.00	0.90	0.75
Each Add'l	0.25	0.23	0.19

Forgiven and/or Chargeable At-Fault Accidents

Number of Forgiven and/or Chargeable At-Fault Accidents (per vehicle)	Time Since Latest Incident (months)					
	0 - 12 months		13 - 24 months		>24 months	
	Accident Forgiveness Applies	Accident Forgiveness Does Not Apply	Accident Forgiveness Applies	Accident Forgiveness Does Not Apply	Accident Forgiveness Applies	Accident Forgiveness Does Not Apply
0	-0.10	-0.10	-0.10	-0.10	-0.10	-0.10
1	-0.10	0.40	-0.10	0.36	-0.10	0.30
2	0.40	0.80	0.36	0.72	0.30	0.60
3	0.80	1.20	0.72	1.08	0.60	0.90
4	1.20	1.60	1.08	1.44	0.90	1.20
Each Add'l	0.40	0.40	0.36	0.36	0.30	0.30

Additional Notes:

1. Add number of violations for all drivers on vehicle, then select the correct factor (do not determine separate factors for all drivers on same vehicle and then sum).
2. Add number of accidents that are or would be chargeable if not forgiven, for all drivers on vehicle, then select the correct factor (do not determine separate factors for all drivers on same vehicle and then sum).
3. Sum factors from all categories to determine final merit rating factor for vehicle.
4. When there are two or more drivers on same vehicle each have a violation (or accident), only use the "time since" factor for the most recent violation (or accident).
5. Accident Forgiveness applies at the policy level (only one accident can be forgiven per policy at any time).
6. Total number of violations and/or accidents is the total per vehicle.
7. Once a second accident occurs on a vehicle, including under the threshold, the -0- accident credit of -0.10 is deleted and replaced with a factor of 0.00.
8. One accident under the threshold will receive the -0- accident credit of -0.10. Two or more under the threshold accidents on the same vehicle will have the credit of -0.10 removed and replaced with a 0.00 factor.
9. Excess Autos and Excess Farm Autos will receive the -0- accident credits if all other vehicles on the policy also received the -0- accident credits. Once any vehicle on the policy loses the -0- accident credit, all excess autos and excess farm autos will also lose the -0- accident credits.
10. Vehicles with a major or excess speed are not eligible for accident credits, however, other vehicles on the policy without a major or excess speed are.
11. Major and excess speed factors are added together.

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY
MyAuto Program**

New Pricing Variables

	Coverages	Factor
< 2 non-payment cancellations in past 12 mths (Per Policy)	Policy Level	1.05
Homeownership* (Per Policy)	Policy Level	0.95

*Monoline auto only; combo discount does not apply. Agent would need to add on conversion policies.

Prior Insurance Assigned Risk (Per Policy)		
Days Lapsed	Coverages	Factor
Assigned Risk	Policy Level	1.50

The Assigned Risk Factor only applies for NB.

No Prior Insurance (Per Policy)		
Days Lapsed	Coverages	Factor
0 - 30	Policy Level	1.20
31 - 60	Policy Level	1.30
+ 60	Policy Level	1.50

The lapse factors will apply on NB, rewrites and rewrites shown as renewals.

Unverifiable Driving Record Surcharge (Per Driver)	
If the licensed operator is unable to provide a verifiable driver license number for a which a current MVR can be obtained, the applicable driver rate factor shall be increased.	
Factor: 1.40	Coverages: BI, PD, CSL, MED/PIP, COMP, COLL
Drivers with the Unverifiable Driving Record Surcharge will not be eligible for the -0- accident credit. The surcharge will be removed when a valid MVR is received within 60 days, otherwise the policy will not be renewed.	

Customer Plus (Per Policy)	10% Discount
No vehicle on the policy can be receiving an accident or violation surcharge ('forgiven accidents' still qualify for the discount). In addition, the policy must meet the following criteria:	
<ul style="list-style-type: none"> • Must maintain Insurance Limits =/> 100/300 or 300 CSL • No Restricted Vehicles (A or B) • No vehicles with Branded Titles • Home Owned and Insured with EMC • At least one private passenger type vehicle with Liability and Comprehensive and Collision Coverages • No Business Use • Years Driving Experience 9 years single/7 years married* <ul style="list-style-type: none"> *Use actual age for YD rated married due to 100 miles away. 	
Customers that currently have Customer Plus discount will need to meet the new Countrywide eligibility criteria.	

**ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY**

MyAuto Program

New All Predictive Model Rating Factors (Per Garage Location)

Score Group	Bodily Injury		Property Damage		Combined Single Limit	
	Score Range	Rating Factor	Score Range	Rating Factor	Score Range	Rating Factor
1	<=22	0.765	<=37	0.720	<=29	0.771
2	23-24	0.785	38-39	0.738	30-32	0.787
3	25-26	0.801	40	0.750	33	0.804
4	27	0.814	41	0.758	34	0.813
5	28	0.823	42	0.766	35	0.821
6	29	0.832	43	0.775	36	0.830
7	30	0.841	44	0.783	37	0.839
8	31	0.850	45	0.792	38	0.849
9	32	0.859	46	0.801	39	0.858
10	33	0.869	47	0.810	40	0.868
11	34	0.879	48	0.819	41	0.878
12	35	0.889	49	0.829	42	0.888
13	36	0.899	50	0.839	43	0.898
14	37	0.909	51	0.849	44	0.908
15	38	0.920	52	0.859	45	0.919
16	39	0.931	53	0.869	46	0.930
17	40	0.942	54	0.880	47	0.941
18	41	0.953	55	0.891	48	0.952
19	42	0.964	56	0.902	49	0.964
20	43	0.976	57	0.913	50	0.976
21	44	0.988	58	0.925	51	0.988
22	45	1.000	59	0.937	52	1.000
23	46	1.012	60	0.949	53	1.013
24	47	1.025	61	0.961	54	1.025
25	48	1.038	62	0.974	55	1.038
26	49	1.051	63	0.987	56	1.052
27	50	1.064	64	1.000	57	1.065
28	51	1.078	65	1.014	58	1.079
29	52-53	1.099	66	1.027	59	1.093
30	54	1.121	67	1.042	60	1.107
31	55-57	1.151	68	1.056	61-62	1.129
32	58-60	1.198	69	1.071	63-64	1.160
33	>=61	1.247	70	1.086	65-67	1.200
34			71	1.101	>=68	1.250
35			72	1.117		
36			73	1.133		
37			74	1.150		
38			75	1.167		
39			76-77	1.193		
40			78-80	1.238		
41			>=81	1.295		

A predictive model score has been determined for all policies converting to EMCC.

A predictive model score will be determined on the transaction effective date for all garaging address changes.

A new predictive model score will be determined every 3 years.

The rating factors are multiplicative and applied in the same manner as other multiplicative rating factors.

ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY
MyAuto Program

New ALI Predictive Model Rating Factors (Per Garage Location)

Score Group	Collision		Comprehensive	
	Score Range	Rating Factor	Score Range	Rating Factor
1	<=19	0.776	<=33	0.686
2	20	0.792	34-37	0.712
3	21	0.800	38-39	0.730
4	22	0.809	40	0.740
5	23	0.818	41	0.747
6	24	0.827	42	0.753
7	25	0.836	43	0.760
8	26	0.846	44	0.767
9	27	0.855	45	0.774
10	28	0.865	46	0.782
11	29	0.875	47	0.789
12	30	0.885	48	0.797
13	31	0.896	49	0.804
14	32	0.906	50	0.812
15	33	0.917	51	0.820
16	34	0.928	52	0.828
17	35	0.940	53	0.837
18	36	0.951	54	0.845
19	37	0.963	55	0.854
20	38	0.975	56	0.863
21	39	0.987	57	0.872
22	40	1.000	58	0.881
23	41	1.013	59	0.890
24	42	1.026	60	0.900
25	43	1.039	61	0.909
26	44	1.053	62	0.919
27	45	1.067	63	0.929
28	46	1.081	64-65	0.945
29	47-48	1.103	66	0.961
30	49-50	1.130	67	0.972
31	51-52	1.157	68	0.983
32	53-56	1.195	69-70	1.000
33	>=57	1.244	71	1.018
34			72	1.030
35			73	1.042
36			74	1.054
37			75	1.067
38			76-77	1.087
39			78-79	1.114
40			80-81	1.142
41			82-84	1.179
42			85-87	1.225
43			88-90	1.274
44			>=91	1.344

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ARKANSAS
PERSONAL AUTO
EMPLOYERS MUTUAL CASUALTY COMPANY
MyAuto Program

New ALI Predictive Model Rating Factors (Per Garage Location)

Score Group	Medical		PIP	
	Score Range	Rating Factor	Score Range	Rating Factor
1	<=23	0.824	<=28	0.778
2	24-26	0.847	29-35	0.807
3	27-28	0.867	36-38	0.838
4	29-30	0.883	39-41	0.858
5	31	0.896	42-44	0.879
6	32	0.905	45-46	0.896
7	33	0.914	47-48	0.911
8	34	0.923	49-50	0.926
9	35	0.932	51	0.938
10	36	0.941	52	0.946
11	37	0.951	53-54	0.958
12	38	0.960	55	0.970
13	39	0.970	56	0.979
14	40	0.980	57	0.987
15	41	0.990	58-59	1.000
16	42	1.000	60	1.013
17	43	1.010	61	1.022
18	44	1.021	62	1.031
19	45	1.032	63-64	1.045
20	46	1.042	65	1.059
21	47	1.053	66-67	1.074
22	48	1.065	68-69	1.093
23	49	1.076	70-73	1.124
24	50	1.088	74-78	1.172
25	51	1.099	>=79	1.242
26	52	1.111		
27	53-54	1.129		
28	>=55	1.148		

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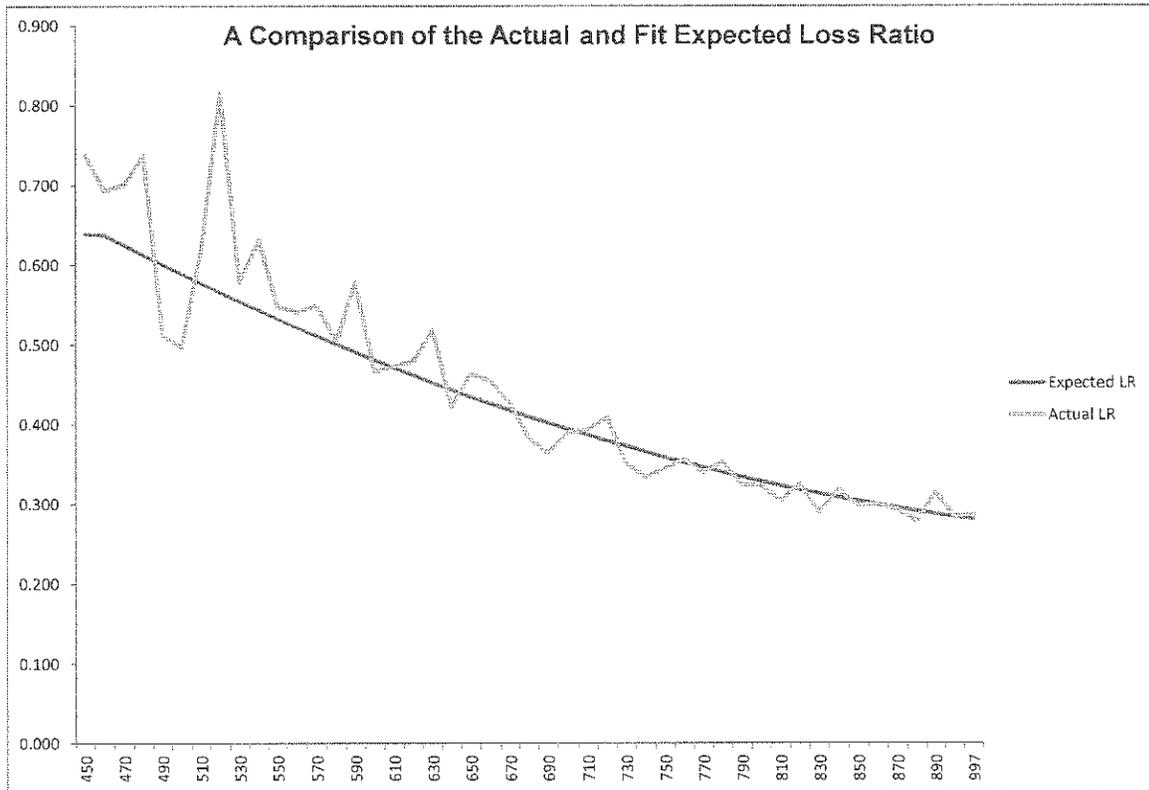
PROPRIETARY/CONFIDENTIAL
ARKANSAS
EMC INSURANCE COMPANIES
Personal Auto

Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount
450	1.000	1.000	505	0.896	0.896	560	0.801	0.801	615	0.717	0.717	670	0.642	0.642
451	0.998	0.998	506	0.894	0.894	561	0.800	0.800	616	0.715	0.715	671	0.641	0.641
452	0.996	0.996	507	0.892	0.892	562	0.798	0.798	617	0.714	0.714	672	0.640	0.640
453	0.994	0.994	508	0.890	0.890	563	0.796	0.796	618	0.713	0.713	673	0.639	0.639
454	0.992	0.992	509	0.888	0.888	564	0.795	0.795	619	0.711	0.711	674	0.637	0.637
455	0.990	0.990	510	0.887	0.887	565	0.793	0.793	620	0.710	0.710	675	0.636	0.636
456	0.988	0.988	511	0.885	0.885	566	0.791	0.791	621	0.708	0.708	676	0.635	0.635
457	0.986	0.986	512	0.883	0.883	567	0.790	0.790	622	0.707	0.707	677	0.634	0.634
458	0.984	0.984	513	0.881	0.881	568	0.788	0.788	623	0.705	0.705	678	0.633	0.633
459	0.982	0.982	514	0.879	0.879	569	0.787	0.787	624	0.704	0.704	679	0.631	0.631
460	0.980	0.980	515	0.878	0.878	570	0.785	0.785	625	0.703	0.703	680	0.630	0.630
461	0.978	0.978	516	0.876	0.876	571	0.784	0.784	626	0.701	0.701	681	0.629	0.629
462	0.976	0.976	517	0.874	0.874	572	0.782	0.782	627	0.700	0.700	682	0.628	0.628
463	0.974	0.974	518	0.872	0.872	573	0.780	0.780	628	0.698	0.698	683	0.626	0.626
464	0.972	0.972	519	0.871	0.871	574	0.779	0.779	629	0.697	0.697	684	0.625	0.625
465	0.971	0.971	520	0.869	0.869	575	0.777	0.777	630	0.696	0.696	685	0.624	0.624
466	0.969	0.969	521	0.867	0.867	576	0.776	0.776	631	0.694	0.694	686	0.623	0.623
467	0.967	0.967	522	0.865	0.865	577	0.774	0.774	632	0.693	0.693	687	0.622	0.622
468	0.965	0.965	523	0.864	0.864	578	0.772	0.772	633	0.691	0.691	688	0.620	0.620
469	0.963	0.963	524	0.862	0.862	579	0.771	0.771	634	0.690	0.690	689	0.619	0.619
470	0.961	0.961	525	0.860	0.860	580	0.769	0.769	635	0.689	0.689	690	0.618	0.618
471	0.959	0.959	526	0.858	0.858	581	0.768	0.768	636	0.687	0.687	691	0.617	0.617
472	0.957	0.957	527	0.857	0.857	582	0.766	0.766	637	0.686	0.686	692	0.616	0.616
473	0.955	0.955	528	0.855	0.855	583	0.765	0.765	638	0.685	0.685	693	0.614	0.614
474	0.953	0.953	529	0.853	0.853	584	0.763	0.763	639	0.683	0.683	694	0.613	0.613
475	0.951	0.951	530	0.851	0.851	585	0.762	0.762	640	0.682	0.682	695	0.612	0.612
476	0.949	0.949	531	0.850	0.850	586	0.760	0.760	641	0.680	0.680	696	0.611	0.611
477	0.947	0.947	532	0.848	0.848	587	0.759	0.759	642	0.679	0.679	697	0.610	0.610
478	0.946	0.946	533	0.846	0.846	588	0.757	0.757	643	0.678	0.678	698	0.609	0.609
479	0.944	0.944	534	0.845	0.845	589	0.755	0.755	644	0.676	0.676	699	0.607	0.607
480	0.942	0.942	535	0.843	0.843	590	0.754	0.754	645	0.675	0.675	700	0.606	0.606
481	0.940	0.940	536	0.841	0.841	591	0.752	0.752	646	0.674	0.674	701	0.605	0.605
482	0.938	0.938	537	0.839	0.839	592	0.751	0.751	647	0.672	0.672	702	0.604	0.604
483	0.936	0.936	538	0.838	0.838	593	0.749	0.749	648	0.671	0.671	703	0.603	0.603
484	0.934	0.934	539	0.836	0.836	594	0.748	0.748	649	0.670	0.670	704	0.602	0.602
485	0.932	0.932	540	0.834	0.834	595	0.746	0.746	650	0.668	0.668	705	0.600	0.600
486	0.931	0.931	541	0.833	0.833	596	0.745	0.745	651	0.667	0.667	706	0.599	0.599
487	0.929	0.929	542	0.831	0.831	597	0.743	0.743	652	0.666	0.666	707	0.598	0.598
488	0.927	0.927	543	0.829	0.829	598	0.742	0.742	653	0.664	0.664	708	0.597	0.597
489	0.925	0.925	544	0.828	0.828	599	0.740	0.740	654	0.663	0.663	709	0.596	0.596
490	0.923	0.923	545	0.826	0.826	600	0.739	0.739	655	0.662	0.662	710	0.595	0.595
491	0.921	0.921	546	0.824	0.824	601	0.737	0.737	656	0.660	0.660	711	0.594	0.594
492	0.919	0.919	547	0.823	0.823	602	0.736	0.736	657	0.659	0.659	712	0.592	0.592
493	0.918	0.918	548	0.821	0.821	603	0.734	0.734	658	0.658	0.658	713	0.591	0.591
494	0.916	0.916	549	0.819	0.819	604	0.733	0.733	659	0.657	0.657	714	0.590	0.590
495	0.914	0.914	550	0.818	0.818	605	0.731	0.731	660	0.655	0.655	715	0.589	0.589
496	0.912	0.912	551	0.816	0.816	606	0.730	0.730	661	0.654	0.654	716	0.588	0.588
497	0.910	0.910	552	0.814	0.814	607	0.728	0.728	662	0.653	0.653	717	0.587	0.587
498	0.908	0.908	553	0.813	0.813	608	0.727	0.727	663	0.651	0.651	718	0.586	0.586
499	0.906	0.906	554	0.811	0.811	609	0.726	0.726	664	0.650	0.650	719	0.585	0.585
500	0.905	0.905	555	0.809	0.809	610	0.724	0.724	665	0.649	0.649	720	0.584	0.584
501	0.903	0.903	556	0.808	0.808	611	0.723	0.723	666	0.648	0.648	721	0.583	0.583
502	0.901	0.901	557	0.806	0.806	612	0.721	0.721	667	0.646	0.646	722	0.581	0.581
503	0.899	0.899	558	0.804	0.804	613	0.720	0.720	668	0.645	0.645	723	0.580	0.580
504	0.897	0.897	559	0.803	0.803	614	0.718	0.718	669	0.644	0.644	724	0.579	0.579

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 Personal Auto

Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount	Insurance Score	Indicated Discount	Selected Discount
725	0.578	0.578	780	0.524	0.524	835	0.480	0.480	890	0.446	0.446	945	0.421	0.421
726	0.577	0.577	781	0.523	0.523	836	0.479	0.479	891	0.445	0.445	946	0.421	0.421
727	0.576	0.576	782	0.522	0.522	837	0.478	0.478	892	0.444	0.444	947	0.421	0.421
728	0.575	0.575	783	0.521	0.521	838	0.478	0.478	893	0.444	0.444	948	0.420	0.420
729	0.574	0.574	784	0.520	0.520	839	0.477	0.477	894	0.443	0.443	949	0.420	0.420
730	0.573	0.573	785	0.519	0.519	840	0.476	0.476	895	0.443	0.443	950	0.420	0.420
731	0.572	0.572	786	0.519	0.519	841	0.475	0.475	896	0.442	0.442	951	0.419	0.419
732	0.571	0.571	787	0.518	0.518	842	0.475	0.475	897	0.442	0.442	952	0.419	0.419
733	0.570	0.570	788	0.517	0.517	843	0.474	0.474	898	0.441	0.441	953	0.419	0.419
734	0.569	0.569	789	0.516	0.516	844	0.473	0.473	899	0.441	0.441	954	0.418	0.418
735	0.568	0.568	790	0.515	0.515	845	0.473	0.473	900	0.440	0.440	955	0.418	0.418
736	0.567	0.567	791	0.514	0.514	846	0.472	0.472	901	0.440	0.440	956	0.418	0.418
737	0.566	0.566	792	0.513	0.513	847	0.471	0.471	902	0.439	0.439	957	0.417	0.417
738	0.564	0.564	793	0.513	0.513	848	0.471	0.471	903	0.439	0.439	958	0.417	0.417
739	0.563	0.563	794	0.512	0.512	849	0.470	0.470	904	0.438	0.438	959	0.417	0.417
740	0.562	0.562	795	0.511	0.511	850	0.469	0.469	905	0.438	0.438	960	0.416	0.416
741	0.561	0.561	796	0.510	0.510	851	0.469	0.469	906	0.437	0.437	961	0.416	0.416
742	0.560	0.560	797	0.509	0.509	852	0.468	0.468	907	0.437	0.437	962	0.416	0.416
743	0.559	0.559	798	0.508	0.508	853	0.467	0.467	908	0.436	0.436	963	0.416	0.416
744	0.558	0.558	799	0.508	0.508	854	0.467	0.467	909	0.436	0.436	964	0.415	0.415
745	0.557	0.557	800	0.507	0.507	855	0.466	0.466	910	0.436	0.436	965	0.415	0.415
746	0.556	0.556	801	0.506	0.506	856	0.465	0.465	911	0.435	0.435	966	0.415	0.415
747	0.555	0.555	802	0.505	0.505	857	0.465	0.465	912	0.435	0.435	967	0.414	0.414
748	0.554	0.554	803	0.504	0.504	858	0.464	0.464	913	0.434	0.434	968	0.414	0.414
749	0.553	0.553	804	0.503	0.503	859	0.464	0.464	914	0.434	0.434	969	0.414	0.414
750	0.552	0.552	805	0.503	0.503	860	0.463	0.463	915	0.433	0.433	970	0.414	0.414
751	0.551	0.551	806	0.502	0.502	861	0.462	0.462	916	0.433	0.433	971	0.413	0.413
752	0.550	0.550	807	0.501	0.501	862	0.462	0.462	917	0.432	0.432	972	0.413	0.413
753	0.549	0.549	808	0.500	0.500	863	0.461	0.461	918	0.432	0.432	973	0.413	0.413
754	0.548	0.548	809	0.499	0.499	864	0.460	0.460	919	0.432	0.432	974	0.413	0.413
755	0.547	0.547	810	0.499	0.499	865	0.460	0.460	920	0.431	0.431	975	0.412	0.412
756	0.546	0.546	811	0.498	0.498	866	0.459	0.459	921	0.431	0.431	976	0.412	0.412
757	0.545	0.545	812	0.497	0.497	867	0.459	0.459	922	0.430	0.430	977	0.412	0.412
758	0.544	0.544	813	0.496	0.496	868	0.458	0.458	923	0.430	0.430	978	0.412	0.412
759	0.543	0.543	814	0.495	0.495	869	0.457	0.457	924	0.429	0.429	979	0.411	0.411
760	0.543	0.543	815	0.495	0.495	870	0.457	0.457	925	0.429	0.429	980	0.411	0.411
761	0.542	0.542	816	0.494	0.494	871	0.456	0.456	926	0.429	0.429	981	0.411	0.411
762	0.541	0.541	817	0.493	0.493	872	0.456	0.456	927	0.428	0.428	982	0.411	0.411
763	0.540	0.540	818	0.492	0.492	873	0.455	0.455	928	0.428	0.428	983	0.410	0.410
764	0.539	0.539	819	0.492	0.492	874	0.454	0.454	929	0.427	0.427	984	0.410	0.410
765	0.538	0.538	820	0.491	0.491	875	0.454	0.454	930	0.427	0.427	985	0.410	0.410
766	0.537	0.537	821	0.490	0.490	876	0.453	0.453	931	0.427	0.427	986	0.410	0.410
767	0.536	0.536	822	0.489	0.489	877	0.453	0.453	932	0.426	0.426	987	0.410	0.410
768	0.535	0.535	823	0.488	0.488	878	0.452	0.452	933	0.426	0.426	988	0.409	0.409
769	0.534	0.534	824	0.488	0.488	879	0.452	0.452	934	0.425	0.425	989	0.409	0.409
770	0.533	0.533	825	0.487	0.487	880	0.451	0.451	935	0.425	0.425	990	0.409	0.409
771	0.532	0.532	826	0.486	0.486	881	0.450	0.450	936	0.425	0.425	991	0.409	0.409
772	0.531	0.531	827	0.486	0.486	882	0.450	0.450	937	0.424	0.424	992	0.409	0.409
773	0.530	0.530	828	0.485	0.485	883	0.449	0.449	938	0.424	0.424	993	0.408	0.408
774	0.529	0.529	829	0.484	0.484	884	0.449	0.449	939	0.423	0.423	994	0.408	0.408
775	0.528	0.528	830	0.483	0.483	885	0.448	0.448	940	0.423	0.423	995	0.408	0.408
776	0.528	0.528	831	0.483	0.483	886	0.448	0.448	941	0.423	0.423	996	0.408	0.408
777	0.527	0.527	832	0.482	0.482	887	0.447	0.447	942	0.422	0.422	997	0.408	0.408
778	0.526	0.526	833	0.481	0.481	888	0.447	0.447	943	0.422	0.422	998	-	0.700
779	0.525	0.525	834	0.480	0.480	889	0.446	0.446	944	0.422	0.422	999	-	0.700

PROPRIETARY/CONFIDENTIAL
ARKANSAS
EMC INSURANCE COMPANIES
Personal Auto



Arkansas MyAuto Policy Program 7/9/2013 Objection Response

Objection:

This will acknowledge receipt of the captioned filing. Please advise the Department of the differences between the current program and the proposed program. Also, please clarify why the two companies are being treated differently. The filing references Employers Mutual Casualty and EMCASCO; however, abstracts were only submitted for one insurer. The submitted Rf-1 indicates insureds will receive up to 44 percent in rate increases; increases should be limited to 20 percent.

Objection Response:

We are introducing many new features and pricing variables with the proposed MyAuto Policy program that will add a lot more price differentiation compared to our current program. Some of the new features are: an environmental predictive model, revised insurance score relativities, a new merit rating plan and accident forgiveness. More details about the new MyAuto Policy program can be found on the previously submitted Actuarial Memorandum.

It's not that the two companies are necessarily being treated differently; it's more that they are in two completely different programs with different rating variables and rules. EMCC will be the company for the new single company MyAuto program, so all current EMCC policies will move to MyAuto. EMCASCO will be the only company left in our current program. The reason we chose to keep the current program in place for up to 3 years is to make the transition to the new MyAuto Policy program smoother for our insureds. Based on the proposed thresholds of 25% and \$400, we expect in the first year only 5.4% of our book to remain in EMCASCO in the current program.

In this filing abstracts were only submitted for one company, EMCC, because it is a single company program, and we have chosen EMCC to be that single company. EMCASCO is referenced at times in the filing information because most of our current EMCASCO policies will be moving to EMCC in the new MyAuto Policy program.

While the largest percent increase is expected to be 44.2%, the dollar increase for this particular policy is \$300.01. This comes out an increase of \$25 per month, which we feel is reasonable.

The filed thresholds of 25% and \$400 were used to determine which EMCASCO policies will move to MyAuto Policy. Policies with increases less than or equal to 25% will move to MyAuto. For those policies with increases greater than 25%, the \$400 threshold is then used. If their dollar increase is less than \$400, that policy will also move. All EMCASCO policies above both the dollar and percent thresholds will remain in EMCASCO. Our goal in determining what thresholds to use was to move as much of our book as possible to MyAuto while keeping the policyholders' rate increases reasonable.

Arkansas MyAuto 7/18/2013 Objection Response

Objection:

This will acknowledge receipt of the captioned filing. The maximum increase should be capped at 20 percent and the abstracts revised and submitted accordingly.

Response:

We have updated the filed conversion plan for our current program policies moving to the new MyAuto Policy program to include revised thresholds of 20% and \$400. Please see the Actuarial Memorandum in our current program, with SERFF tracking # EMCC-129085664, for the revised 3-year transition plan.

We want to emphasize that the thresholds are not a way to cap increases, but rather they are used to determine if a policy will remain in the current program or move to the new MyAuto Policy program. First, the 20% threshold is looked at, and all policies with a MyAuto Policy premium increase that is less than or equal to 20% automatically moves to MyAuto. For the remaining policies, the dollar threshold is then used. If the dollar increase is less than the dollar threshold, that policy will also move to MyAuto Policy. The policies over both the percent and dollar threshold will remain in our current program. Once it is determined which program a policy will be in, it is rated as usual based on its program's rating variables.

We realize that the maximum increase is 44.2%, but this policy's dollar effect is \$300, which is below our dollar threshold of \$400. A \$300 annual increase comes out to a monthly increase of just \$25. We chose to use a dollar threshold as well because we realized after applying the percent threshold there were many policies with changes above the percent threshold where the dollar changes were reasonable.

By decreasing the percent threshold to 20%, fewer policies will move to MyAuto. This changes our previously filed effect. We have included a revised RF-1 form and a revised Summary of Changes exhibit.

State: Arkansas

Filing Company:

Employers Mutual Casualty Company

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

Product Name: MyAuto

Project Name/Number: PA-MyAuto-12/

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)
08/05/2013	Filed 08/27/2013	Supporting Document	NAIC loss cost data entry document	08/20/2013	rff_Rate Filing Abstract_RF1-1 - Obj Resp_8-5-13.pdf (Superseded)
08/05/2013	Filed 08/27/2013	Supporting Document	Exhibits	08/13/2013	act_exhibits_8-5-13.pdf (Superseded) act_Summary of Changes-Obj Response_8-5-13.pdf (Superseded)
06/25/2013	Filed 08/27/2013	Supporting Document	Exhibits	08/05/2013	act_exhibits.pdf (Superseded)
06/25/2013	Filed 08/27/2013	Rate	manual pages	08/13/2013	subm_agency.pdf (Superseded) subm_xpg.pdf
06/25/2013	Filed 08/27/2013	Supporting Document	NAIC loss cost data entry document	08/05/2013	rff_Rate Filing Abstract_RF1-1.pdf (Superseded)

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-PA-2013-04
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Employers Mutual Casualty Company	B.	062-21415

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
PPA Liability	21.2%	5.7%					
PPA Medical	40.8%	8.8%					
PPA Comprehensive	46.1%	8.9%					
PPA Collision	1.0%	1.0%					
PPA Uninsured Motorists	N/A	3.1%					
PPA Underinsured Motorists	N/A	2.1%					
TOTAL OVERALL EFFECT	18.7%	4.5%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	32	-4.4%	3/15/2008	48	9	18.6%	48.7%
2008	31	-5.1%	12/15/2008	40	16	39.9%	53.4%
2009	63	+0.3%	10/15/2009	61	14	22.7%	63.7%
2010	128	+3.0%	5/1/2011	137	101	73.3%	74.4%
2011	192	+8.6%	9/1/2012	260	173	66.4%	59.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	6.5%
C. Taxes, Licenses & Fees	2.6% (Liab) 2.6% (PD)
D. Underwriting Profit & Contingencies	4.4% (Liab) 4.3% (PD)
E. Other (explain)	0.0%
F. TOTAL	38.0% (Liab) 37.9% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 44.2% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. (45.3%) Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

BREAKDOWN OF THE OVERALL % CHANGE FOR THE NEW MyAuto PROGRAM

Supplement to Rate/Rule Filing Schedule

The purpose of this exhibit is to provide a breakdown of the effect of +5.0%. We expect about 95% of our current book of business to convert to EMCC in the new MyAuto Program.

Company Name	Overall % Indicated Change	Overall % Rate Change	Written Premium Change	# of Policyholders Affected	Written Premium	Maximum % Change w/ \$ Effect	Minimum % Change
EMCASCO to MyAuto (EMCC)	18.7%	6.6%	\$239,423	2,638	\$3,623,898	44.2% \$300	-39.8%
EMCC to MyAuto (EMCC)	18.7%	-13.3%	-\$43,142	160	\$324,036	18.5% \$288.32	-45.3%
Combined Effect of EMCASCO and EMCC to MyAuto (EMCC)	18.7%	5.0%	\$196,281	2,808	\$3,947,934	44.2% \$300	-45.3%

Please note that in the current program, we expect 160 EMCASCO policies to stay in EMCASCO. All 170 EMCC policies will move to the new program, and we expect 2,638 EMCASCO policies to move into the new program.

COMBINED EFFECT FOR BOTH THE CURRENT AND NEW PROGRAMS:

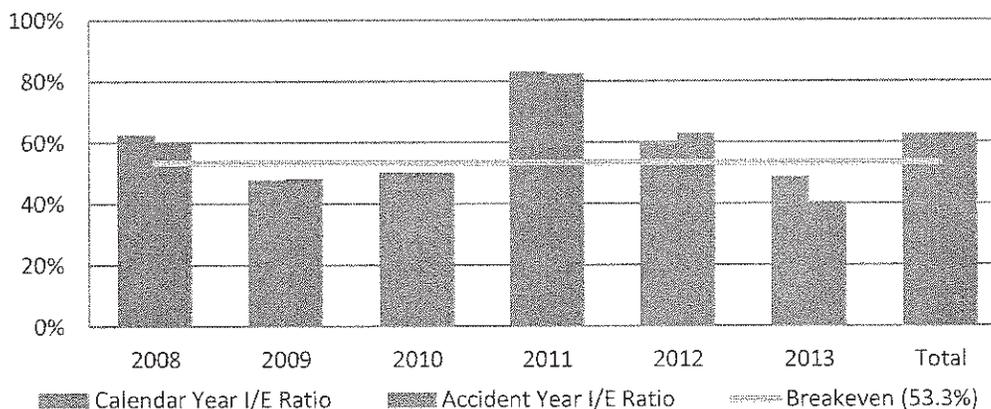
Overall % Rate Change	Written Premium Change	# of Policyholders Affected
5.6%	\$241,908	2,968

* data taken from in-house software, Rate Review Test Environment as of the snapshot date 4/11/2013.

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**
Experience

Company	Year	Written Premium	Earned Premium	Cal Year	Acc Year	Cal Year	Acc Year
				Incurred Losses	Incurred Loss	I/E Loss Ratio	I/E Loss Ratio
Employers Mutual Casualty Company	2008	38,942	39,855	15,896	16,189	39.9%	40.6%
	2009	95,648	61,179	13,901	15,889	22.7%	26.0%
	2010	193,072	137,325	100,692	95,955	73.3%	69.9%
	2011	314,087	259,780	172,502	156,713	66.4%	60.3%
	2012	331,359	327,664	281,307	299,868	85.9%	91.5%
	2013 *	87,108	79,335	40,045	45,022	50.5%	56.7%
	Total	1,060,216	905,138	624,343	629,635	69.0%	69.6%
EMCASCO Insurance Company	2008	476,682	467,314	301,495	290,350	64.5%	62.1%
	2009	1,089,640	682,413	342,104	342,578	50.1%	50.2%
	2010	1,907,221	1,435,808	691,176	694,456	48.1%	48.4%
	2011	3,053,004	2,530,230	2,147,165	2,146,579	84.9%	84.8%
	2012	3,698,005	3,425,592	1,956,987	2,064,117	57.1%	60.3%
	2013 *	1,059,556	924,355	450,705	362,384	48.8%	39.2%
	Total	11,284,108	9,465,712	5,889,632	5,900,464	62.2%	62.3%
All Companies Combined	2008	515,624	507,169	317,391	306,538	62.6%	60.4%
	2009	1,185,288	743,592	356,005	358,467	47.9%	48.2%
	2010	2,100,293	1,573,133	791,868	790,411	50.3%	50.2%
	2011	3,367,091	2,790,010	2,319,667	2,303,292	83.1%	82.6%
	2012	4,029,364	3,753,256	2,238,294	2,363,985	59.6%	63.0%
	2013 *	1,146,664	1,003,690	490,750	407,406	48.9%	40.6%
	Total	12,344,324	10,370,850	6,513,975	6,530,098	62.8%	63.0%

* 3 Months



EMC INSURANCE COMPANIES
2011
INVESTMENT INCOME ANALYSIS

CASH & INVESTED ASSETS		(1) MEAN INVESTED ASSET	(2) INVESTMENT INCOME*	(3) INVESTMENT YIELD	(4) EFFECTIVE TAX RATE	(5) NET YIELD AFTER TAXES
<i>Bonds</i>	taxable	1,204,723,927	\$69,775,404	5.8%	35.0%	3.8%
	tax-exempt	787,847,226	\$28,034,473	3.6%	4.7%	3.4%
	TOTAL	\$1,992,571,153	\$97,809,877	4.9%		
<i>Stocks</i>	Preferred	52,583,125	\$6,007,011	11.4%	14.2%	9.8%
	Common	430,944,439	\$9,366,713	2.2%	14.2%	1.9%
	TOTAL	\$483,527,563	\$15,373,724	3.2%		
<i>Short-term Investments</i>		108,880,946	\$4,096	0.0%	35.0%	0.0%
<i>Other Invested Assets</i>		83,673,135	12,626,818	15.1%	35.0%	9.8%
<i>Investment Expenses</i>			(\$16,940,200)		35.0%	
TOTALS		2,668,652,797	\$108,874,315	4.1%	24.3%	3.1%
Realized Capital Gain or Loss				0.7%	35.0%	0.5%

*Excludes Realized Capital Gains

TOTAL:

3.6%

Notes to above:*Assets*

- (1) - Taxable Bonds = Amortized value of bonds from Governments,
Public Utilities & Industrial and Miscellaneous and Credit Tenant Loans
(Schedule D, Column 1, Lines 4 & 11)
- (2) - Non-taxable Bonds = Total Bonds (Schedule D, Column 1, Line 13) - Taxable Bonds
- (3) - Preferred and Common Stocks = Fair Value
(Schedule D, Column 2, Line 26)
- (4) - Short-term Investments - Page 2, Line 5

Investment Income

- (1) - Taxable Bonds - Page 12, Column 2, Lines 1 & 1.2
- (2) - Non-taxable Bonds - Page 12, Column 2, Lines 1.1 & 1.3
- (3) - Preferred Stocks - Page 12, Column 2, Lines 2.1 & 2.11
- (4) - Common Stocks - Page 12, Column 2, Lines 2.2 & 2.21
- (5) - Short-term Investments - Page 12, Column 2, Line 6
- (6) - Investment Expense - Page 12, Line 16

Realized Capital Gain or Loss

- (1) - 10-Yr average of realized capital gain to mean invested assets, where realized capital gain is from
Exhibit of Capital Gains (Losses) (Page 12, Line 10), Column 3

ARKANSAS
PERSONAL AUTO - Liability
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2011	\$48,794,083
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	50.1%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 × line A.2)	\$24,445,836
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.0%
b. Taxes, Licenses & Fees	2.6%
c. Other Acquisition Cost	8.5%
d. 50% of General Expense	3.3%
e. 50% of Reinsurance Costs	0.0%
f. Total	30.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [line 3 × (line 4f + line 5)]	\$9,142,743
7. Subject to Investment (line 3 - line 6)	\$15,303,093
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$348,620,904
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,173,843,235
3. Delayed Remission of Premium for ARKANSAS [(line B.1 ÷ line B.2) × A.1]	\$14,491,843
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)	\$48,794,083 0.62
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$30,252,331 1.267
3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	\$38,329,703
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$39,140,953
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$1,409,074
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	2.9%

ARKANSAS
PERSONAL AUTO - *Physical Damage*
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2011	\$44,688,216
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	50.1%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)	\$22,388,796
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.0%
b. Taxes, Licenses & Fees	2.6%
c. Other Acquisition Cost	8.5%
d. 50% of General Expense	3.3%
e. 50% of Reinsurance Costs	0.0%
f. Total	30.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [line 3 x (line 4f + line 5)]	\$8,373,410
7. Subject to Investment (line 3 - line 6)	\$14,015,386
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$348,620,904
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,173,843,235
3. Delayed Remission of Premium for ARKANSAS ((line B.1 ÷ line B.2) x A.1)	\$13,272,400
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) x (Expected Loss & Loss Adjustment Ratio)	\$44,688,216 0.621
2. Expected Incurred Loss & Loss Adjustment x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$27,751,382 0.074
3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	\$2,053,602
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$2,796,588
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$100,677
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	0.2%

ARKANSAS
PERSONAL AUTO

EMC INSURANCE COMPANIES

DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO

Liability Profit Loading

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 1.75 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 1.75, which translates into a 1.556 premium to equity (GAAP) ratio. The 2.9% investment income on premium is a 4.5% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.6% return on equity. The difference of 0.044 (0.125-0.045-0.036) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.044 $[(0.044/1.556)/0.65]$. Shown below is the development of the permissible loss and loss adjustment expense ratio.

Physical Damage Profit Loading

The selected premium to statutory surplus ratio for physical damage is 3.35, which translates into a 2.978 GAAP ratio. Using the same approach described above and a 0.2% investment income on premium, the required underwriting profit loading for physical damage is 0.043.

ITEM	Liability Selected Provision	Physical Damage Selected Provision
Commission & Brokerage	16.0%	16.0%
Other Acquisition	8.5% *	8.5% *
General Expense	6.5% *	6.5% *
Premium Taxes	2.5%	2.5%
Misc. Taxes, Licenses & Fees	0.1% *	0.1% *
Profit & Contingencies	4.4%	4.3%
TOTAL	38.0%	37.9%
	100.0%	100.0%
	- 38.0%	- 37.9%
Permissible Loss & Loss Adjustment Expense Ratio	62.0%	62.1%

* Based on study of I.E.E. for 2009-2011

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

	<u>LIAB</u>	<u>Medical</u>	<u>COMP</u>	<u>COLL</u>
<i>Indication Based on Company Experience</i>	20.6%	78.7%	52.7%	5.3%
<i>Credibility of Company Experience</i>				
Paid claims for 2009 - 2012:	442	85	942	571
Formula Credibility: SQ RT(Paid Claims÷3000)	0.384	0.168	0.560	0.436
Minimum Credibility	0.200	0.200	0.200	0.200
Selected Credibility	0.384	0.200	0.560	0.436
<i>Indication Based on Countrywide Experience</i>				
(countrywide indications):	21.6%	31.3%	37.7%	-2.4%
<i>Credibility-weighted indication:</i>	21.2%	40.8%	46.1%	1.0%
e.g. (Liability) : (0.206 x 0.38) + [(1 - 0.38) x (0.216)]				
Liability Subtotal:	22.7%			
Physical Damage Subtotal:	15.9%			
Combined Coverage Total:	18.7%			

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (1): Direct Earned Premium for Arkansas.

COLUMN (2): Current Level Earned Premium for Arkansas.

COLUMN (3): **Projected Current Level Earned Premium**
The physical damage premiums were further adjusted to include annual average rate trends for comprehensive and collision. These selected trends recognize the effect of model year symbol rating as our distribution shifts to newer model year cars and higher symbols. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 3/15/2014

Anticipated Effective Date: 9/15/2013

<u>Coverage</u>	Selected Annual <u>Trend</u>	<u>Trend Factor</u>			
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Comprehensive	0.0%	1.000	1.000	1.000	1.000
Collision	4.0%	1.215	1.179	1.134	1.090
Years Projected		5.206	4.206	3.206	2.206

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (4): Incurred Losses

COLUMN (5): **Adjusted Incurred Losses**
Incurred Losses adjusted for Large Losses and Excess Wind & Water (comprehensive only).

Adjustment for Large Losses:

<u>Year</u>	<u>Coverage</u>	<u>Adjustment</u>
none		

Selected Excess Wind & Water losses and factor:

<u>Year</u>	<u>Excess Wind</u>	
	<u>Losses</u>	<u>Loading</u>
2009	\$0	1.098
2010	0	1.098
2011	27,027	1.098
2012	0	1.098

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (6): Developed Incurred Losses

Arkansas accident year data evaluated as of 3/31/2013 was used to develop rate level indications for liability. Loss development factors based on countrywide data were used to project Arkansas losses.

<u>Coverage</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
BI Liability	0.975	0.970	0.990	1.086
PD Liability	1.000	0.998	0.994	0.970
Medical	0.977	0.929	0.865	0.690

COLUMN (7): Incurred Losses & Loss Adjustment Expense

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2009-2011 companywide data. For liability, the BI and PD factors were applied separately before adding the data together.

<u>Coverage</u>	<u>Factor</u>
BI Liability	1.230
PD Liability	1.230
Medical	1.230
Comprehensive	1.260
Collision	1.260

COLUMN (8): Projected Losses & Loss Adjustment Expense

The loss projection factors project losses from the midpoint of the year to the average date of loss (12 months past the anticipated effective date.)

Average Date of Loss: 9/15/2014
Anticipated Effective Date: 9/15/2013

<u>Coverage</u>	<u>Annual Trend</u>	<u>Trend Factor</u>			
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
BI Liability	3.0%	1.158	1.132	1.099	1.067
PD Liability	0.5%	1.025	1.021	1.016	1.011
Medical	3.0%	1.158	1.132	1.099	1.067
Comprehensive	0.5%	1.025	1.021	1.016	1.011
Collision	0.5%	1.025	1.021	1.016	1.011
Years Projected		4.956	4.206	3.206	2.206

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (9): Projected Loss Ratio

Projected Loss Ratio = Column (8) ÷ Column (3)

COLUMN (10): Permissible Loss Ratio

Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

COLUMN (11): Rate Level Indication

Rate Level Indication = {[Column (9) ÷ Column (10)] - 1.00} x 100%

COLUMN (12): Credibility-Weighted Indication

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2013</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2009 BI/PD Liability	289,792	328,804	328,804	83,447	83,447	82,897	101,964	108,022	0.329	0.620	-46.9%	
Medical	26,460	32,320	32,320	12,166	12,166	11,886	14,620	16,930	0.524	0.620	-15.5%	
Liab Subtotal	316,252	361,124	361,124	95,613	95,613	94,783	116,584	124,952	0.346	0.620	-44.2%	
Comprehensive	111,976	136,835	136,835	91,562	100,535		126,674	129,841	0.949	0.621	52.8%	
Collision	226,714	242,584	294,740	147,370	147,370		185,686	190,328	0.646	0.621	4.0%	
Phys D Subtotal	338,690	379,419	431,575	238,932	247,905		312,360	320,169	0.742	0.621	19.5%	
Total	654,942	740,543	792,699	334,545	343,518		428,944	445,121	0.562		-9.5%	
2010 BI/PD Liability	582,273	658,489	658,489	305,329	305,329	300,775	369,953	396,374	0.602	0.620	-2.9%	
Medical	52,572	62,044	62,044	8,728	8,728	8,108	9,973	11,289	0.182	0.620	-70.6%	
Liab Subtotal	634,845	720,533	720,533	314,057	314,057	308,883	379,926	407,663	0.566	0.620	-8.7%	
Comprehensive	248,921	307,666	307,666	185,867	204,082		257,143	262,543	0.853	0.621	37.4%	
Collision	519,700	551,401	650,102	262,956	262,956		331,325	338,283	0.520	0.621	-16.3%	
Phys D Subtotal	768,621	859,067	957,768	448,823	467,038		588,468	600,826	0.627	0.621	1.0%	
Total	1,403,466	1,579,600	1,678,301	762,880	781,095		968,394	1,008,489	0.601		-3.2%	
2011 BI/PD Liability	996,422	1,113,700	1,113,700	925,241	925,241	918,063	1,129,217	1,188,396	1.067	0.620	72.1%	
Medical	85,756	96,306	96,306	134,705	134,705	116,520	143,320	157,509	1.636	0.620	163.9%	
Liab Subtotal	1,082,178	1,210,006	1,210,006	1,059,946	1,059,946	1,034,583	1,272,537	1,345,905	1.112	0.620	79.4%	
Comprehensive	455,216	553,543	553,543	427,042	439,216		553,412	562,267	1.016	0.621	63.6%	
Collision	945,682	992,966	1,126,023	704,622	704,622		887,824	902,029	0.801	0.621	29.0%	
Phys D Subtotal	1,400,898	1,546,509	1,679,566	1,131,664	1,143,838		1,441,236	1,464,296	0.872	0.621	40.4%	
Total	2,483,076	2,756,515	2,889,572	2,191,610	2,203,784		2,713,773	2,810,201	0.973		56.7%	

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2013</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2012 BI/PD Liability	1,314,910	1,447,595	1,447,595	749,059	749,059	757,803	932,098	962,481	0.665	0.620	7.3%	
Medical	97,236	98,319	98,319	148,428	148,428	102,415	125,970	134,410	1.367	0.620	120.5%	
Liab Subtotal	1,412,146	1,545,914	1,545,914	897,487	897,487	860,218	1,058,068	1,096,891	0.710	0.620	14.5%	
Comprehensive	638,378	730,942	730,942	489,083	537,013		676,636	684,079	0.936	0.621	50.7%	
Collision	1,268,873	1,328,510	1,448,076	683,673	683,673		861,428	870,904	0.601	0.621	-3.2%	
Phys D Subtotal	1,907,251	2,059,452	2,179,018	1,172,756	1,220,686		1,538,064	1,554,983	0.714	0.621	15.0%	
Total	3,319,397	3,605,366	3,724,932	2,070,243	2,118,173		2,596,132	2,651,874	0.712		14.7%	
2009-2012 BI/PD Liability	3,183,397	3,548,588	3,548,588	2,063,077	2,063,077	2,059,538	2,533,232	2,655,273	0.748	0.620	20.6%	21.2%
Medical	262,024	288,989	288,989	304,027	304,027	238,929	293,883	320,138	1.108	0.620	78.7%	40.8%
Liab Subtotal	3,445,421	3,837,577	3,837,577	2,367,103	2,367,103	2,298,467	2,827,115	2,975,411	0.775	0.620	25.0%	22.7%
Comprehensive	1,454,491	1,728,986	1,728,986	1,193,554	1,280,846		1,613,865	1,638,730	0.948	0.621	52.7%	46.1%
Collision	2,960,969	3,115,461	3,518,941	1,798,621	1,798,621		2,266,263	2,301,544	0.654	0.621	5.3%	1.0%
Phys D Subtotal	4,415,460	4,844,447	5,247,927	2,992,175	3,079,467		3,880,128	3,940,274	0.751	0.621	20.9%	15.9%
Total	7,860,881	8,682,024	9,085,504	5,359,278	5,446,570		6,707,243	6,915,685	0.761		22.6%	18.7%

**EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Bodily Injury Liability**

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	20,691	22,497	22,649	23,468	23,430	23,164	23,210	23,187	23,175	23,175
2000	17,916	19,718	20,098	19,657	19,940	20,026	19,972	19,852	19,852	19,852
2001	14,351	16,586	16,956	16,932	16,558	16,371	16,284	16,284	16,284	16,278
2002	14,449	16,722	17,425	17,116	16,516	16,477	16,432	16,482	16,482	16,482
2003	11,749	15,119	14,452	13,845	13,485	13,266	13,209	13,209	13,209	13,209
2004	13,883	14,903	15,220	14,874	14,337	14,390	14,676	14,397	14,397	
2005	13,868	14,200	13,565	13,428	13,226	13,223	13,113	13,123		
2006	10,781	11,404	11,390	11,389	10,888	10,948	10,920			
2007	9,288	9,895	10,394	10,096	10,041	10,015				
2008	9,819	10,035	10,303	10,333	10,171					
2009	11,339	12,664	12,661	12,591						
2010	11,932	13,255	13,707							
2011	9,510	10,862								
2012	11,838									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	1.087	1.007	1.036	0.998	0.989	1.002	0.999	0.999	1.000	
2000	1.101	1.019	0.978	1.014	1.004	0.997	0.994	1.000	1.000	
2001	1.156	1.022	0.999	0.978	0.989	0.995	1.000	1.000	1.000	
2002	1.157	1.042	0.982	0.965	0.998	0.997	1.003	1.000	1.000	
2003	1.287	0.956	0.958	0.974	0.984	0.996	1.000	1.000	1.000	
2004	1.073	1.021	0.977	0.964	1.004	1.020	0.981	1.000		
2005	1.024	0.955	0.990	0.985	1.000	0.992	1.001			
2006	1.058	0.999	1.000	0.956	1.006	0.997				
2007	1.065	1.050	0.971	0.995	0.997					
2008	1.022	1.027	1.003	0.984						
2009	1.117	1.000	0.995							
2010	1.111	1.034								
2011	1.142									

Age-to-Age Averages and Coefficients of Variation

All Years	1.108	1.011	0.990	0.981	0.997	0.999	0.997	1.000	1.000
	6.30%	2.99%	2.08%	1.82%	0.79%	0.87%	0.75%	0.02%	0.02%
All Years Less	1.099	1.013	0.988	0.980	0.997	0.997	0.999	1.000	1.000
max,min	3.88%	2.41%	1.16%	1.29%	0.64%	0.25%	0.27%	0.00%	0.00%
Last 3 Years	1.123	1.020	0.990	0.978	1.001	1.003	0.994	1.000	1.000
	1.48%	1.77%	1.66%	2.04%	0.42%	1.48%	1.13%	0.00%	0.02%
Last 4 Years	1.098	1.028	0.992	0.980	1.002	1.001	0.996	1.000	1.000
	4.78%	2.06%	1.45%	1.70%	0.37%	1.27%	1.02%	0.00%	0.02%
Last 5 Years	1.091	1.022	0.992	0.977	0.998	1.000	0.997	1.000	1.000
	4.37%	2.19%	1.26%	1.65%	0.86%	1.11%	0.90%	0.00%	0.02%
Last 5 Yrs Less	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000
max, min	2.56%	1.77%	0.51%	1.22%	0.32%	0.10%	0.04%	0.00%	0.00%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000	1.000
Cumulative	1.086	0.990	0.970	0.975	0.997	0.997	1.000	1.000	1.000	1.000

* Claim information as of 2013-03-31

EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Property Damage Liability

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	15,828	15,227	15,112	15,024	14,998	14,987	14,990	14,990	14,990	14,990
2000	15,503	14,967	14,914	14,852	14,819	14,817	14,818	14,819	14,819	14,819
2001	13,438	13,090	13,040	13,030	13,027	13,024	13,021	13,026	13,026	13,026
2002	12,620	12,406	12,356	12,385	12,361	12,388	12,388	12,384	12,384	12,384
2003	11,218	11,048	10,911	10,906	10,908	10,908	10,908	10,908	10,908	10,908
2004	10,175	9,975	9,948	9,908	9,912	9,913	9,913	9,913	9,913	
2005	9,255	8,962	8,907	8,885	8,856	8,856	8,856	8,856		
2006	8,389	8,183	8,105	8,088	8,087	8,090	8,090			
2007	9,071	8,706	8,658	8,621	8,622	8,622				
2008	8,798	8,689	8,672	8,661	8,664					
2009	9,552	9,320	9,292	9,266						
2010	10,503	10,297	10,257							
2011	11,718	11,399								
2012	11,833									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	0.962	0.992	0.994	0.998	0.999	1.000	1.000	1.000	1.000	
2000	0.965	0.997	0.996	0.998	1.000	1.000	1.000	1.000	1.000	
2001	0.974	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2002	0.983	0.996	1.002	0.998	1.002	1.000	1.000	1.000	1.000	
2003	0.985	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004	0.980	0.997	0.996	1.000	1.000	1.000	1.000	1.000		
2005	0.968	0.994	0.997	0.997	1.000	1.000	1.000			
2006	0.975	0.990	0.998	1.000	1.000	1.000				
2007	0.960	0.994	0.996	1.000	1.000					
2008	0.988	0.998	0.999	1.000						
2009	0.976	0.997	0.997							
2010	0.980	0.996								
2011	0.973									

Age-to-Age Averages and Coefficients of Variation

All Years	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000
	0.90%	0.31%	0.23%	0.13%	0.08%	0.01%	0.02%	0.00%	0.00%
All Years Less max,min	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000
	0.75%	0.22%	0.15%	0.11%	0.02%	0.00%	0.00%	0.00%	0.00%
Last 3 Years	0.976	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000
	0.39%	0.10%	0.15%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%
Last 4 Years	0.979	0.996	0.997	0.999	1.000	1.000	1.000	1.000	1.000
	0.66%	0.15%	0.13%	0.17%	0.02%	0.00%	0.01%	0.00%	0.00%
Last 5 Years	0.975	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000
	1.05%	0.30%	0.11%	0.16%	0.02%	0.00%	0.02%	0.00%	0.00%
Last 5 Yrs Less max, min	0.976	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000
	0.39%	0.13%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	0.976	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.970	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000

* Claim information as of 2013-03-31

**EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Medical Payments**

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	2,851	2,411	2,197	2,058	2,031	1,999	1,993	1,982	1,981	1,981
2000	2,666	2,147	1,965	1,849	1,807	1,792	1,783	1,783	1,780	1,779
2001	2,111	1,568	1,458	1,375	1,342	1,334	1,332	1,332	1,331	1,331
2002	2,214	1,739	1,553	1,496	1,456	1,456	1,455	1,453	1,453	1,452
2003	1,854	1,503	1,373	1,312	1,299	1,296	1,291	1,291	1,291	1,291
2004	2,061	1,738	1,641	1,558	1,514	1,504	1,504	1,503	1,503	
2005	1,662	1,429	1,305	1,262	1,246	1,238	1,238	1,235		
2006	1,690	1,322	1,268	1,203	1,171	1,159	1,159			
2007	1,453	1,166	1,050	991	985	983				
2008	1,531	1,203	1,156	1,109	1,099					
2009	1,818	1,468	1,367	1,277						
2010	1,822	1,489	1,321							
2011	2,132	1,666								
2012	2,060									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	0.846	0.911	0.937	0.987	0.985	0.997	0.994	1.000	1.000	
2000	0.805	0.915	0.941	0.977	0.992	0.995	1.000	0.998	0.999	
2001	0.743	0.930	0.943	0.976	0.994	0.999	0.999	1.000	1.000	
2002	0.786	0.893	0.963	0.973	1.000	1.000	0.998	1.000	1.000	
2003	0.811	0.914	0.956	0.990	0.998	0.997	1.000	1.000	1.000	
2004	0.843	0.944	0.949	0.972	0.993	1.000	1.000	1.000		
2005	0.860	0.913	0.967	0.987	0.994	1.000	0.998			
2006	0.782	0.959	0.948	0.973	0.990	1.000				
2007	0.802	0.901	0.944	0.994	0.998					
2008	0.786	0.961	0.959	0.991						
2009	0.807	0.932	0.934							
2010	0.817	0.887								
2011	0.781									

Age-to-Age Averages and Coefficients of Variation

All Years	0.805	0.922	0.949	0.982	0.994	0.998	0.998	1.000	1.000
	3.93%	2.61%	1.15%	0.85%	0.47%	0.19%	0.21%	0.07%	0.02%
All Years Less max,min	0.806	0.921	0.949	0.982	0.994	0.999	0.999	1.000	1.000
	2.80%	2.18%	0.94%	0.76%	0.30%	0.15%	0.10%	0.01%	0.01%
Last 3 Years	0.802	0.927	0.946	0.986	0.994	1.000	0.999	1.000	1.000
	2.29%	4.02%	1.34%	1.11%	0.42%	0.01%	0.12%	0.01%	0.01%
Last 4 Years	0.798	0.920	0.946	0.986	0.994	0.999	0.999	1.000	1.000
	2.13%	3.59%	1.10%	0.91%	0.34%	0.16%	0.11%	0.01%	0.03%
Last 5 Years	0.799	0.928	0.951	0.983	0.995	0.999	0.999	0.999	1.000
	1.86%	3.61%	1.37%	1.03%	0.35%	0.14%	0.10%	0.07%	0.02%
Last 5 Yrs Less max, min	0.798	0.931	0.951	0.984	0.995	1.000	0.999	1.000	1.000
	1.41%	3.13%	0.82%	0.94%	0.24%	0.01%	0.08%	0.01%	0.01%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	0.798	0.931	0.951	0.984	0.995	1.000	0.999	1.000	1.000	1.000
Cumulative	0.690	0.865	0.929	0.977	0.993	0.998	0.999	1.000	1.000	1.000

* Claim information as of 2013-03-31

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COMPREHENSIVE*														
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 2001	1989 & prior
1	0.32	0.31	0.30	0.28	0.32	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.11
2	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.30	0.30	0.28	0.27	0.11
3	0.50	0.47	0.45	0.43	0.50	0.49	0.46	0.43	0.42	0.39	0.37	0.35	0.33	0.32	0.11
4	0.61	0.58	0.55	0.52	0.57	0.55	0.51	0.50	0.48	0.45	0.42	0.40	0.38	0.36	0.11
5	0.70	0.66	0.63	0.60	0.65	0.62	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.41	0.13
6	0.76	0.73	0.70	0.66	0.72	0.69	0.65	0.62	0.59	0.56	0.52	0.50	0.48	0.46	0.21
7	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.55	0.52	0.50	0.27
8	0.91	0.87	0.83	0.79	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54	0.34
10	0.98	0.94	0.90	0.85	0.93	0.90	0.84	0.80	0.77	0.72	0.69	0.66	0.62	0.59	0.44
11	1.05	1.00	0.95	0.90	1.03	0.98	0.92	0.88	0.85	0.80	0.75	0.72	0.69	0.65	0.52
12	1.11	1.06	1.01	0.96	1.12	1.08	1.01	0.96	0.92	0.88	0.82	0.79	0.75	0.71	0.62
13	1.16	1.11	1.06	1.00	1.23	1.17	1.10	1.05	1.01	0.95	0.90	0.86	0.82	0.78	0.74
14	1.22	1.16	1.10	1.05	1.33	1.28	1.20	1.14	1.10	1.04	0.98	0.93	0.90	0.85	0.89
15	1.28	1.22	1.16	1.10	1.48	1.41	1.32	1.26	1.21	1.14	1.09	1.03	0.98	0.93	1.06
16	1.33	1.27	1.21	1.15	1.60	1.53	1.44	1.37	1.31	1.25	1.17	1.12	1.07	1.02	1.23
17	1.39	1.33	1.27	1.20	1.73	1.66	1.56	1.49	1.42	1.34	1.27	1.21	1.15	1.10	1.43
18	1.46	1.39	1.32	1.26	1.85	1.77	1.67	1.58	1.52	1.44	1.36	1.30	1.24	1.17	1.66
19	1.50	1.44	1.37	1.30	2.01	1.91	1.81	1.71	1.65	1.56	1.47	1.40	1.33	1.27	1.92
20	1.56	1.49	1.42	1.35	2.18	2.08	1.96	1.87	1.79	1.70	1.60	1.52	1.45	1.38	2.25
21	1.61	1.54	1.47	1.39	2.37	2.27	2.13	2.03	1.95	1.85	1.74	1.67	1.58	1.50	2.81
22	1.67	1.59	1.51	1.44	2.62	2.50	2.36	2.25	2.15	2.04	1.92	1.84	1.75	1.66	
23	1.71	1.64	1.56	1.49	2.89	2.76	2.60	2.47	2.37	2.25	2.11	2.02	1.92	1.83	
24	1.77	1.69	1.61	1.53	3.29	3.13	2.95	2.81	2.70	2.55	2.41	2.30	2.19	2.08	
25	1.82	1.74	1.66	1.57	3.85	3.68	3.47	3.30	3.16	2.99	2.82	2.70	2.56	2.44	
26	1.87	1.78	1.70	1.61	4.43	4.24	3.99	3.79	3.65	3.45	3.25	3.10	2.95	2.81	
27	1.91	1.83	1.74	1.66	5.07	4.84	4.56	4.33	4.16	3.94	3.71	3.54	3.38	3.21	
28	1.97	1.88	1.79	1.70											
29	2.01	1.92	1.83	1.73											
30	2.07	1.97	1.88	1.78											
31	2.11	2.02	1.92	1.83											
32	2.16	2.06	1.96	1.87											
33	2.20	2.10	2.00	1.90											
34	2.26	2.15	2.05	1.94											
35	2.30	2.19	2.09	1.98											
36	2.36	2.25	2.14	2.04											
37	2.43	2.32	2.21	2.10											
38	2.50	2.39	2.28	2.16											
39	2.57	2.45	2.33	2.22											
40	2.64	2.52	2.40	2.28											
41	2.70	2.58	2.46	2.33											
42	2.78	2.65	2.52	2.40											
43	2.84	2.71	2.58	2.45											
44	2.91	2.78	2.65	2.51											
45	2.97	2.84	2.70	2.57											
46	3.05	2.91	2.77	2.63											
47	3.13	2.99	2.85	2.70											
48	3.22	3.07	2.92	2.78											
49	3.30	3.15	3.00	2.85											
50	3.37	3.22	3.07	2.91											
51	3.46	3.30	3.14	2.99											
52	3.54	3.38	3.22	3.06											
53	3.62	3.45	3.29	3.12											
54	3.74	3.57	3.40	3.23											
55	3.90	3.72	3.54	3.36											
56	4.07	3.88	3.70	3.51											
57	4.23	4.04	3.85	3.66											
58	4.50	4.29	4.09	3.89											
59	4.84	4.62	4.40	4.18											
60	5.20	4.96	4.72	4.49											
61	5.56	5.31	5.06	4.80											
62	5.94	5.67	5.40	5.13											
63	6.32	6.04	5.75	5.47											
64	6.71	6.41	6.10	5.80											
65	7.10	6.77	6.45	6.12											
66	7.67	7.32	6.97	6.62											
67	8.45	8.06	7.68	7.30											
68	9.21	8.79	8.37	7.95											
69	9.97	9.52	9.07	8.61											
70	10.75	10.26	9.77	9.29											
71	11.52	11.00	10.48	9.95											
72	12.30	11.74	11.18	10.62											
73	13.08	12.48	11.89	11.30											
74	13.85	13.22	12.59	11.96											
75	14.63	13.96	13.30	12.63											

* Converted from Model Year 2012/ Symbol 11.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	REVISED COMPREHENSIVE														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1989 & prior
1	0.34	0.33	0.31	0.29	0.28	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
2	0.42	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
3	0.52	0.49	0.47	0.45	0.42	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
4	0.64	0.61	0.58	0.55	0.52	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
5	0.73	0.69	0.66	0.63	0.59	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
6	0.80	0.77	0.73	0.69	0.66	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
7	0.89	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
8	0.96	0.91	0.87	0.83	0.78	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.03	0.99	0.94	0.89	0.85	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.10	1.05	1.00	0.95	0.90	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.17	1.11	1.06	1.01	0.95	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.22	1.17	1.11	1.05	1.00	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.28	1.22	1.16	1.10	1.04	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.34	1.28	1.22	1.16	1.10	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	1.40	1.33	1.27	1.21	1.14	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	1.46	1.40	1.33	1.26	1.20	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	1.53	1.46	1.39	1.32	1.25	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	1.58	1.51	1.44	1.37	1.30	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	1.64	1.56	1.49	1.42	1.34	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	1.69	1.62	1.54	1.46	1.39	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	1.75	1.67	1.59	1.51	1.43	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	
23	1.80	1.72	1.64	1.56	1.48	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	
24	1.86	1.77	1.69	1.61	1.52	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	
25	1.91	1.83	1.74	1.65	1.57	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	
26	1.96	1.87	1.78	1.69	1.60	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	
27	2.01	1.92	1.83	1.74	1.65	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37	
28	2.07	1.97	1.88	1.79	1.69										
29	2.11	2.02	1.92	1.82	1.73										
30	2.17	2.07	1.97	1.87	1.77										
31	2.22	2.12	2.02	1.92	1.82										
32	2.27	2.16	2.06	1.96	1.85										
33	2.31	2.21	2.10	2.00	1.89										
34	2.37	2.26	2.15	2.04	1.94										
35	2.41	2.30	2.19	2.08	1.97										
36	2.48	2.36	2.25	2.14	2.03										
37	2.55	2.44	2.32	2.20	2.09										
38	2.63	2.51	2.39	2.27	2.15										
39	2.70	2.57	2.45	2.33	2.21										
40	2.77	2.65	2.52	2.39	2.27										
41	2.84	2.71	2.58	2.45	2.32										
42	2.92	2.78	2.65	2.52	2.39										
43	2.98	2.85	2.71	2.57	2.44										
44	3.06	2.92	2.78	2.64	2.50										
45	3.12	2.98	2.84	2.70	2.56										
46	3.20	3.06	2.91	2.76	2.62										
47	3.29	3.14	2.99	2.84	2.69										
48	3.38	3.22	3.07	2.92	2.76										
49	3.47	3.31	3.15	2.99	2.84										
50	3.54	3.38	3.22	3.06	2.90										
51	3.63	3.47	3.30	3.14	2.97										
52	3.72	3.55	3.38	3.21	3.04										
53	3.80	3.62	3.45	3.28	3.11										
54	3.93	3.75	3.57	3.39	3.21										
55	4.09	3.91	3.72	3.53	3.35										
56	4.27	4.07	3.88	3.69	3.49										
57	4.44	4.24	4.04	3.84	3.64										
58	4.72	4.50	4.29	4.08	3.86										
59	5.08	4.85	4.62	4.39	4.16										
60	5.46	5.21	4.96	4.71	4.46										
61	5.84	5.58	5.31	5.04	4.78										
62	6.24	5.95	5.67	5.39	5.10										
63	6.64	6.34	6.04	5.74	5.44										
64	7.05	6.73	6.41	6.09	5.77										
65	7.45	7.11	6.77	6.43	6.09										
66	8.05	7.69	7.32	6.95	6.59										
67	8.87	8.46	8.06	7.66	7.25										
68	9.67	9.23	8.79	8.35	7.91										
69	10.47	10.00	9.52	9.04	8.57										
70	11.29	10.77	10.26	9.75	9.23										
71	12.10	11.55	11.00	10.45	9.90										
72	12.91	12.33	11.74	11.15	10.57										
73	13.73	13.10	12.48	11.86	11.23										
74	14.54	13.88	13.22	12.56	11.90										
75	15.36	14.66	13.96	13.26	12.56										

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COLLISION*														1990 2001	1989 & prior
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002			
1	0.46	0.44	0.42	0.39	0.52	0.49	0.45	0.41	0.39	0.36	0.34	0.32	0.30	0.29	0.19	
2	0.58	0.55	0.52	0.50	0.59	0.55	0.50	0.47	0.44	0.41	0.39	0.37	0.34	0.32	0.19	
3	0.70	0.67	0.64	0.60	0.65	0.61	0.56	0.51	0.49	0.46	0.43	0.40	0.37	0.35	0.19	
4	0.81	0.77	0.73	0.69	0.69	0.65	0.59	0.54	0.51	0.49	0.46	0.43	0.40	0.37	0.19	
5	0.86	0.82	0.78	0.73	0.72	0.68	0.62	0.57	0.54	0.50	0.46	0.45	0.42	0.39	0.24	
6	0.90	0.85	0.81	0.76	0.75	0.71	0.65	0.60	0.56	0.53	0.50	0.48	0.44	0.41	0.29	
7	0.92	0.88	0.84	0.79	0.80	0.75	0.69	0.64	0.60	0.56	0.52	0.50	0.46	0.44	0.32	
8	0.96	0.92	0.88	0.82	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.49	0.46	0.36	
10	1.01	0.96	0.91	0.86	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.40	
11	1.05	1.00	0.95	0.90	0.92	0.87	0.80	0.73	0.70	0.65	0.61	0.58	0.53	0.50	0.45	
12	1.08	1.03	0.98	0.92	0.96	0.90	0.83	0.77	0.72	0.68	0.64	0.60	0.56	0.52	0.49	
13	1.11	1.06	1.01	0.95	1.01	0.95	0.88	0.81	0.76	0.71	0.67	0.64	0.59	0.55	0.54	
14	1.13	1.08	1.03	0.97	1.08	1.01	0.92	0.86	0.80	0.75	0.70	0.67	0.62	0.58	0.60	
15	1.16	1.11	1.06	0.99	1.15	1.09	0.99	0.91	0.86	0.81	0.75	0.71	0.67	0.63	0.68	
16	1.18	1.13	1.08	1.01	1.21	1.14	1.04	0.96	0.90	0.85	0.80	0.75	0.70	0.66	0.75	
17	1.22	1.16	1.10	1.04	1.28	1.20	1.10	1.01	0.95	0.90	0.84	0.80	0.74	0.70	0.82	
18	1.25	1.19	1.13	1.07	1.34	1.27	1.16	1.07	1.01	0.94	0.89	0.84	0.78	0.73	0.89	
19	1.28	1.22	1.16	1.10	1.41	1.32	1.22	1.12	1.06	0.99	0.92	0.88	0.82	0.77	0.96	
20	1.30	1.24	1.18	1.11	1.48	1.39	1.28	1.17	1.10	1.04	0.97	0.92	0.86	0.80	1.06	
21	1.33	1.27	1.21	1.13	1.54	1.46	1.33	1.23	1.15	1.09	1.02	0.96	0.90	0.84	1.24	
22	1.36	1.30	1.24	1.16	1.63	1.53	1.40	1.30	1.22	1.14	1.08	1.02	0.94	0.89		
23	1.39	1.33	1.27	1.19	1.71	1.62	1.49	1.37	1.29	1.21	1.13	1.08	1.00	0.93		
24	1.42	1.35	1.29	1.21	1.85	1.74	1.60	1.48	1.39	1.30	1.22	1.16	1.08	1.01		
25	1.45	1.38	1.31	1.24	2.06	1.94	1.78	1.64	1.54	1.46	1.36	1.29	1.19	1.12		
26	1.47	1.40	1.33	1.26	2.27	2.14	1.96	1.81	1.70	1.60	1.50	1.42	1.31	1.24		
27	1.49	1.42	1.35	1.27	2.56	2.42	2.22	2.04	1.92	1.81	1.69	1.60	1.49	1.40		
28	1.52	1.45	1.38	1.30												
29	1.54	1.47	1.40	1.31												
30	1.57	1.50	1.43	1.34												
31	1.59	1.52	1.45	1.36												
32	1.61	1.54	1.47	1.38												
33	1.65	1.57	1.50	1.41												
34	1.67	1.59	1.51	1.42												
35	1.69	1.61	1.53	1.44												
36	1.71	1.64	1.56	1.47												
37	1.75	1.67	1.59	1.50												
38	1.78	1.70	1.62	1.52												
39	1.80	1.72	1.64	1.54												
40	1.84	1.75	1.67	1.57												
41	1.86	1.77	1.69	1.58												
42	1.89	1.80	1.71	1.61												
43	1.90	1.82	1.73	1.63												
44	1.92	1.84	1.75	1.65												
45	1.95	1.86	1.77	1.67												
46	1.98	1.89	1.80	1.70												
47	2.01	1.92	1.83	1.71												
48	2.03	1.94	1.85	1.73												
49	2.07	1.97	1.88	1.76												
50	2.10	2.00	1.90	1.79												
51	2.12	2.03	1.93	1.82												
52	2.15	2.05	1.95	1.84												
53	2.18	2.08	1.98	1.87												
54	2.22	2.12	2.02	1.90												
55	2.28	2.17	2.07	1.94												
56	2.33	2.23	2.12	2.00												
57	2.40	2.29	2.18	2.05												
58	2.50	2.39	2.28	2.14												
59	2.63	2.51	2.39	2.25												
60	2.75	2.63	2.50	2.35												
61	2.91	2.78	2.65	2.49												
62	3.10	2.96	2.82	2.65												
63	3.28	3.13	2.98	2.80												
64	3.47	3.31	3.15	2.96												
65	3.65	3.48	3.31	3.11												
66	3.91	3.74	3.56	3.35												
67	4.29	4.09	3.90	3.66												
68	4.65	4.44	4.23	3.97												
69	5.02	4.79	4.56	4.29												
70	5.37	5.13	4.89	4.59												
71	5.74	5.48	5.22	4.90												
72	6.10	5.83	5.55	5.22												
73	6.48	6.18	5.89	5.53												
74	6.84	6.53	6.22	5.85												
75	7.21	6.88	6.55	6.16												

* Converted from Model Year 2012/ Symbol 11.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	REVISED COLLISION														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1989 & prior
1	0.48	0.46	0.44	0.41	0.39	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
2	0.61	0.58	0.55	0.52	0.48	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
3	0.74	0.70	0.67	0.63	0.59	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
4	0.85	0.81	0.77	0.72	0.68	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
5	0.90	0.86	0.82	0.77	0.72	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
6	0.94	0.89	0.85	0.80	0.75	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
7	0.97	0.92	0.88	0.83	0.77	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
8	1.01	0.97	0.92	0.86	0.81	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.06	1.01	0.96	0.90	0.84	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.10	1.05	1.00	0.94	0.88	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.13	1.08	1.03	0.97	0.91	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.17	1.11	1.06	1.00	0.93	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.19	1.13	1.08	1.02	0.95	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.22	1.17	1.11	1.04	0.98	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.24	1.19	1.13	1.06	0.99	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.28	1.22	1.16	1.09	1.02	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.31	1.25	1.19	1.12	1.05	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.34	1.28	1.22	1.15	1.07	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.36	1.30	1.24	1.17	1.09	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	1.40	1.33	1.27	1.19	1.12	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	1.43	1.37	1.30	1.22	1.14	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	
23	1.46	1.40	1.33	1.25	1.17	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	
24	1.49	1.42	1.35	1.27	1.19	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	
25	1.52	1.45	1.38	1.30	1.21	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	
26	1.54	1.47	1.40	1.32	1.23	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	
27	1.56	1.49	1.42	1.33	1.25	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47	
28	1.60	1.52	1.45	1.36	1.28										
29	1.62	1.54	1.47	1.38	1.29										
30	1.65	1.58	1.50	1.41	1.32										
31	1.67	1.60	1.52	1.43	1.34										
32	1.69	1.62	1.54	1.45	1.36										
33	1.73	1.65	1.57	1.48	1.38										
34	1.75	1.67	1.59	1.49	1.40										
35	1.77	1.69	1.61	1.51	1.42										
36	1.80	1.72	1.64	1.54	1.44										
37	1.84	1.75	1.67	1.57	1.47										
38	1.87	1.79	1.70	1.60	1.50										
39	1.89	1.81	1.72	1.62	1.51										
40	1.93	1.84	1.75	1.65	1.54										
41	1.95	1.86	1.77	1.66	1.56										
42	1.98	1.89	1.80	1.69	1.58										
43	2.00	1.91	1.82	1.71	1.60										
44	2.02	1.93	1.84	1.73	1.62										
45	2.05	1.95	1.86	1.75	1.64										
46	2.08	1.98	1.89	1.78	1.66										
47	2.11	2.02	1.92	1.80	1.69										
48	2.13	2.04	1.94	1.82	1.71										
49	2.17	2.07	1.97	1.85	1.73										
50	2.20	2.10	2.00	1.88	1.76										
51	2.23	2.13	2.03	1.91	1.79										
52	2.26	2.15	2.05	1.93	1.80										
53	2.29	2.18	2.08	1.96	1.83										
54	2.33	2.23	2.12	1.99	1.87										
55	2.39	2.28	2.17	2.04	1.91										
56	2.45	2.34	2.23	2.10	1.96										
57	2.52	2.40	2.29	2.15	2.02										
58	2.63	2.51	2.39	2.25	2.10										
59	2.76	2.64	2.51	2.36	2.21										
60	2.89	2.76	2.63	2.47	2.31										
61	3.06	2.92	2.78	2.61	2.45										
62	3.26	3.11	2.96	2.78	2.60										
63	3.44	3.29	3.13	2.94	2.75										
64	3.64	3.48	3.31	3.11	2.91										
65	3.83	3.65	3.48	3.27	3.06										
66	4.11	3.93	3.74	3.52	3.29										
67	4.50	4.29	4.09	3.84	3.60										
68	4.88	4.66	4.44	4.17	3.91										
69	5.27	5.03	4.79	4.50	4.22										
70	5.64	5.39	5.13	4.82	4.51										
71	6.03	5.75	5.48	5.15	4.82										
72	6.41	6.12	5.83	5.48	5.13										
73	6.80	6.49	6.18	5.81	5.44										
74	7.18	6.86	6.53	6.14	5.75										
75	7.57	7.22	6.88	6.47	6.05										

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Model Year / Symbol Effects Summary by Model Year

<u>Model Year</u>	<u>Comprehensive</u>				<u>Collision</u>			
	<u>Premium</u>	<u>Exposure</u>	<u>Percent Change</u>	<u>Dollar Effect</u>	<u>Premium</u>	<u>Exposure</u>	<u>Percent Change</u>	<u>Dollar Effect</u>
1992 & prior	2,100	32	5.0%	106	3,343	23	5.3%	177
1993	468	6	4.7%	22	906	6	5.1%	46
1994	950	14	4.9%	47	1,265	11	5.4%	68
1995	1,637	21	4.9%	80	3,125	21	5.3%	166
1996	2,094	24	5.0%	105	3,661	23	4.9%	181
1997	3,071	40	4.9%	152	5,178	36	5.2%	271
1998	5,609	66	5.2%	293	7,790	58	5.1%	398
1999	10,209	113	5.0%	514	17,164	106	5.2%	889
2000	14,059	165	5.1%	714	26,514	155	5.0%	1,335
2001	20,335	204	5.0%	1,018	36,279	196	5.2%	1,880
2002	26,357	254	-0.3%	(78)	51,482	253	-1.6%	(804)
2003	30,022	309	0.1%	17	59,904	303	-2.5%	(1,480)
2004	43,211	406	0.2%	96	88,072	405	-0.4%	(368)
2005	48,224	402	-1.1%	(515)	96,508	399	-1.6%	(1,509)
2006	48,713	396	-0.7%	(337)	98,522	392	-1.5%	(1,503)
2007	57,786	478	0.9%	506	125,726	476	-1.2%	(1,535)
2008	63,559	482	-0.1%	(36)	140,171	482	-3.0%	(4,193)
2009	47,277	347	-1.3%	(601)	106,422	347	-3.9%	(4,124)
2010	57,219	398	0.3%	195	125,742	398	-1.1%	(1,380)
2011	68,738	450	-0.4%	(306)	150,260	450	-1.7%	(2,544)
2012	70,780	431	-0.3%	(192)	151,547	430	-1.3%	(2,009)
2013	13,931	68	0.0%	0	27,498	68	0.0%	0
Totals	636,349	5,106	0.3%	1,800	1,327,079	5,038	-1.2%	(16,038)

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$104.50	\$83.50	\$139.50	\$111.50
75,000	125.00	100.00	166.50	133.00
100,000	141.00	113.00	188.00	150.50
200,000	179.00	143.50	239.00	191.00
300,000	200.00	160.00	267.00	213.50
500,000	223.50	179.00	298.50	238.50
1,000,000 **	249.50	199.50	333.00	266.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$119.50	\$95.50	\$122.50	\$98.00
75,000	159.00	127.00	163.50	131.00
100,000	191.50	153.00	197.00	157.50
200,000	280.00	224.00	288.50	230.50
300,000	334.50	267.50	344.50	275.50
500,000	400.50	320.50	412.50	330.00
1,000,000 **	478.00	382.50	492.50	394.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$47.00	\$38.00	\$57.00	\$45.50
75,000	56.50	45.00	68.00	54.50
100,000	63.50	51.00	77.00	61.50
200,000	81.00	64.50	97.50	78.00
300,000	90.50	72.50	109.00	87.50
500,000	101.00	81.00	122.00	97.50
1,000,000 **	112.50	90.00	136.00	109.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$102.00	\$81.50	\$108.50	\$86.50
75,000	136.00	108.50	144.50	115.50
100,000	163.50	131.00	174.00	139.50
200,000	238.50	191.50	254.50	203.50
300,000	286.00	229.00	304.50	243.50
500,000	342.00	274.00	364.00	291.50
1,000,000 **	408.50	327.00	435.00	348.00

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

All Remaining Territories

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$32.50	\$26.00	\$38.00	\$30.50
75,000	38.50	31.00	45.50	36.50
100,000	43.50	35.00	51.50	41.00
200,000	55.50	44.50	65.00	52.00
300,000	62.00	49.50	73.00	58.00
500,000	69.50	55.50	81.50	65.00
1,000,000 **	77.50	62.00	91.00	72.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$81.50	\$65.00	\$86.00	\$69.00
75,000	108.50	87.00	114.50	92.00
100,000	131.00	104.50	138.50	110.50
200,000	191.50	153.00	202.00	162.00
300,000	228.50	183.00	241.50	193.50
500,000	273.50	219.00	289.00	231.50
1,000,000 **	326.50	261.50	345.50	276.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

BI Only				
<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$81.00	\$65.00	\$108.00	\$86.50
50/100	110.00	88.00	147.00	117.50
100/300	146.50	117.50	195.50	156.50
250/500	193.50	155.00	258.50	206.50
300/300 **	200.00	160.00	267.00	213.50
500/500 **	223.50	179.00	298.50	238.50
500/1000 **	225.50	180.00	300.50	240.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$71.00	\$57.00	\$73.00	\$58.50
50/100	123.50	98.50	127.00	101.50
100/300	197.50	158.00	203.50	162.50
250/500	313.50	251.00	323.00	258.50
300/300 **	334.50	267.50	344.50	275.50
500/500 **	400.50	230.50	412.50	330.00
500/1000 **	402.50	322.00	414.50	331.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$36.50	\$29.50	\$44.00	\$35.50
50/100	50.00	40.00	60.00	48.00
100/300	66.00	53.00	80.00	64.00
250/500	87.50	70.00	105.50	84.50
300/300 **	90.50	72.50	109.00	87.50
500/500 **	101.00	81.00	122.00	97.50
500/1000 **	101.50	81.50	123.00	98.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$60.50	\$48.50	\$64.50	\$51.50
50/100	105.50	84.50	112.00	89.50
100/300	169.00	135.00	179.50	143.50
250/500	268.00	214.50	285.50	228.00
300/300 **	286.00	229.00	304.50	243.50
500/500 **	342.00	274.00	364.00	291.50
500/1000 **	344.00	275.00	366.00	293.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

**Terr. All Remaining
ANNUAL UNINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$25.00	\$20.00	\$29.50	\$23.50
50/100	34.00	27.50	40.00	32.00
100/300	45.50	36.50	53.50	42.50
250/500	60.00	48.00	70.50	56.50
300/300 **	62.00	49.50	73.00	58.00
500/500 **	69.50	55.50	81.50	65.00
500/1000 **	70.00	56.00	82.00	65.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$48.50	\$39.00	\$51.00	\$41.00
50/100	84.50	67.50	89.00	71.00
100/300	135.00	108.00	142.50	114.00
250/500	214.50	171.50	226.50	181.00
300/300 **	228.50	183.00	241.50	193.50
500/500 **	273.50	219.00	289.00	231.50
500/1000 **	275.00	220.00	290.50	232.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21
ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
75,000	\$211.50	169.00	\$250.00	\$200.00
100,000	\$228.00	182.50	272.00	217.50
200,000	\$266.00	213.00	323.00	258.50
300,000	\$287.50	230.00	351.00	280.50
500,000	\$311.00	248.50	382.50	306.00
1,000,000 **	\$337.00	269.50	417.00	333.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 22-25
ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$112.50	\$90.00	\$118.00	\$94.50
100,000	119.50	95.50	127.50	102.00
200,000	136.50	109.50	148.00	118.50
300,000	146.50	117.00	159.50	127.50
500,000	157.00	125.50	172.50	138.00
1,000,000 **	168.50	135.00	186.50	149.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$72.50	\$58.00	\$77.00	\$61.50
100,000	77.50	62.00	83.00	66.50
200,000	89.50	71.50	97.00	77.50
300,000	96.00	77.00	104.50	83.50
500,000	103.50	82.50	113.00	90.50
1,000,000 **	111.50	89.00	122.50	98.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$173.00	\$138.50	\$197.00	\$157.50
50/100/25	202.50	162.00	236.00	188.50
100/300/25	239.00	191.00	284.50	227.50
250/500/25	286.00	228.50	347.00	277.50
300/300/25 **	292.50	234.00	356.00	284.50
500/500/25 **	316.00	252.50	387.00	309.50
500/1000/25 **	317.50	254.00	389.50	311.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B.I. :

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$94.50	\$75.50	\$96.00	\$77.00
50/100/25	107.50	86.00	112.00	89.50
100/300/25	124.00	99.00	132.00	105.50
250/500/25	145.00	116.00	157.50	126.00
300/300/25 **	148.00	118.50	161.00	129.00
500/500/25 **	159.00	127.00	174.00	139.00
500/1000/25 **	159.50	127.50	175.00	140.00

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$59.00	\$47.00	\$61.00	\$49.00
50/100/25	68.00	54.50	71.50	57.00
100/300/25	79.00	63.50	85.00	68.00
250/500/25	94.00	75.00	102.00	81.50
300/300/25 **	96.00	76.50	104.50	83.50
500/500/25 **	103.00	82.50	113.00	90.50
500/1000/25 **	103.50	83.00	113.50	90.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCASCO BASE RATES & NEW PROGRAM (EMCC) BASE RATES

<u>Territory</u>	<u>Liability</u>		<u>Medical</u>		<u>Comprehensive</u>		<u>Collision</u>	
	<u>\$75,000</u>		<u>\$1,000</u>		<u>500 ded (13,11)</u>		<u>500 ded (13,11)</u>	
	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>
21	\$819	\$1,106	\$23	\$30	\$299	\$419	\$751	\$1,033
22	\$600	\$810	\$23	\$30	\$284	\$398	\$763	\$1,049
23	\$590	\$797	\$23	\$30	\$269	\$377	\$719	\$989
24	\$546	\$737	\$23	\$30	\$284	\$398	\$742	\$1,020
25	\$529	\$714	\$23	\$30	\$339	\$475	\$863	\$1,187
26	\$531	\$717	\$23	\$30	\$309	\$433	\$788	\$1,084
27	\$521	\$703	\$23	\$30	\$359	\$503	\$815	\$1,121
28	\$531	\$717	\$23	\$30	\$339	\$475	\$841	\$1,156
29	\$531	\$717	\$23	\$30	\$332	\$465	\$815	\$1,121
30	\$544	\$734	\$23	\$30	\$221	\$309	\$700	\$963
31	\$531	\$717	\$23	\$30	\$303	\$424	\$719	\$989
32	\$526	\$710	\$23	\$30	\$317	\$444	\$788	\$1,084
33	\$531	\$717	\$23	\$30	\$325	\$455	\$768	\$1,056

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCC BASE RATES & NEW PROGRAM (EMCC) BASE RATES

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (13,11)		<u>Collision</u> 500 ded (13,11)	
	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>
21	\$1,065	\$1,106	\$30	\$30	\$389	\$419	\$976	\$1,033
22	\$780	\$810	\$30	\$30	\$369	\$398	\$992	\$1,049
23	\$767	\$797	\$30	\$30	\$350	\$377	\$935	\$989
24	\$710	\$737	\$30	\$30	\$369	\$398	\$965	\$1,020
25	\$688	\$714	\$30	\$30	\$441	\$475	\$1,122	\$1,187
26	\$690	\$717	\$30	\$30	\$402	\$433	\$1,024	\$1,084
27	\$677	\$703	\$30	\$30	\$467	\$503	\$1,060	\$1,121
28	\$690	\$717	\$30	\$30	\$441	\$475	\$1,093	\$1,156
29	\$690	\$717	\$30	\$30	\$432	\$465	\$1,060	\$1,121
30	\$707	\$734	\$30	\$30	\$287	\$309	\$910	\$963
31	\$690	\$717	\$30	\$30	\$394	\$424	\$935	\$989
32	\$684	\$710	\$30	\$30	\$412	\$444	\$1,024	\$1,084
33	\$690	\$717	\$30	\$30	\$423	\$455	\$998	\$1,056

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCASCO SPLIT BASE RATES AND
NEW PROGRAM (EMCC) SPLIT BASE RATES

<u>TERR</u>	<u>BODILY</u>		<u>PROPERTY</u>	
	<u>INJURY</u>		<u>DAMAGE</u>	
	25/50		25	
	<u>BASE RATE</u>		<u>BASE RATE</u>	
	<u>CUR</u>	<u>NEW</u>	<u>CUR</u>	<u>NEW</u>
21	\$351	\$505	\$337	\$413
22	\$235	\$331	\$275	\$358
23	\$218	\$311	\$289	\$366
24	\$213	\$300	\$251	\$326
25	\$241	\$345	\$198	\$240
26	\$212	\$301	\$239	\$301
27	\$204	\$293	\$239	\$305
28	\$227	\$315	\$219	\$280
29	\$207	\$292	\$244	\$317
30	\$217	\$309	\$245	\$309
31	\$201	\$280	\$256	\$329
32	\$217	\$310	\$225	\$286
33	\$207	\$292	\$244	\$317

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCC SPLIT BASE RATES AND NEW
PROGRAM (EMCC) SPLIT BASE RATES

<u>TERR</u>	<u>BODILY</u>		<u>PROPERTY</u>	
	<u>INJURY</u>		<u>DAMAGE</u>	
	25/50		25	
	<u>BASE RATE</u>		<u>BASE RATE</u>	
	<u>CUR</u>	<u>NEW</u>	<u>CUR</u>	<u>NEW</u>
21	\$456	\$505	\$438	\$413
22	\$306	\$331	\$358	\$358
23	\$283	\$311	\$376	\$366
24	\$277	\$300	\$326	\$326
25	\$313	\$345	\$257	\$240
26	\$276	\$301	\$311	\$301
27	\$265	\$293	\$311	\$305
28	\$295	\$315	\$285	\$280
29	\$269	\$292	\$317	\$317
30	\$282	\$309	\$319	\$309
31	\$261	\$280	\$333	\$329
32	\$282	\$310	\$293	\$286
33	\$269	\$292	\$317	\$317

Rate Review Test: Auto - ARKANSAS
EMCASCO At/Below Threshold of 25.0%/\$400.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
CSL	202	7.7%	103,617.54	113,450.65	9,833.11	9.5%
Bodily Injury	2,436	92.3%	603,181.23	678,061.42	74,880.19	12.4%
Property Damage	2,436	92.3%	521,504.43	536,973.29	15,468.86	3.0%
Subtotal			1,228,303.20	1,328,485.36	100,182.16	8.2%
Medical	2,355	89.3%	85,056.54	94,657.41	9,600.87	11.3%
PIP	2,269	86.0%	26,301.43	28,864.98	2,563.55	9.7%
Uninsured Motorists	85	3.2%	4,084.51	4,655.70	571.19	14.0%
Uninsured Motor W/UMPD	2,467	93.5%	169,674.84	174,956.62	5,281.78	3.1%
Underinsured Motorists	2,465	93.4%	245,848.86	251,841.16	5,992.30	2.4%
Liability Total			1,759,269.38	1,883,461.23	124,191.85	7.1%
Comprehensive	2,562	97.1%	615,479.18	687,005.25	71,526.07	11.6%
Collision	2,548	96.6%	1,201,013.92	1,239,853.51	38,839.59	3.2%
Physical Damage Total			1,816,493.10	1,926,858.76	110,365.66	6.1%
Other Coverages	2,211	83.8%	48,135.68	53,001.44	4,865.76	10.1%
Total	2,638	100.0%	3,623,898.16	3,863,321.43	239,423.27	6.6%

Rate Review Test: Personal Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 25.0%/\$400.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
CSL	214	7.6%	114,408.58	122,048.65	7,640.07	6.7%
Bodily Injury	2,594	92.4%	660,685.70	730,006.50	69,320.80	10.5%
Property Damage	2,594	92.4%	570,507.19	577,859.34	7,352.15	1.3%
Subtotal			1,345,601.47	1,429,914.49	84,313.02	6.3%
Medical	2,500	89.0%	92,568.15	101,131.28	8,563.13	9.3%
PIP	2,413	85.9%	28,060.60	30,791.74	2,731.14	9.7%
Uninsured Motorists	90	3.2%	4,479.73	5,059.86	580.13	13.0%
Uninsured Motor W/UMPD	2,623	93.4%	181,160.89	186,798.93	5,638.04	3.1%
Underinsured Motorists	2,622	93.4%	264,095.20	270,394.99	6,299.79	2.4%
Liability Total			1,915,966.04	2,024,091.29	108,125.25	5.6%
Comprehensive	2,729	97.2%	669,514.18	733,030.63	63,516.45	9.5%
Collision	2,714	96.7%	1,309,821.31	1,329,524.21	19,702.90	1.5%
Physical Damage Total			1,979,335.49	2,062,554.84	83,219.35	4.2%
Other Coverages	2,359	84.0%	52,632.57	57,569.31	4,936.74	9.4%
Total	2,808	100.0%	3,947,934.10	4,144,215.44	196,281.34	5.0%

Rate Review Test: Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 20.0%/\$400.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
CSL	209	7.6%	108,565.83	114,484.48	5,918.65	5.5%
Bodily Injury	2,559	92.5%	643,741.41	708,005.71	64,264.30	10.0%
Property Damage	2,559	92.5%	556,116.37	560,643.72	4,527.35	0.8%
Subtotal			1,308,423.61	1,383,133.91	74,710.30	5.7%
Medical	2,465	89.1%	90,389.00	98,367.33	7,978.33	8.8%
PIP	2,378	85.9%	27,550.84	30,162.67	2,611.83	9.5%
Uninsured Motorists	87	3.1%	4,252.62	4,785.81	533.19	12.5%
Uninsured Motor W/UMPD	2,587	93.5%	177,868.73	183,025.26	5,156.53	2.9%
Underinsured Motorists	2,587	93.5%	258,710.28	264,246.25	5,535.97	2.1%
Liability Total			1,867,195.08	1,963,721.23	96,526.15	5.2%
Comprehensive	2,689	97.2%	649,845.64	707,980.18	58,134.54	8.9%
Collision	2,674	96.6%	1,273,283.46	1,285,966.34	12,682.88	1.0%
Physical Damage Total			1,923,129.10	1,993,946.52	70,817.42	3.7%
Other Coverages	2,321	83.9%	51,090.74	55,710.49	4,619.75	9.0%
Total	2,768	100.0%	3,841,414.92	4,013,378.24	171,963.32	4.5%

Rate Review Test: Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 20.0%/\$400.00
Percent Changes by Territory and Coverage

Terr	Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
				Current	Revised		
021	CSL	1	0.0%	485.40	483.78	-1.62	-0.3%
021	Bodily Injury	9	0.3%	3,040.75	3,559.81	519.06	17.1%
021	Property Damage	9	0.3%	2,330.17	2,416.94	86.77	3.7%
021	Medical	9	0.3%	273.59	299.78	26.19	9.6%
021	PIP	9	0.3%	96.42	103.92	7.50	7.8%
021	Uninsured Motor W/UMPD	10	0.4%	1,782.42	1,982.13	199.71	11.2%
021	Underinsured Motorists	10	0.4%	1,192.67	1,158.09	-34.58	-2.9%
021	Comprehensive	10	0.4%	2,281.46	2,231.19	-50.27	-2.2%
021	Collision	10	0.4%	5,092.24	5,541.20	448.96	8.8%
021	Other Coverages	7	0.3%	265.49	290.13	24.64	9.3%
021	Totals	10	0.4%	16,840.61	18,066.97	1,226.36	7.3%
022	Bodily Injury	11	0.4%	2,568.47	2,960.29	391.82	15.3%
022	Property Damage	11	0.4%	1,993.71	2,369.37	375.66	18.8%
022	Medical	10	0.4%	213.49	229.50	16.01	7.5%
022	PIP	10	0.4%	88.16	95.03	6.87	7.8%
022	Uninsured Motor W/UMPD	10	0.4%	734.42	743.12	8.70	1.2%
022	Underinsured Motorists	10	0.4%	1,118.18	1,120.58	2.40	0.2%
022	Comprehensive	10	0.4%	1,714.23	1,596.64	-117.59	-6.9%
022	Collision	9	0.3%	2,847.16	3,654.50	807.34	28.4%
022	Other Coverages	7	0.3%	179.98	199.96	19.98	11.1%
022	Totals	11	0.4%	11,457.80	12,968.99	1,511.19	13.2%
023	CSL	18	0.7%	8,569.42	10,618.58	2,049.16	23.9%
023	Bodily Injury	114	4.1%	25,887.16	31,100.98	5,213.82	20.1%
023	Property Damage	114	4.1%	23,655.51	27,382.10	3,726.59	15.8%
023	Medical	124	4.5%	3,730.33	4,088.13	357.80	9.6%
023	PIP	123	4.4%	1,230.93	1,343.02	112.09	9.1%
023	Uninsured Motorists	3	0.1%	134.06	159.48	25.42	19.0%
023	Uninsured Motor W/UMPD	127	4.6%	10,583.64	10,810.94	227.30	2.1%
023	Underinsured Motorists	128	4.6%	15,033.63	15,329.41	295.78	2.0%
023	Comprehensive	128	4.6%	23,175.62	21,054.87	-2,120.75	-9.2%
023	Collision	128	4.6%	48,620.67	54,960.41	6,339.74	13.0%
023	Other Coverages	115	4.2%	2,741.19	2,983.37	242.18	8.8%
023	Totals	132	4.8%	163,362.16	179,831.29	16,469.13	10.1%
024	CSL	50	1.8%	23,802.98	25,547.46	1,744.48	7.3%
024	Bodily Injury	458	16.6%	119,729.70	135,425.74	15,696.04	13.1%
024	Property Damage	458	16.6%	100,476.35	109,651.93	9,175.58	9.1%
024	Medical	461	16.7%	16,028.35	17,497.85	1,469.50	9.2%
024	PIP	445	16.1%	4,965.00	5,503.39	538.39	10.8%
024	Uninsured Motorists	21	0.8%	1,348.46	1,537.99	189.53	14.1%
024	Uninsured Motor W/UMPD	474	17.1%	43,377.88	44,790.26	1,412.38	3.3%
024	Underinsured Motorists	479	17.3%	59,485.63	61,269.19	1,783.56	3.0%
024	Comprehensive	499	18.0%	117,947.04	119,903.66	1,956.62	1.7%
024	Collision	499	18.0%	241,878.54	253,299.87	11,421.33	4.7%
024	Other Coverages	455	16.4%	12,094.18	13,239.37	1,145.19	9.5%
024	Totals	508	18.4%	741,134.11	787,666.71	46,532.60	6.3%
025	CSL	1	0.0%	424.62	446.98	22.36	5.3%
025	Bodily Injury	12	0.4%	3,267.25	3,444.50	177.25	5.4%
025	Property Damage	12	0.4%	2,262.21	2,025.05	-237.16	-10.5%
025	Medical	8	0.3%	274.05	302.21	28.16	10.3%
025	PIP	8	0.3%	98.27	107.89	9.62	9.8%
025	Uninsured Motor W/UMPD	13	0.5%	1,168.75	1,178.26	9.51	0.8%
025	Underinsured Motorists	12	0.4%	1,052.19	1,075.26	23.07	2.2%
025	Comprehensive	13	0.5%	3,336.14	4,171.71	835.57	25.0%
025	Collision	13	0.5%	7,243.25	7,118.91	-124.34	-1.7%
025	Other Coverages	12	0.4%	226.11	265.63	39.52	17.5%
025	Totals	13	0.5%	19,352.84	20,136.40	783.56	4.0%
026	CSL	8	0.3%	3,354.99	3,529.70	174.71	5.2%
026	Bodily Injury	236	8.5%	63,279.70	69,558.95	6,279.25	9.9%
026	Property Damage	236	8.5%	54,645.95	52,965.82	-1,680.13	-3.1%
026	Medical	211	7.6%	8,393.52	9,210.56	817.04	9.7%
026	PIP	208	7.5%	2,553.44	2,779.71	226.27	8.9%
026	Uninsured Motorists	5	0.2%	199.18	237.88	38.70	19.4%
026	Uninsured Motor W/UMPD	235	8.5%	15,576.62	16,036.72	460.10	3.0%
026	Underinsured Motorists	237	8.6%	22,157.92	22,741.69	583.77	2.6%
026	Comprehensive	236	8.5%	61,858.84	70,349.19	8,490.35	13.7%
026	Collision	236	8.5%	126,269.50	125,602.56	-666.94	-0.5%

**Rate Review Test: Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 20.0%/\$400.00
Percent Changes by Territory and Coverage**

B

Terr	Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
				Current	Revised		
026	Other Coverages	217	7.8%	5,538.57	6,030.53	491.96	8.9%
026	Totals	244	8.8%	363,828.23	379,043.31	15,215.08	4.2%
027	CSL	16	0.6%	6,656.88	6,744.72	87.84	1.3%
027	Bodily Injury	222	8.0%	53,802.03	58,537.72	4,735.69	8.8%
027	Property Damage	222	8.0%	53,443.34	49,307.99	-4,135.35	-7.7%
027	Medical	221	8.0%	9,344.26	10,388.16	1,043.90	11.2%
027	PIP	222	8.0%	2,954.39	3,241.07	286.68	9.7%
027	Uninsured Motorists	7	0.3%	250.23	282.54	32.31	12.9%
027	Uninsured Motor W/UMPD	222	8.0%	13,799.49	14,264.24	464.75	3.4%
027	Underinsured Motorists	223	8.1%	17,303.98	17,886.96	582.98	3.4%
027	Comprehensive	226	8.2%	68,549.03	84,782.86	16,233.83	23.7%
027	Collision	225	8.1%	117,879.59	115,423.18	-2,456.41	-2.1%
027	Other Coverages	198	7.2%	4,213.87	4,688.46	474.59	11.3%
027	Totals	238	8.6%	348,197.09	365,547.90	17,350.81	5.0%
028	CSL	21	0.8%	11,664.57	10,959.88	-704.69	-6.0%
028	Bodily Injury	187	6.8%	51,893.81	52,584.22	690.41	1.3%
028	Property Damage	187	6.8%	39,409.46	35,142.90	-4,266.56	-10.8%
028	Medical	184	6.6%	7,354.07	7,917.66	563.59	7.7%
028	PIP	181	6.5%	2,351.66	2,541.81	190.15	8.1%
028	Uninsured Motorists	4	0.1%	233.07	241.70	8.63	3.7%
028	Uninsured Motor W/UMPD	192	6.9%	12,411.62	12,697.16	285.54	2.3%
028	Underinsured Motorists	192	6.9%	18,388.33	18,657.24	268.91	1.5%
028	Comprehensive	198	7.2%	58,979.75	64,640.65	5,660.90	9.6%
028	Collision	197	7.1%	113,687.54	102,244.12	-11,443.42	-10.1%
028	Other Coverages	150	5.4%	3,190.15	3,474.14	283.99	8.9%
028	Totals	208	7.5%	319,564.03	311,101.48	-8,462.55	-2.6%
029	CSL	29	1.0%	13,572.78	13,929.80	357.02	2.6%
029	Bodily Injury	686	24.8%	164,643.25	174,006.08	9,362.83	5.7%
029	Property Damage	686	24.8%	148,613.72	142,592.64	-6,021.08	-4.1%
029	Medical	603	21.8%	23,015.19	25,268.50	2,253.31	9.8%
029	PIP	558	20.2%	6,270.76	6,865.71	594.95	9.5%
029	Uninsured Motorists	11	0.4%	417.02	479.46	62.44	15.0%
029	Uninsured Motor W/UMPD	661	23.9%	39,890.41	40,850.95	960.54	2.4%
029	Underinsured Motorists	633	22.9%	53,861.50	54,880.07	1,018.57	1.9%
029	Comprehensive	689	24.9%	160,919.74	188,824.85	27,905.11	17.3%
029	Collision	678	24.5%	301,924.19	301,573.44	-350.75	-0.1%
029	Other Coverages	579	20.9%	7,875.58	8,679.54	803.96	10.2%
029	Totals	715	25.8%	921,004.14	957,951.04	36,946.90	4.0%
030	CSL	48	1.7%	30,388.02	31,469.69	1,081.67	3.6%
030	Bodily Injury	230	8.3%	62,557.74	70,812.63	8,254.89	13.2%
030	Property Damage	230	8.3%	47,440.73	47,910.49	469.76	1.0%
030	Medical	263	9.5%	9,036.77	9,576.08	539.31	6.0%
030	PIP	259	9.4%	2,997.12	3,248.24	251.12	8.4%
030	Uninsured Motorists	32	1.2%	1,474.63	1,646.21	171.58	11.6%
030	Uninsured Motor W/UMPD	239	8.6%	14,871.65	15,205.64	333.99	2.2%
030	Underinsured Motorists	259	9.4%	31,363.34	31,631.30	267.96	0.9%
030	Comprehensive	275	9.9%	49,063.27	47,759.92	-1,303.35	-2.7%
030	Collision	275	9.9%	121,745.84	122,577.95	832.11	0.7%
030	Other Coverages	239	8.6%	7,433.06	7,902.73	469.67	6.3%
030	Totals	278	10.0%	378,372.17	389,740.88	11,368.71	3.0%
031	CSL	17	0.6%	9,646.17	10,753.89	1,107.72	11.5%
031	Bodily Injury	235	8.5%	52,824.75	61,852.29	9,027.54	17.1%
031	Property Damage	235	8.5%	48,713.55	55,223.13	6,509.58	13.4%
031	Medical	226	8.2%	7,633.07	8,034.28	401.21	5.3%
031	PIP	219	7.9%	2,371.07	2,585.75	214.68	9.1%
031	Uninsured Motorists	4	0.1%	195.97	200.55	4.58	2.3%
031	Uninsured Motor W/UMPD	246	8.9%	14,277.70	14,706.66	428.96	3.0%
031	Underinsured Motorists	248	9.0%	23,323.08	23,681.62	358.54	1.5%
031	Comprehensive	248	9.0%	57,139.11	53,413.27	-3,725.84	-6.5%
031	Collision	247	8.9%	106,174.38	113,535.22	7,360.84	6.9%
031	Other Coverages	224	8.1%	5,116.07	5,586.73	470.66	9.2%
031	Totals	252	9.1%	327,414.92	349,573.39	22,158.47	6.8%
032	Bodily Injury	19	0.7%	5,425.08	5,756.16	331.08	6.1%
032	Property Damage	19	0.7%	4,242.92	3,805.67	-437.25	-10.3%
032	Medical	17	0.6%	616.23	652.45	36.22	5.9%
032	PIP	13	0.5%	121.40	129.06	7.66	6.3%
032	Uninsured Motor W/UMPD	18	0.7%	1,188.99	1,190.00	1.01	0.1%

Rate Review Test: Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 20.0%/\$400.00
Percent Changes by Territory and Coverage

B

Terr	Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
				Current	Revised		
032	Underinsured Motorists	17	0.6%	1,689.79	1,678.78	-11.01	-0.7%
032	Comprehensive	19	0.7%	4,320.16	5,650.02	1,329.86	30.8%
032	Collision	19	0.7%	7,577.10	7,871.14	294.04	3.9%
032	Other Coverages	17	0.6%	168.93	179.98	11.05	6.5%
032	Totals	19	0.7%	25,350.60	26,913.26	1,562.66	6.2%
033	Bodily Injury	140	5.1%	34,821.72	38,406.34	3,584.62	10.3%
033	Property Damage	140	5.1%	28,888.75	29,849.69	960.94	3.3%
033	Medical	128	4.6%	4,476.08	4,902.17	426.09	9.5%
033	PIP	123	4.4%	1,452.22	1,618.07	165.85	11.4%
033	Uninsured Motor W/UMPD	140	5.1%	8,205.14	8,569.18	364.04	4.4%
033	Underinsured Motorists	139	5.0%	12,740.04	13,136.06	396.02	3.1%
033	Comprehensive	138	5.0%	40,561.25	43,601.35	3,040.10	7.5%
033	Collision	138	5.0%	72,343.46	72,563.84	220.38	0.3%
033	Other Coverages	101	3.6%	2,047.56	2,189.92	142.36	7.0%
033	Totals	140	5.1%	205,536.22	214,836.62	9,300.40	4.5%
Total	CSL	209	7.6%	108,565.83	114,484.48	5,918.65	5.5%
Total	Bodily Injury	2,559	92.5%	643,741.41	708,005.71	64,264.30	10.0%
Total	Property Damage	2,559	92.5%	556,116.37	560,643.72	4,527.35	0.8%
Total	Medical	2,465	89.1%	90,389.00	98,367.33	7,978.33	8.8%
Total	PIP	2,378	85.9%	27,550.84	30,162.67	2,611.83	9.5%
Total	Uninsured Motorists	87	3.1%	4,252.62	4,785.81	533.19	12.5%
Total	Uninsured Motor W/UMPD	2,587	93.5%	177,868.73	183,025.26	5,156.53	2.9%
Total	Underinsured Motorists	2,587	93.5%	258,710.28	264,246.25	5,535.97	2.1%
Total	Comprehensive	2,689	97.2%	649,845.64	707,980.18	58,134.54	8.9%
Total	Collision	2,674	96.6%	1,273,283.46	1,285,966.34	12,682.88	1.0%
Total	Other Coverages	2,321	83.9%	51,090.74	55,710.49	4,619.75	9.0%
Total	Totals	2,768	100.0%	3,841,414.92	4,013,378.24	171,963.32	4.5%
	Total	2,768	100.0%	3,841,414.92	4,013,378.24	171,963.32	4.5%

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

BREAKDOWN OF THE OVERALL % CHANGE FOR THE NEW MyAuto PROGRAM

Supplement to Rate/Rule Filing Schedule

The purpose of this exhibit is to provide a breakdown of the effect of +5.0%. We expect about 95% of our current book of business to convert to EMCC in the new MyAuto Program.

Company Name	Overall % Indicated Change	Overall % Rate Change	Written Premium Change	# of Policyholders Affected	Written Premium	Maximum % Change w/ \$ Effect	Minimum % Change
EMCASCO to MyAuto (EMCC)	18.7%	6.6%	\$239,423	2,638	\$3,623,898	44.2% \$300	-39.8%
EMCC to MyAuto (EMCC)	18.7%	-13.3%	-\$43,142	160	\$324,036	18.5% \$288.32	-45.3%
Combined Effect of EMCASCO and EMCC to MyAuto (EMCC)	18.7%	5.0%	\$196,281	2,808	\$3,947,934	44.2% \$300	-45.3%

Please note that in the current program, we expect 160 EMCASCO policies to stay in EMCASCO. All 170 EMCC policies will move to the new program, and we expect 2,638 EMCASCO policies to move into the new program.

COMBINED EFFECT FOR BOTH THE CURRENT AND NEW PROGRAMS:

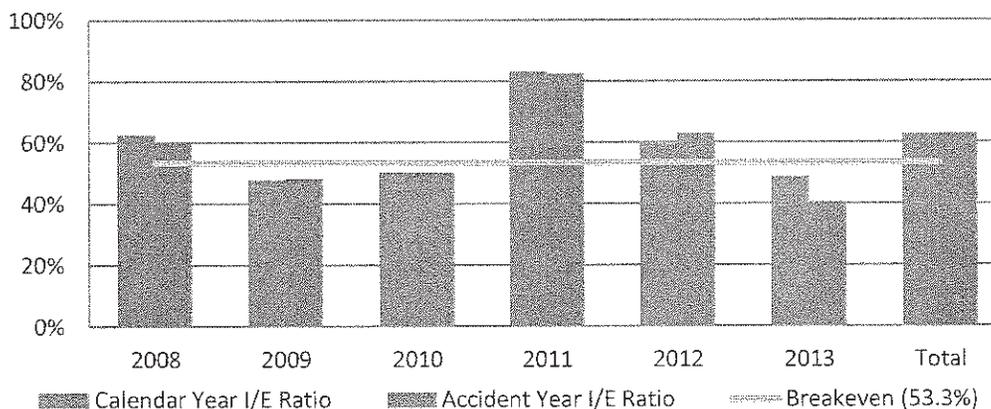
Overall % Rate Change	Written Premium Change	# of Policyholders Affected
5.6%	\$241,908	2,968

* data taken from in-house software, Rate Review Test Environment as of the snapshot date 4/11/2013.

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**
Experience

Company	Year	Written Premium	Earned Premium	Cal Year	Acc Year	Cal Year	Acc Year
				Incurred Losses	Incurred Loss	I/E Loss Ratio	I/E Loss Ratio
Employers Mutual Casualty Company	2008	38,942	39,855	15,896	16,189	39.9%	40.6%
	2009	95,648	61,179	13,901	15,889	22.7%	26.0%
	2010	193,072	137,325	100,692	95,955	73.3%	69.9%
	2011	314,087	259,780	172,502	156,713	66.4%	60.3%
	2012	331,359	327,664	281,307	299,868	85.9%	91.5%
	2013 *	87,108	79,335	40,045	45,022	50.5%	56.7%
	Total	1,060,216	905,138	624,343	629,635	69.0%	69.6%
EMCASCO Insurance Company	2008	476,682	467,314	301,495	290,350	64.5%	62.1%
	2009	1,089,640	682,413	342,104	342,578	50.1%	50.2%
	2010	1,907,221	1,435,808	691,176	694,456	48.1%	48.4%
	2011	3,053,004	2,530,230	2,147,165	2,146,579	84.9%	84.8%
	2012	3,698,005	3,425,592	1,956,987	2,064,117	57.1%	60.3%
	2013 *	1,059,556	924,355	450,705	362,384	48.8%	39.2%
	Total	11,284,108	9,465,712	5,889,632	5,900,464	62.2%	62.3%
All Companies Combined	2008	515,624	507,169	317,391	306,538	62.6%	60.4%
	2009	1,185,288	743,592	356,005	358,467	47.9%	48.2%
	2010	2,100,293	1,573,133	791,868	790,411	50.3%	50.2%
	2011	3,367,091	2,790,010	2,319,667	2,303,292	83.1%	82.6%
	2012	4,029,364	3,753,256	2,238,294	2,363,985	59.6%	63.0%
	2013 *	1,146,664	1,003,690	490,750	407,406	48.9%	40.6%
	Total	12,344,324	10,370,850	6,513,975	6,530,098	62.8%	63.0%

* 3 Months



EMC INSURANCE COMPANIES
2011
INVESTMENT INCOME ANALYSIS

CASH & INVESTED ASSETS		(1) MEAN INVESTED ASSET	(2) INVESTMENT INCOME*	(3) INVESTMENT YIELD	(4) EFFECTIVE TAX RATE	(5) NET YIELD AFTER TAXES
<i>Bonds</i>	taxable	1,204,723,927	\$69,775,404	5.8%	35.0%	3.8%
	tax-exempt	787,847,226	\$28,034,473	3.6%	4.7%	3.4%
	TOTAL	\$1,992,571,153	\$97,809,877	4.9%		
<i>Stocks</i>	Preferred	52,583,125	\$6,007,011	11.4%	14.2%	9.8%
	Common	430,944,439	\$9,366,713	2.2%	14.2%	1.9%
	TOTAL	\$483,527,563	\$15,373,724	3.2%		
	<i>Short-term Investments</i>	108,880,946	\$4,096	0.0%	35.0%	0.0%
	<i>Other Invested Assets</i>	83,673,135	12,626,818	15.1%	35.0%	9.8%
	<i>Investment Expenses</i>		(\$16,940,200)		35.0%	
TOTALS		2,668,652,797	\$108,874,315	4.1%	24.3%	3.1%
Realized Capital Gain or Loss				0.7%	35.0%	0.5%

*Excludes Realized Capital Gains

TOTAL:

3.6%

Notes to above:*Assets*

- (1) - Taxable Bonds = Amortized value of bonds from Governments,
Public Utilities & Industrial and Miscellaneous and Credit Tenant Loans
(Schedule D, Column 1, Lines 4 & 11)
- (2) - Non-taxable Bonds = Total Bonds (Schedule D, Column 1, Line 13) - Taxable Bonds
- (3) - Preferred and Common Stocks = Fair Value
(Schedule D, Column 2, Line 26)
- (4) - Short-term Investments - Page 2, Line 5

Investment Income

- (1) - Taxable Bonds - Page 12, Column 2, Lines 1 & 1.2
- (2) - Non-taxable Bonds - Page 12, Column 2, Lines 1.1 & 1.3
- (3) - Preferred Stocks - Page 12, Column 2, Lines 2.1 & 2.11
- (4) - Common Stocks - Page 12, Column 2, Lines 2.2 & 2.21
- (5) - Short-term Investments - Page 12, Column 2, Line 6
- (6) - Investment Expense - Page 12, Line 16

Realized Capital Gain or Loss

- (1) - 10-Yr average of realized capital gain to mean invested assets, where realized capital gain is from
Exhibit of Capital Gains (Losses) (Page 12, Line 10), Column 3

ARKANSAS
PERSONAL AUTO - Liability
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2011	\$48,794,083
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	50.1%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 × line A.2)	\$24,445,836
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.0%
b. Taxes, Licenses & Fees	2.6%
c. Other Acquisition Cost	8.5%
d. 50% of General Expense	3.3%
e. 50% of Reinsurance Costs	0.0%
f. Total	30.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [line 3 × (line 4f + line 5)]	\$9,142,743
7. Subject to Investment (line 3 - line 6)	\$15,303,093
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$348,620,904
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,173,843,235
3. Delayed Remission of Premium for ARKANSAS [(line B.1 ÷ line B.2) × A.1]	\$14,491,843
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)	\$48,794,083 0.62
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$30,252,331 1.267
3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	\$38,329,703
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$39,140,953
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$1,409,074
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	2.9%

ARKANSAS
PERSONAL AUTO - *Physical Damage*
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2011	\$44,688,216
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	50.1%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)	\$22,388,796
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.0%
b. Taxes, Licenses & Fees	2.6%
c. Other Acquisition Cost	8.5%
d. 50% of General Expense	3.3%
e. 50% of Reinsurance Costs	0.0%
f. Total	30.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [(line 3 x (line 4f + line 5))]	\$8,373,410
7. Subject to Investment (line 3 - line 6)	\$14,015,386
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$348,620,904
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,173,843,235
3. Delayed Remission of Premium for ARKANSAS ((line B.1 ÷ line B.2) x A.1)	\$13,272,400
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) x (Expected Loss & Loss Adjustment Ratio)	\$44,688,216 0.621
2. Expected Incurred Loss & Loss Adjustment x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$27,751,382 0.074
3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	\$2,053,602
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$2,796,588
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$100,677
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	0.2%

ARKANSAS
PERSONAL AUTO

EMC INSURANCE COMPANIES

DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO

Liability Profit Loading

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 1.75 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 1.75, which translates into a 1.556 premium to equity (GAAP) ratio. The 2.9% investment income on premium is a 4.5% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.6% return on equity. The difference of 0.044 (0.125-0.045-0.036) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.044 $[(0.044/1.556)/0.65]$. Shown below is the development of the permissible loss and loss adjustment expense ratio.

Physical Damage Profit Loading

The selected premium to statutory surplus ratio for physical damage is 3.35, which translates into a 2.978 GAAP ratio. Using the same approach described above and a 0.2% investment income on premium, the required underwriting profit loading for physical damage is 0.043.

<u>ITEM</u>	<u>Liability Selected Provision</u>	<u>Physical Damage Selected Provision</u>
Commission & Brokerage	16.0%	16.0%
Other Acquisition	8.5% *	8.5% *
General Expense	6.5% *	6.5% *
Premium Taxes	2.5%	2.5%
Misc. Taxes, Licenses & Fees	0.1% *	0.1% *
Profit & Contingencies	4.4%	4.3%
TOTAL	38.0%	37.9%
	100.0%	100.0%
	- 38.0%	- 37.9%
Permissible Loss & Loss Adjustment Expense Ratio	62.0%	62.1%

* Based on study of I.E.E. for 2009-2011

**ARKANSAS
PERSONAL AUTO**

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

	<u>LIAB</u>	<u>Medical</u>	<u>COMP</u>	<u>COLL</u>
<i>Indication Based on Company Experience</i>	20.6%	78.7%	52.7%	5.3%
<i>Credibility of Company Experience</i>				
Paid claims for 2009 - 2012:	442	85	942	571
Formula Credibility: SQ RT(Paid Claims÷3000)	0.384	0.168	0.560	0.436
Minimum Credibility	0.200	0.200	0.200	0.200
Selected Credibility	0.384	0.200	0.560	0.436
<i>Indication Based on Countrywide Experience</i>				
(countrywide indications):	21.6%	31.3%	37.7%	-2.4%
<i>Credibility-weighted indication:</i>	21.2%	40.8%	46.1%	1.0%
e.g. (Liability) : (0.206 x 0.38) + [(1 - 0.38) x (0.216)]				
Liability Subtotal:	22.7%			
Physical Damage Subtotal:	15.9%			
Combined Coverage Total:	18.7%			

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (1): Direct Earned Premium for Arkansas.

COLUMN (2): Current Level Earned Premium for Arkansas.

COLUMN (3): **Projected Current Level Earned Premium**
The physical damage premiums were further adjusted to include annual average rate trends for comprehensive and collision. These selected trends recognize the effect of model year symbol rating as our distribution shifts to newer model year cars and higher symbols. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 3/15/2014

Anticipated Effective Date: 9/15/2013

<u>Coverage</u>	Selected Annual <u>Trend</u>	<u>Trend Factor</u>			
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Comprehensive	0.0%	1.000	1.000	1.000	1.000
Collision	4.0%	1.215	1.179	1.134	1.090
Years Projected		5.206	4.206	3.206	2.206

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (4): Incurred Losses

COLUMN (5): **Adjusted Incurred Losses**
Incurred Losses adjusted for Large Losses and Excess Wind & Water (comprehensive only).

Adjustment for Large Losses:

<u>Year</u>	<u>Coverage</u>	<u>Adjustment</u>
none		

Selected Excess Wind & Water losses and factor:

<u>Year</u>	<u>Excess Wind</u>	
	<u>Losses</u>	<u>Loading</u>
2009	\$0	1.098
2010	0	1.098
2011	27,027	1.098
2012	0	1.098

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (6): Developed Incurred Losses

Arkansas accident year data evaluated as of 3/31/2013 was used to develop rate level indications for liability. Loss development factors based on countrywide data were used to project Arkansas losses.

<u>Coverage</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
BI Liability	0.975	0.970	0.990	1.086
PD Liability	1.000	0.998	0.994	0.970
Medical	0.977	0.929	0.865	0.690

COLUMN (7): Incurred Losses & Loss Adjustment Expense

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2009-2011 companywide data. For liability, the BI and PD factors were applied separately before adding the data together.

<u>Coverage</u>	<u>Factor</u>
BI Liability	1.230
PD Liability	1.230
Medical	1.230
Comprehensive	1.260
Collision	1.260

COLUMN (8): Projected Losses & Loss Adjustment Expense

The loss projection factors project losses from the midpoint of the year to the average date of loss (12 months past the anticipated effective date.)

Average Date of Loss: 9/15/2014
Anticipated Effective Date: 9/15/2013

<u>Coverage</u>	<u>Annual Trend</u>	<u>Trend Factor</u>			
		<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
BI Liability	3.0%	1.158	1.132	1.099	1.067
PD Liability	0.5%	1.025	1.021	1.016	1.011
Medical	3.0%	1.158	1.132	1.099	1.067
Comprehensive	0.5%	1.025	1.021	1.016	1.011
Collision	0.5%	1.025	1.021	1.016	1.011
Years Projected		4.956	4.206	3.206	2.206

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (9): Projected Loss Ratio
Projected Loss Ratio = Column (8) ÷ Column (3)

COLUMN (10): Permissible Loss Ratio
Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

COLUMN (11): Rate Level Indication
Rate Level Indication = {[Column (9) ÷ Column (10)] - 1.00} x 100%

COLUMN (12): Credibility-Weighted Indication

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2013</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2009 BI/PD Liability	289,792	328,804	328,804	83,447	83,447	82,897	101,964	108,022	0.329	0.620	-46.9%	
Medical	26,460	32,320	32,320	12,166	12,166	11,886	14,620	16,930	0.524	0.620	-15.5%	
Liab Subtotal	316,252	361,124	361,124	95,613	95,613	94,783	116,584	124,952	0.346	0.620	-44.2%	
Comprehensive	111,976	136,835	136,835	91,562	100,535		126,674	129,841	0.949	0.621	52.8%	
Collision	226,714	242,584	294,740	147,370	147,370		185,686	190,328	0.646	0.621	4.0%	
Phys D Subtotal	338,690	379,419	431,575	238,932	247,905		312,360	320,169	0.742	0.621	19.5%	
Total	654,942	740,543	792,699	334,545	343,518		428,944	445,121	0.562		-9.5%	
2010 BI/PD Liability	582,273	658,489	658,489	305,329	305,329	300,775	369,953	396,374	0.602	0.620	-2.9%	
Medical	52,572	62,044	62,044	8,728	8,728	8,108	9,973	11,289	0.182	0.620	-70.6%	
Liab Subtotal	634,845	720,533	720,533	314,057	314,057	308,883	379,926	407,663	0.566	0.620	-8.7%	
Comprehensive	248,921	307,666	307,666	185,867	204,082		257,143	262,543	0.853	0.621	37.4%	
Collision	519,700	551,401	650,102	262,956	262,956		331,325	338,283	0.520	0.621	-16.3%	
Phys D Subtotal	768,621	859,067	957,768	448,823	467,038		588,468	600,826	0.627	0.621	1.0%	
Total	1,403,466	1,579,600	1,678,301	762,880	781,095		968,394	1,008,489	0.601		-3.2%	
2011 BI/PD Liability	996,422	1,113,700	1,113,700	925,241	925,241	918,063	1,129,217	1,188,396	1.067	0.620	72.1%	
Medical	85,756	96,306	96,306	134,705	134,705	116,520	143,320	157,509	1.636	0.620	163.9%	
Liab Subtotal	1,082,178	1,210,006	1,210,006	1,059,946	1,059,946	1,034,583	1,272,537	1,345,905	1.112	0.620	79.4%	
Comprehensive	455,216	553,543	553,543	427,042	439,216		553,412	562,267	1.016	0.621	63.6%	
Collision	945,682	992,966	1,126,023	704,622	704,622		887,824	902,029	0.801	0.621	29.0%	
Phys D Subtotal	1,400,898	1,546,509	1,679,566	1,131,664	1,143,838		1,441,236	1,464,296	0.872	0.621	40.4%	
Total	2,483,076	2,756,515	2,889,572	2,191,610	2,203,784		2,713,773	2,810,201	0.973		56.7%	

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2013</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses & Loss Adj. Expense</u>	<u>Projected Losses & Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2012 BI/PD Liability	1,314,910	1,447,595	1,447,595	749,059	749,059	757,803	932,098	962,481	0.665	0.620	7.3%	
Medical	97,236	98,319	98,319	148,428	148,428	102,415	125,970	134,410	1.367	0.620	120.5%	
Liab Subtotal	1,412,146	1,545,914	1,545,914	897,487	897,487	860,218	1,058,068	1,096,891	0.710	0.620	14.5%	
Comprehensive	638,378	730,942	730,942	489,083	537,013		676,636	684,079	0.936	0.621	50.7%	
Collision	1,268,873	1,328,510	1,448,076	683,673	683,673		861,428	870,904	0.601	0.621	-3.2%	
Phys D Subtotal	1,907,251	2,059,452	2,179,018	1,172,756	1,220,686		1,538,064	1,554,983	0.714	0.621	15.0%	
Total	3,319,397	3,605,366	3,724,932	2,070,243	2,118,173		2,596,132	2,651,874	0.712		14.7%	
2009-2012 BI/PD Liability	3,183,397	3,548,588	3,548,588	2,063,077	2,063,077	2,059,538	2,533,232	2,655,273	0.748	0.620	20.6%	21.2%
Medical	262,024	288,989	288,989	304,027	304,027	238,929	293,883	320,138	1.108	0.620	78.7%	40.8%
Liab Subtotal	3,445,421	3,837,577	3,837,577	2,367,103	2,367,103	2,298,467	2,827,115	2,975,411	0.775	0.620	25.0%	22.7%
Comprehensive	1,454,491	1,728,986	1,728,986	1,193,554	1,280,846		1,613,865	1,638,730	0.948	0.621	52.7%	46.1%
Collision	2,960,969	3,115,461	3,518,941	1,798,621	1,798,621		2,266,263	2,301,544	0.654	0.621	5.3%	1.0%
Phys D Subtotal	4,415,460	4,844,447	5,247,927	2,992,175	3,079,467		3,880,128	3,940,274	0.751	0.621	20.9%	15.9%
Total	7,860,881	8,682,024	9,085,504	5,359,278	5,446,570		6,707,243	6,915,685	0.761		22.6%	18.7%

**EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Bodily Injury Liability**

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	20,691	22,497	22,649	23,468	23,430	23,164	23,210	23,187	23,175	23,175
2000	17,916	19,718	20,098	19,657	19,940	20,026	19,972	19,852	19,852	19,852
2001	14,351	16,586	16,956	16,932	16,558	16,371	16,284	16,284	16,284	16,278
2002	14,449	16,722	17,425	17,116	16,516	16,477	16,432	16,482	16,482	16,482
2003	11,749	15,119	14,452	13,845	13,485	13,266	13,209	13,209	13,209	13,209
2004	13,883	14,903	15,220	14,874	14,337	14,390	14,676	14,397	14,397	
2005	13,868	14,200	13,565	13,428	13,226	13,223	13,113	13,123		
2006	10,781	11,404	11,390	11,389	10,888	10,948	10,920			
2007	9,288	9,895	10,394	10,096	10,041	10,015				
2008	9,819	10,035	10,303	10,333	10,171					
2009	11,339	12,664	12,661	12,591						
2010	11,932	13,255	13,707							
2011	9,510	10,862								
2012	11,838									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	1.087	1.007	1.036	0.998	0.989	1.002	0.999	0.999	1.000	
2000	1.101	1.019	0.978	1.014	1.004	0.997	0.994	1.000	1.000	
2001	1.156	1.022	0.999	0.978	0.989	0.995	1.000	1.000	1.000	
2002	1.157	1.042	0.982	0.965	0.998	0.997	1.003	1.000	1.000	
2003	1.287	0.956	0.958	0.974	0.984	0.996	1.000	1.000	1.000	
2004	1.073	1.021	0.977	0.964	1.004	1.020	0.981	1.000		
2005	1.024	0.955	0.990	0.985	1.000	0.992	1.001			
2006	1.058	0.999	1.000	0.956	1.006	0.997				
2007	1.065	1.050	0.971	0.995	0.997					
2008	1.022	1.027	1.003	0.984						
2009	1.117	1.000	0.995							
2010	1.111	1.034								
2011	1.142									

Age-to-Age Averages and Coefficients of Variation

All Years	1.108	1.011	0.990	0.981	0.997	0.999	0.997	1.000	1.000
	6.30%	2.99%	2.08%	1.82%	0.79%	0.87%	0.75%	0.02%	0.02%
All Years Less	1.099	1.013	0.988	0.980	0.997	0.997	0.999	1.000	1.000
max,min	3.88%	2.41%	1.16%	1.29%	0.64%	0.25%	0.27%	0.00%	0.00%
Last 3 Years	1.123	1.020	0.990	0.978	1.001	1.003	0.994	1.000	1.000
	1.48%	1.77%	1.66%	2.04%	0.42%	1.48%	1.13%	0.00%	0.02%
Last 4 Years	1.098	1.028	0.992	0.980	1.002	1.001	0.996	1.000	1.000
	4.78%	2.06%	1.45%	1.70%	0.37%	1.27%	1.02%	0.00%	0.02%
Last 5 Years	1.091	1.022	0.992	0.977	0.998	1.000	0.997	1.000	1.000
	4.37%	2.19%	1.26%	1.65%	0.86%	1.11%	0.90%	0.00%	0.02%
Last 5 Yrs Less	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000
max, min	2.56%	1.77%	0.51%	1.22%	0.32%	0.10%	0.04%	0.00%	0.00%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000	1.000
Cumulative	1.086	0.990	0.970	0.975	0.997	0.997	1.000	1.000	1.000	1.000

* Claim information as of 2013-03-31

EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Property Damage Liability

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	15,828	15,227	15,112	15,024	14,998	14,987	14,990	14,990	14,990	14,990
2000	15,503	14,967	14,914	14,852	14,819	14,817	14,818	14,819	14,819	14,819
2001	13,438	13,090	13,040	13,030	13,027	13,024	13,021	13,026	13,026	13,026
2002	12,620	12,406	12,356	12,385	12,361	12,388	12,388	12,384	12,384	12,384
2003	11,218	11,048	10,911	10,906	10,908	10,908	10,908	10,908	10,908	10,908
2004	10,175	9,975	9,948	9,908	9,912	9,913	9,913	9,913	9,913	
2005	9,255	8,962	8,907	8,885	8,856	8,856	8,856	8,856		
2006	8,389	8,183	8,105	8,088	8,087	8,090	8,090			
2007	9,071	8,706	8,658	8,621	8,622	8,622				
2008	8,798	8,689	8,672	8,661	8,664					
2009	9,552	9,320	9,292	9,266						
2010	10,503	10,297	10,257							
2011	11,718	11,399								
2012	11,833									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	0.962	0.992	0.994	0.998	0.999	1.000	1.000	1.000	1.000	
2000	0.965	0.997	0.996	0.998	1.000	1.000	1.000	1.000	1.000	
2001	0.974	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2002	0.983	0.996	1.002	0.998	1.002	1.000	1.000	1.000	1.000	
2003	0.985	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004	0.980	0.997	0.996	1.000	1.000	1.000	1.000	1.000		
2005	0.968	0.994	0.997	0.997	1.000	1.000	1.000			
2006	0.975	0.990	0.998	1.000	1.000	1.000				
2007	0.960	0.994	0.996	1.000	1.000					
2008	0.988	0.998	0.999	1.000						
2009	0.976	0.997	0.997							
2010	0.980	0.996								
2011	0.973									

Age-to-Age Averages and Coefficients of Variation

All Years	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000
	0.90%	0.31%	0.23%	0.13%	0.08%	0.01%	0.02%	0.00%	0.00%
All Years Less max,min	0.975	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000
	0.75%	0.22%	0.15%	0.11%	0.02%	0.00%	0.00%	0.00%	0.00%
Last 3 Years	0.976	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000
	0.39%	0.10%	0.15%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%
Last 4 Years	0.979	0.996	0.997	0.999	1.000	1.000	1.000	1.000	1.000
	0.66%	0.15%	0.13%	0.17%	0.02%	0.00%	0.01%	0.00%	0.00%
Last 5 Years	0.975	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000
	1.05%	0.30%	0.11%	0.16%	0.02%	0.00%	0.02%	0.00%	0.00%
Last 5 Yrs Less max, min	0.976	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000
	0.39%	0.13%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	0.976	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.970	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000

* Claim information as of 2013-03-31

**EMC INSURANCE COMPANIES
COUNTRYWIDE — PERSONAL AUTO - Medical Payments**

Accident Year	Paid Loss Plus Case Reserves (\$000) as of (months) [Latest evaluation: 2013-03-31] *									
	15	27	39	51	63	75	87	99	111	123
1999	2,851	2,411	2,197	2,058	2,031	1,999	1,993	1,982	1,981	1,981
2000	2,666	2,147	1,965	1,849	1,807	1,792	1,783	1,783	1,780	1,779
2001	2,111	1,568	1,458	1,375	1,342	1,334	1,332	1,332	1,331	1,331
2002	2,214	1,739	1,553	1,496	1,456	1,456	1,455	1,453	1,453	1,452
2003	1,854	1,503	1,373	1,312	1,299	1,296	1,291	1,291	1,291	1,291
2004	2,061	1,738	1,641	1,558	1,514	1,504	1,504	1,503	1,503	
2005	1,662	1,429	1,305	1,262	1,246	1,238	1,238	1,235		
2006	1,690	1,322	1,268	1,203	1,171	1,159	1,159			
2007	1,453	1,166	1,050	991	985	983				
2008	1,531	1,203	1,156	1,109	1,099					
2009	1,818	1,468	1,367	1,277						
2010	1,822	1,489	1,321							
2011	2,132	1,666								
2012	2,060									

Accident Year	Age-to-Age Factors									
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	To Ult
1999	0.846	0.911	0.937	0.987	0.985	0.997	0.994	1.000	1.000	
2000	0.805	0.915	0.941	0.977	0.992	0.995	1.000	0.998	0.999	
2001	0.743	0.930	0.943	0.976	0.994	0.999	0.999	1.000	1.000	
2002	0.786	0.893	0.963	0.973	1.000	1.000	0.998	1.000	1.000	
2003	0.811	0.914	0.956	0.990	0.998	0.997	1.000	1.000	1.000	
2004	0.843	0.944	0.949	0.972	0.993	1.000	1.000	1.000		
2005	0.860	0.913	0.967	0.987	0.994	1.000	0.998			
2006	0.782	0.959	0.948	0.973	0.990	1.000				
2007	0.802	0.901	0.944	0.994	0.998					
2008	0.786	0.961	0.959	0.991						
2009	0.807	0.932	0.934							
2010	0.817	0.887								
2011	0.781									

Age-to-Age Averages and Coefficients of Variation

All Years	0.805	0.922	0.949	0.982	0.994	0.998	0.998	1.000	1.000
	3.93%	2.61%	1.15%	0.85%	0.47%	0.19%	0.21%	0.07%	0.02%
All Years Less max,min	0.806	0.921	0.949	0.982	0.994	0.999	0.999	1.000	1.000
	2.80%	2.18%	0.94%	0.76%	0.30%	0.15%	0.10%	0.01%	0.01%
Last 3 Years	0.802	0.927	0.946	0.986	0.994	1.000	0.999	1.000	1.000
	2.29%	4.02%	1.34%	1.11%	0.42%	0.01%	0.12%	0.01%	0.01%
Last 4 Years	0.798	0.920	0.946	0.986	0.994	0.999	0.999	1.000	1.000
	2.13%	3.59%	1.10%	0.91%	0.34%	0.16%	0.11%	0.01%	0.03%
Last 5 Years	0.799	0.928	0.951	0.983	0.995	0.999	0.999	0.999	1.000
	1.86%	3.61%	1.37%	1.03%	0.35%	0.14%	0.10%	0.07%	0.02%
Last 5 Yrs Less max, min	0.798	0.931	0.951	0.984	0.995	1.000	0.999	1.000	1.000
	1.41%	3.13%	0.82%	0.94%	0.24%	0.01%	0.08%	0.01%	0.01%

Selected (Last 5 Years Less Max/Min)

Age-to-Age	0.798	0.931	0.951	0.984	0.995	1.000	0.999	1.000	1.000	1.000
Cumulative	0.690	0.865	0.929	0.977	0.993	0.998	0.999	1.000	1.000	1.000

* Claim information as of 2013-03-31

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COMPREHENSIVE*														
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 2001	1989 & prior
1	0.32	0.31	0.30	0.28	0.32	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.11
2	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.30	0.30	0.28	0.27	0.11
3	0.50	0.47	0.45	0.43	0.50	0.49	0.46	0.43	0.42	0.39	0.37	0.35	0.33	0.32	0.11
4	0.61	0.58	0.55	0.52	0.57	0.55	0.51	0.50	0.48	0.45	0.42	0.40	0.38	0.36	0.11
5	0.70	0.66	0.63	0.60	0.65	0.62	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.41	0.13
6	0.76	0.73	0.70	0.66	0.72	0.69	0.65	0.62	0.59	0.56	0.52	0.50	0.48	0.46	0.21
7	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.55	0.52	0.50	0.27
8	0.91	0.87	0.83	0.79	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54	0.34
10	0.98	0.94	0.90	0.85	0.93	0.90	0.84	0.80	0.77	0.72	0.69	0.66	0.62	0.59	0.44
11	1.05	1.00	0.95	0.90	1.03	0.98	0.92	0.88	0.85	0.80	0.75	0.72	0.69	0.65	0.52
12	1.11	1.06	1.01	0.96	1.12	1.08	1.01	0.96	0.92	0.88	0.82	0.79	0.75	0.71	0.62
13	1.16	1.11	1.06	1.00	1.23	1.17	1.10	1.05	1.01	0.95	0.90	0.86	0.82	0.78	0.74
14	1.22	1.16	1.10	1.05	1.33	1.28	1.20	1.14	1.10	1.04	0.98	0.93	0.90	0.85	0.89
15	1.28	1.22	1.16	1.10	1.48	1.41	1.32	1.26	1.21	1.14	1.09	1.03	0.98	0.93	1.06
16	1.33	1.27	1.21	1.15	1.60	1.53	1.44	1.37	1.31	1.25	1.17	1.12	1.07	1.02	1.23
17	1.39	1.33	1.27	1.20	1.73	1.66	1.56	1.49	1.42	1.34	1.27	1.21	1.15	1.10	1.43
18	1.46	1.39	1.32	1.26	1.85	1.77	1.67	1.58	1.52	1.44	1.36	1.30	1.24	1.17	1.66
19	1.50	1.44	1.37	1.30	2.01	1.91	1.81	1.71	1.65	1.56	1.47	1.40	1.33	1.27	1.92
20	1.56	1.49	1.42	1.35	2.18	2.08	1.96	1.87	1.79	1.70	1.60	1.52	1.45	1.38	2.25
21	1.61	1.54	1.47	1.39	2.37	2.27	2.13	2.03	1.95	1.85	1.74	1.67	1.58	1.50	2.81
22	1.67	1.59	1.51	1.44	2.62	2.50	2.36	2.25	2.15	2.04	1.92	1.84	1.75	1.66	
23	1.71	1.64	1.56	1.49	2.89	2.76	2.60	2.47	2.37	2.25	2.11	2.02	1.92	1.83	
24	1.77	1.69	1.61	1.53	3.29	3.13	2.95	2.81	2.70	2.55	2.41	2.30	2.19	2.08	
25	1.82	1.74	1.66	1.57	3.85	3.68	3.47	3.30	3.16	2.99	2.82	2.70	2.56	2.44	
26	1.87	1.78	1.70	1.61	4.43	4.24	3.99	3.79	3.65	3.45	3.25	3.10	2.95	2.81	
27	1.91	1.83	1.74	1.66	5.07	4.84	4.56	4.33	4.16	3.94	3.71	3.54	3.38	3.21	
28	1.97	1.88	1.79	1.70											
29	2.01	1.92	1.83	1.73											
30	2.07	1.97	1.88	1.78											
31	2.11	2.02	1.92	1.83											
32	2.16	2.06	1.96	1.87											
33	2.20	2.10	2.00	1.90											
34	2.26	2.15	2.05	1.94											
35	2.30	2.19	2.09	1.98											
36	2.36	2.25	2.14	2.04											
37	2.43	2.32	2.21	2.10											
38	2.50	2.39	2.28	2.16											
39	2.57	2.45	2.33	2.22											
40	2.64	2.52	2.40	2.28											
41	2.70	2.58	2.46	2.33											
42	2.78	2.65	2.52	2.40											
43	2.84	2.71	2.58	2.45											
44	2.91	2.78	2.65	2.51											
45	2.97	2.84	2.70	2.57											
46	3.05	2.91	2.77	2.63											
47	3.13	2.99	2.85	2.70											
48	3.22	3.07	2.92	2.78											
49	3.30	3.15	3.00	2.85											
50	3.37	3.22	3.07	2.91											
51	3.46	3.30	3.14	2.99											
52	3.54	3.38	3.22	3.06											
53	3.62	3.45	3.29	3.12											
54	3.74	3.57	3.40	3.23											
55	3.90	3.72	3.54	3.36											
56	4.07	3.88	3.70	3.51											
57	4.23	4.04	3.85	3.66											
58	4.50	4.29	4.09	3.89											
59	4.84	4.62	4.40	4.18											
60	5.20	4.96	4.72	4.49											
61	5.56	5.31	5.06	4.80											
62	5.94	5.67	5.40	5.13											
63	6.32	6.04	5.75	5.47											
64	6.71	6.41	6.10	5.80											
65	7.10	6.77	6.45	6.12											
66	7.67	7.32	6.97	6.62											
67	8.45	8.06	7.68	7.30											
68	9.21	8.79	8.37	7.95											
69	9.97	9.52	9.07	8.61											
70	10.75	10.26	9.77	9.29											
71	11.52	11.00	10.48	9.95											
72	12.30	11.74	11.18	10.62											
73	13.08	12.48	11.89	11.30											
74	13.85	13.22	12.59	11.96											
75	14.63	13.96	13.30	12.63											

* Converted from Model Year 2012/ Symbol 11.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	REVISED COMPREHENSIVE														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1989 & prior
1	0.34	0.33	0.31	0.29	0.28	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
2	0.42	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
3	0.52	0.49	0.47	0.45	0.42	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
4	0.64	0.61	0.58	0.55	0.52	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
5	0.73	0.69	0.66	0.63	0.59	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
6	0.80	0.77	0.73	0.69	0.66	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
7	0.89	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
8	0.96	0.91	0.87	0.83	0.78	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.03	0.99	0.94	0.89	0.85	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.10	1.05	1.00	0.95	0.90	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.17	1.11	1.06	1.01	0.95	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.22	1.17	1.11	1.05	1.00	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.28	1.22	1.16	1.10	1.04	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.34	1.28	1.22	1.16	1.10	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	1.40	1.33	1.27	1.21	1.14	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	1.46	1.40	1.33	1.26	1.20	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	1.53	1.46	1.39	1.32	1.25	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	1.58	1.51	1.44	1.37	1.30	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	1.64	1.56	1.49	1.42	1.34	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	1.69	1.62	1.54	1.46	1.39	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	1.75	1.67	1.59	1.51	1.43	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	
23	1.80	1.72	1.64	1.56	1.48	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	
24	1.86	1.77	1.69	1.61	1.52	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	
25	1.91	1.83	1.74	1.65	1.57	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	
26	1.96	1.87	1.78	1.69	1.60	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	
27	2.01	1.92	1.83	1.74	1.65	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37	
28	2.07	1.97	1.88	1.79	1.69										
29	2.11	2.02	1.92	1.82	1.73										
30	2.17	2.07	1.97	1.87	1.77										
31	2.22	2.12	2.02	1.92	1.82										
32	2.27	2.16	2.06	1.96	1.85										
33	2.31	2.21	2.10	2.00	1.89										
34	2.37	2.26	2.15	2.04	1.94										
35	2.41	2.30	2.19	2.08	1.97										
36	2.48	2.36	2.25	2.14	2.03										
37	2.55	2.44	2.32	2.20	2.09										
38	2.63	2.51	2.39	2.27	2.15										
39	2.70	2.57	2.45	2.33	2.21										
40	2.77	2.65	2.52	2.39	2.27										
41	2.84	2.71	2.58	2.45	2.32										
42	2.92	2.78	2.65	2.52	2.39										
43	2.98	2.85	2.71	2.57	2.44										
44	3.06	2.92	2.78	2.64	2.50										
45	3.12	2.98	2.84	2.70	2.56										
46	3.20	3.06	2.91	2.76	2.62										
47	3.29	3.14	2.99	2.84	2.69										
48	3.38	3.22	3.07	2.92	2.76										
49	3.47	3.31	3.15	2.99	2.84										
50	3.54	3.38	3.22	3.06	2.90										
51	3.63	3.47	3.30	3.14	2.97										
52	3.72	3.55	3.38	3.21	3.04										
53	3.80	3.62	3.45	3.28	3.11										
54	3.93	3.75	3.57	3.39	3.21										
55	4.09	3.91	3.72	3.53	3.35										
56	4.27	4.07	3.88	3.69	3.49										
57	4.44	4.24	4.04	3.84	3.64										
58	4.72	4.50	4.29	4.08	3.86										
59	5.08	4.85	4.62	4.39	4.16										
60	5.46	5.21	4.96	4.71	4.46										
61	5.84	5.58	5.31	5.04	4.78										
62	6.24	5.95	5.67	5.39	5.10										
63	6.64	6.34	6.04	5.74	5.44										
64	7.05	6.73	6.41	6.09	5.77										
65	7.45	7.11	6.77	6.43	6.09										
66	8.05	7.69	7.32	6.95	6.59										
67	8.87	8.46	8.06	7.66	7.25										
68	9.67	9.23	8.79	8.35	7.91										
69	10.47	10.00	9.52	9.04	8.57										
70	11.29	10.77	10.26	9.75	9.23										
71	12.10	11.55	11.00	10.45	9.90										
72	12.91	12.33	11.74	11.15	10.57										
73	13.73	13.10	12.48	11.86	11.23										
74	14.54	13.88	13.22	12.56	11.90										
75	15.36	14.66	13.96	13.26	12.56										

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COLLISION*														1990 2001	1989 & prior
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002			
1	0.46	0.44	0.42	0.39	0.52	0.49	0.45	0.41	0.39	0.36	0.34	0.32	0.30	0.29	0.19	
2	0.58	0.55	0.52	0.50	0.59	0.55	0.50	0.47	0.44	0.41	0.39	0.37	0.34	0.32	0.19	
3	0.70	0.67	0.64	0.60	0.65	0.61	0.56	0.51	0.49	0.46	0.43	0.40	0.37	0.35	0.19	
4	0.81	0.77	0.73	0.69	0.69	0.65	0.59	0.54	0.51	0.49	0.46	0.43	0.40	0.37	0.19	
5	0.86	0.82	0.78	0.73	0.72	0.68	0.62	0.57	0.54	0.50	0.46	0.45	0.42	0.39	0.24	
6	0.90	0.85	0.81	0.76	0.75	0.71	0.65	0.60	0.56	0.53	0.50	0.48	0.44	0.41	0.29	
7	0.92	0.88	0.84	0.79	0.80	0.75	0.69	0.64	0.60	0.56	0.52	0.50	0.46	0.44	0.32	
8	0.96	0.92	0.88	0.82	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.49	0.46	0.36	
10	1.01	0.96	0.91	0.86	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.40	
11	1.05	1.00	0.95	0.90	0.92	0.87	0.80	0.73	0.70	0.65	0.61	0.58	0.53	0.50	0.45	
12	1.08	1.03	0.98	0.92	0.96	0.90	0.83	0.77	0.72	0.68	0.64	0.60	0.56	0.52	0.49	
13	1.11	1.06	1.01	0.95	1.01	0.95	0.88	0.81	0.76	0.71	0.67	0.64	0.59	0.55	0.54	
14	1.13	1.08	1.03	0.97	1.08	1.01	0.92	0.86	0.80	0.75	0.70	0.67	0.62	0.58	0.60	
15	1.16	1.11	1.06	0.99	1.15	1.09	0.99	0.91	0.86	0.81	0.75	0.71	0.67	0.63	0.68	
16	1.18	1.13	1.08	1.01	1.21	1.14	1.04	0.96	0.90	0.85	0.80	0.75	0.70	0.66	0.75	
17	1.22	1.16	1.10	1.04	1.28	1.20	1.10	1.01	0.95	0.90	0.84	0.80	0.74	0.70	0.82	
18	1.25	1.19	1.13	1.07	1.34	1.27	1.16	1.07	1.01	0.94	0.89	0.84	0.78	0.73	0.89	
19	1.28	1.22	1.16	1.10	1.41	1.32	1.22	1.12	1.06	0.99	0.92	0.88	0.82	0.77	0.96	
20	1.30	1.24	1.18	1.11	1.48	1.39	1.28	1.17	1.10	1.04	0.97	0.92	0.86	0.80	1.06	
21	1.33	1.27	1.21	1.13	1.54	1.46	1.33	1.23	1.15	1.09	1.02	0.96	0.90	0.84	1.24	
22	1.36	1.30	1.24	1.16	1.63	1.53	1.40	1.30	1.22	1.14	1.08	1.02	0.94	0.89		
23	1.39	1.33	1.27	1.19	1.71	1.62	1.49	1.37	1.29	1.21	1.13	1.08	1.00	0.93		
24	1.42	1.35	1.29	1.21	1.85	1.74	1.60	1.48	1.39	1.30	1.22	1.16	1.08	1.01		
25	1.45	1.38	1.31	1.24	2.06	1.94	1.78	1.64	1.54	1.46	1.36	1.29	1.19	1.12		
26	1.47	1.40	1.33	1.26	2.27	2.14	1.96	1.81	1.70	1.60	1.50	1.42	1.31	1.24		
27	1.49	1.42	1.35	1.27	2.56	2.42	2.22	2.04	1.92	1.81	1.69	1.60	1.49	1.40		
28	1.52	1.45	1.38	1.30												
29	1.54	1.47	1.40	1.31												
30	1.57	1.50	1.43	1.34												
31	1.59	1.52	1.45	1.36												
32	1.61	1.54	1.47	1.38												
33	1.65	1.57	1.50	1.41												
34	1.67	1.59	1.51	1.42												
35	1.69	1.61	1.53	1.44												
36	1.71	1.64	1.56	1.47												
37	1.75	1.67	1.59	1.50												
38	1.78	1.70	1.62	1.52												
39	1.80	1.72	1.64	1.54												
40	1.84	1.75	1.67	1.57												
41	1.86	1.77	1.69	1.58												
42	1.89	1.80	1.71	1.61												
43	1.90	1.82	1.73	1.63												
44	1.92	1.84	1.75	1.65												
45	1.95	1.86	1.77	1.67												
46	1.98	1.89	1.80	1.70												
47	2.01	1.92	1.83	1.71												
48	2.03	1.94	1.85	1.73												
49	2.07	1.97	1.88	1.76												
50	2.10	2.00	1.90	1.79												
51	2.12	2.03	1.93	1.82												
52	2.15	2.05	1.95	1.84												
53	2.18	2.08	1.98	1.87												
54	2.22	2.12	2.02	1.90												
55	2.28	2.17	2.07	1.94												
56	2.33	2.23	2.12	2.00												
57	2.40	2.29	2.18	2.05												
58	2.50	2.39	2.28	2.14												
59	2.63	2.51	2.39	2.25												
60	2.75	2.63	2.50	2.35												
61	2.91	2.78	2.65	2.49												
62	3.10	2.96	2.82	2.65												
63	3.28	3.13	2.98	2.80												
64	3.47	3.31	3.15	2.96												
65	3.65	3.48	3.31	3.11												
66	3.91	3.74	3.56	3.35												
67	4.29	4.09	3.90	3.66												
68	4.65	4.44	4.23	3.97												
69	5.02	4.79	4.56	4.29												
70	5.37	5.13	4.89	4.59												
71	5.74	5.48	5.22	4.90												
72	6.10	5.83	5.55	5.22												
73	6.48	6.18	5.89	5.53												
74	6.84	6.53	6.22	5.85												
75	7.21	6.88	6.55	6.16												

* Converted from Model Year 2012/ Symbol 11.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
MODEL YEAR / SYMBOL RELATIVITIES

Symbol	REVISED COLLISION														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	1990 2002	1989 & prior
1	0.48	0.46	0.44	0.41	0.39	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
2	0.61	0.58	0.55	0.52	0.48	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
3	0.74	0.70	0.67	0.63	0.59	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
4	0.85	0.81	0.77	0.72	0.68	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
5	0.90	0.86	0.82	0.77	0.72	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
6	0.94	0.89	0.85	0.80	0.75	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
7	0.97	0.92	0.88	0.83	0.77	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
8	1.01	0.97	0.92	0.86	0.81	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.06	1.01	0.96	0.90	0.84	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.10	1.05	1.00	0.94	0.88	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.13	1.08	1.03	0.97	0.91	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.17	1.11	1.06	1.00	0.93	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.19	1.13	1.08	1.02	0.95	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.22	1.17	1.11	1.04	0.98	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.24	1.19	1.13	1.06	0.99	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.28	1.22	1.16	1.09	1.02	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.31	1.25	1.19	1.12	1.05	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.34	1.28	1.22	1.15	1.07	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.36	1.30	1.24	1.17	1.09	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	1.40	1.33	1.27	1.19	1.12	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	1.43	1.37	1.30	1.22	1.14	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	
23	1.46	1.40	1.33	1.25	1.17	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	
24	1.49	1.42	1.35	1.27	1.19	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	
25	1.52	1.45	1.38	1.30	1.21	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	
26	1.54	1.47	1.40	1.32	1.23	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	
27	1.56	1.49	1.42	1.33	1.25	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47	
28	1.60	1.52	1.45	1.36	1.28										
29	1.62	1.54	1.47	1.38	1.29										
30	1.65	1.58	1.50	1.41	1.32										
31	1.67	1.60	1.52	1.43	1.34										
32	1.69	1.62	1.54	1.45	1.36										
33	1.73	1.65	1.57	1.48	1.38										
34	1.75	1.67	1.59	1.49	1.40										
35	1.77	1.69	1.61	1.51	1.42										
36	1.80	1.72	1.64	1.54	1.44										
37	1.84	1.75	1.67	1.57	1.47										
38	1.87	1.79	1.70	1.60	1.50										
39	1.89	1.81	1.72	1.62	1.51										
40	1.93	1.84	1.75	1.65	1.54										
41	1.95	1.86	1.77	1.66	1.56										
42	1.98	1.89	1.80	1.69	1.58										
43	2.00	1.91	1.82	1.71	1.60										
44	2.02	1.93	1.84	1.73	1.62										
45	2.05	1.95	1.86	1.75	1.64										
46	2.08	1.98	1.89	1.78	1.66										
47	2.11	2.02	1.92	1.80	1.69										
48	2.13	2.04	1.94	1.82	1.71										
49	2.17	2.07	1.97	1.85	1.73										
50	2.20	2.10	2.00	1.88	1.76										
51	2.23	2.13	2.03	1.91	1.79										
52	2.26	2.15	2.05	1.93	1.80										
53	2.29	2.18	2.08	1.96	1.83										
54	2.33	2.23	2.12	1.99	1.87										
55	2.39	2.28	2.17	2.04	1.91										
56	2.45	2.34	2.23	2.10	1.96										
57	2.52	2.40	2.29	2.15	2.02										
58	2.63	2.51	2.39	2.25	2.10										
59	2.76	2.64	2.51	2.36	2.21										
60	2.89	2.76	2.63	2.47	2.31										
61	3.06	2.92	2.78	2.61	2.45										
62	3.26	3.11	2.96	2.78	2.60										
63	3.44	3.29	3.13	2.94	2.75										
64	3.64	3.48	3.31	3.11	2.91										
65	3.83	3.65	3.48	3.27	3.06										
66	4.11	3.93	3.74	3.52	3.29										
67	4.50	4.29	4.09	3.84	3.60										
68	4.88	4.66	4.44	4.17	3.91										
69	5.27	5.03	4.79	4.50	4.22										
70	5.64	5.39	5.13	4.82	4.51										
71	6.03	5.75	5.48	5.15	4.82										
72	6.41	6.12	5.83	5.48	5.13										
73	6.80	6.49	6.18	5.81	5.44										
74	7.18	6.86	6.53	6.14	5.75										
75	7.57	7.22	6.88	6.47	6.05										

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Model Year / Symbol Effects Summary by Model Year

<u>Model Year</u>	<u>Comprehensive</u>				<u>Collision</u>			
	<u>Premium</u>	<u>Exposure</u>	<u>Percent Change</u>	<u>Dollar Effect</u>	<u>Premium</u>	<u>Exposure</u>	<u>Percent Change</u>	<u>Dollar Effect</u>
1992 & prior	2,100	32	5.0%	106	3,343	23	5.3%	177
1993	468	6	4.7%	22	906	6	5.1%	46
1994	950	14	4.9%	47	1,265	11	5.4%	68
1995	1,637	21	4.9%	80	3,125	21	5.3%	166
1996	2,094	24	5.0%	105	3,661	23	4.9%	181
1997	3,071	40	4.9%	152	5,178	36	5.2%	271
1998	5,609	66	5.2%	293	7,790	58	5.1%	398
1999	10,209	113	5.0%	514	17,164	106	5.2%	889
2000	14,059	165	5.1%	714	26,514	155	5.0%	1,335
2001	20,335	204	5.0%	1,018	36,279	196	5.2%	1,880
2002	26,357	254	-0.3%	(78)	51,482	253	-1.6%	(804)
2003	30,022	309	0.1%	17	59,904	303	-2.5%	(1,480)
2004	43,211	406	0.2%	96	88,072	405	-0.4%	(368)
2005	48,224	402	-1.1%	(515)	96,508	399	-1.6%	(1,509)
2006	48,713	396	-0.7%	(337)	98,522	392	-1.5%	(1,503)
2007	57,786	478	0.9%	506	125,726	476	-1.2%	(1,535)
2008	63,559	482	-0.1%	(36)	140,171	482	-3.0%	(4,193)
2009	47,277	347	-1.3%	(601)	106,422	347	-3.9%	(4,124)
2010	57,219	398	0.3%	195	125,742	398	-1.1%	(1,380)
2011	68,738	450	-0.4%	(306)	150,260	450	-1.7%	(2,544)
2012	70,780	431	-0.3%	(192)	151,547	430	-1.3%	(2,009)
2013	13,931	68	0.0%	0	27,498	68	0.0%	0
Totals	636,349	5,106	0.3%	1,800	1,327,079	5,038	-1.2%	(16,038)

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$104.50	\$83.50	\$139.50	\$111.50
75,000	125.00	100.00	166.50	133.00
100,000	141.00	113.00	188.00	150.50
200,000	179.00	143.50	239.00	191.00
300,000	200.00	160.00	267.00	213.50
500,000	223.50	179.00	298.50	238.50
1,000,000 **	249.50	199.50	333.00	266.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$119.50	\$95.50	\$122.50	\$98.00
75,000	159.00	127.00	163.50	131.00
100,000	191.50	153.00	197.00	157.50
200,000	280.00	224.00	288.50	230.50
300,000	334.50	267.50	344.50	275.50
500,000	400.50	320.50	412.50	330.00
1,000,000 **	478.00	382.50	492.50	394.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$47.00	\$38.00	\$57.00	\$45.50
75,000	56.50	45.00	68.00	54.50
100,000	63.50	51.00	77.00	61.50
200,000	81.00	64.50	97.50	78.00
300,000	90.50	72.50	109.00	87.50
500,000	101.00	81.00	122.00	97.50
1,000,000 **	112.50	90.00	136.00	109.00

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$102.00	\$81.50	\$108.50	\$86.50
75,000	136.00	108.50	144.50	115.50
100,000	163.50	131.00	174.00	139.50
200,000	238.50	191.50	254.50	203.50
300,000	286.00	229.00	304.50	243.50
500,000	342.00	274.00	364.00	291.50
1,000,000 **	408.50	327.00	435.00	348.00

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

All Remaining Territories

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$32.50	\$26.00	\$38.00	\$30.50
75,000	38.50	31.00	45.50	36.50
100,000	43.50	35.00	51.50	41.00
200,000	55.50	44.50	65.00	52.00
300,000	62.00	49.50	73.00	58.00
500,000	69.50	55.50	81.50	65.00
1,000,000 **	77.50	62.00	91.00	72.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$81.50	\$65.00	\$86.00	\$69.00
75,000	108.50	87.00	114.50	92.00
100,000	131.00	104.50	138.50	110.50
200,000	191.50	153.00	202.00	162.00
300,000	228.50	183.00	241.50	193.50
500,000	273.50	219.00	289.00	231.50
1,000,000 **	326.50	261.50	345.50	276.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$81.00	\$65.00	\$108.00	\$86.50
50/100	110.00	88.00	147.00	117.50
100/300	146.50	117.50	195.50	156.50
250/500	193.50	155.00	258.50	206.50
300/300 **	200.00	160.00	267.00	213.50
500/500 **	223.50	179.00	298.50	238.50
500/1000 **	225.50	180.00	300.50	240.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$71.00	\$57.00	\$73.00	\$58.50
50/100	123.50	98.50	127.00	101.50
100/300	197.50	158.00	203.50	162.50
250/500	313.50	251.00	323.00	258.50
300/300 **	334.50	267.50	344.50	275.50
500/500 **	400.50	230.50	412.50	330.00
500/1000 **	402.50	322.00	414.50	331.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$36.50	\$29.50	\$44.00	\$35.50
50/100	50.00	40.00	60.00	48.00
100/300	66.00	53.00	80.00	64.00
250/500	87.50	70.00	105.50	84.50
300/300 **	90.50	72.50	109.00	87.50
500/500 **	101.00	81.00	122.00	97.50
500/1000 **	101.50	81.50	123.00	98.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$60.50	\$48.50	\$64.50	\$51.50
50/100	105.50	84.50	112.00	89.50
100/300	169.00	135.00	179.50	143.50
250/500	268.00	214.50	285.50	228.00
300/300 **	286.00	229.00	304.50	243.50
500/500 **	342.00	274.00	364.00	291.50
500/1000 **	344.00	275.00	366.00	293.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

**Terr. All Remaining
ANNUAL UNINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$25.00	\$20.00	\$29.50	\$23.50
50/100	34.00	27.50	40.00	32.00
100/300	45.50	36.50	53.50	42.50
250/500	60.00	48.00	70.50	56.50
300/300 **	62.00	49.50	73.00	58.00
500/500 **	69.50	55.50	81.50	65.00
500/1000 **	70.00	56.00	82.00	65.50

ANNUAL UNDERINSURED MOTORISTS RATES

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$48.50	\$39.00	\$51.00	\$41.00
50/100	84.50	67.50	89.00	71.00
100/300	135.00	108.00	142.50	114.00
250/500	214.50	171.50	226.50	181.00
300/300 **	228.50	183.00	241.50	193.50
500/500 **	273.50	219.00	289.00	231.50
500/1000 **	275.00	220.00	290.50	232.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 21
ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	CURRENT		REVISED	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
75,000	\$211.50	169.00	\$250.00	\$200.00
100,000	\$228.00	182.50	272.00	217.50
200,000	\$266.00	213.00	323.00	258.50
300,000	\$287.50	230.00	351.00	280.50
500,000	\$311.00	248.50	382.50	306.00
1,000,000 **	\$337.00	269.50	417.00	333.50

** Not shown in Agents' Manual

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

TERRITORY 22-25
ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$112.50	\$90.00	\$118.00	\$94.50
100,000	119.50	95.50	127.50	102.00
200,000	136.50	109.50	148.00	118.50
300,000	146.50	117.00	159.50	127.50
500,000	157.00	125.50	172.50	138.00
1,000,000 **	168.50	135.00	186.50	149.50

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$72.50	\$58.00	\$77.00	\$61.50
100,000	77.50	62.00	83.00	66.50
200,000	89.50	71.50	97.00	77.50
300,000	96.00	77.00	104.50	83.50
500,000	103.50	82.50	113.00	90.50
1,000,000 **	111.50	89.00	122.50	98.00

** Not shown in Agents' Manual

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 21

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$173.00	\$138.50	\$197.00	\$157.50
50/100/25	202.50	162.00	236.00	188.50
100/300/25	239.00	191.00	284.50	227.50
250/500/25	286.00	228.50	347.00	277.50
300/300/25 **	292.50	234.00	356.00	284.50
500/500/25 **	316.00	252.50	387.00	309.50
500/1000/25 **	317.50	254.00	389.50	311.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B.I. :

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

TERRITORY 22-25

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$94.50	\$75.50	\$96.00	\$77.00
50/100/25	107.50	86.00	112.00	89.50
100/300/25	124.00	99.00	132.00	105.50
250/500/25	145.00	116.00	157.50	126.00
300/300/25 **	148.00	118.50	161.00	129.00
500/500/25 **	159.00	127.00	174.00	139.00
500/1000/25 **	159.50	127.50	175.00	140.00

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists B

**ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES**

Terr. All Remaining

ANNUAL UNINSURED MOTORISTS RATES***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$59.00	\$47.00	\$61.00	\$49.00
50/100/25	68.00	54.50	71.50	57.00
100/300/25	79.00	63.50	85.00	68.00
250/500/25	94.00	75.00	102.00	81.50
300/300/25 **	96.00	76.50	104.50	83.50
500/500/25 **	103.00	82.50	113.00	90.50
500/1000/25 **	103.50	83.00	113.50	90.50

ANNUAL UNINSURED MOTORISTS RATES***

Property Damage****

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50,000	\$2.00	\$1.50	\$2.00	\$1.50
100,000	3.50	3.00	3.50	3.00

** Not shown in Agents' Manual

*** Subject to a \$200 deductible

**** To be added to appropriate split limit uninsured motorists

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCASCO BASE RATES & NEW PROGRAM (EMCC) BASE RATES

<u>Territory</u>	<u>Liability</u>		<u>Medical</u>		<u>Comprehensive</u>		<u>Collision</u>	
	<u>\$75,000</u>		<u>\$1,000</u>		<u>500 ded (13,11)</u>		<u>500 ded (13,11)</u>	
	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>
21	\$819	\$1,106	\$23	\$30	\$299	\$419	\$751	\$1,033
22	\$600	\$810	\$23	\$30	\$284	\$398	\$763	\$1,049
23	\$590	\$797	\$23	\$30	\$269	\$377	\$719	\$989
24	\$546	\$737	\$23	\$30	\$284	\$398	\$742	\$1,020
25	\$529	\$714	\$23	\$30	\$339	\$475	\$863	\$1,187
26	\$531	\$717	\$23	\$30	\$309	\$433	\$788	\$1,084
27	\$521	\$703	\$23	\$30	\$359	\$503	\$815	\$1,121
28	\$531	\$717	\$23	\$30	\$339	\$475	\$841	\$1,156
29	\$531	\$717	\$23	\$30	\$332	\$465	\$815	\$1,121
30	\$544	\$734	\$23	\$30	\$221	\$309	\$700	\$963
31	\$531	\$717	\$23	\$30	\$303	\$424	\$719	\$989
32	\$526	\$710	\$23	\$30	\$317	\$444	\$788	\$1,084
33	\$531	\$717	\$23	\$30	\$325	\$455	\$768	\$1,056

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCC BASE RATES & NEW PROGRAM (EMCC) BASE RATES

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (13,11)		<u>Collision</u> 500 ded (13,11)	
	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>	<u>Cur</u>	<u>New</u>
21	\$1,065	\$1,106	\$30	\$30	\$389	\$419	\$976	\$1,033
22	\$780	\$810	\$30	\$30	\$369	\$398	\$992	\$1,049
23	\$767	\$797	\$30	\$30	\$350	\$377	\$935	\$989
24	\$710	\$737	\$30	\$30	\$369	\$398	\$965	\$1,020
25	\$688	\$714	\$30	\$30	\$441	\$475	\$1,122	\$1,187
26	\$690	\$717	\$30	\$30	\$402	\$433	\$1,024	\$1,084
27	\$677	\$703	\$30	\$30	\$467	\$503	\$1,060	\$1,121
28	\$690	\$717	\$30	\$30	\$441	\$475	\$1,093	\$1,156
29	\$690	\$717	\$30	\$30	\$432	\$465	\$1,060	\$1,121
30	\$707	\$734	\$30	\$30	\$287	\$309	\$910	\$963
31	\$690	\$717	\$30	\$30	\$394	\$424	\$935	\$989
32	\$684	\$710	\$30	\$30	\$412	\$444	\$1,024	\$1,084
33	\$690	\$717	\$30	\$30	\$423	\$455	\$998	\$1,056

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCASCO SPLIT BASE RATES AND
NEW PROGRAM (EMCC) SPLIT BASE RATES

<u>TERR</u>	<u>BODILY</u>		<u>PROPERTY</u>	
	<u>INJURY</u>		<u>DAMAGE</u>	
	25/50		25	
	<u>BASE RATE</u>		<u>BASE RATE</u>	
	<u>CUR</u>	<u>NEW</u>	<u>CUR</u>	<u>NEW</u>
21	\$351	\$505	\$337	\$413
22	\$235	\$331	\$275	\$358
23	\$218	\$311	\$289	\$366
24	\$213	\$300	\$251	\$326
25	\$241	\$345	\$198	\$240
26	\$212	\$301	\$239	\$301
27	\$204	\$293	\$239	\$305
28	\$227	\$315	\$219	\$280
29	\$207	\$292	\$244	\$317
30	\$217	\$309	\$245	\$309
31	\$201	\$280	\$256	\$329
32	\$217	\$310	\$225	\$286
33	\$207	\$292	\$244	\$317

ARKANSAS
PERSONAL AUTO
NEW MyAuto Program

CURRENT EMCC SPLIT BASE RATES AND NEW
PROGRAM (EMCC) SPLIT BASE RATES

<u>TERR</u>	<u>BODILY</u>		<u>PROPERTY</u>	
	<u>INJURY</u>		<u>DAMAGE</u>	
	25/50		25	
	<u>BASE RATE</u>		<u>BASE RATE</u>	
	<u>CUR</u>	<u>NEW</u>	<u>CUR</u>	<u>NEW</u>
21	\$456	\$505	\$438	\$413
22	\$306	\$331	\$358	\$358
23	\$283	\$311	\$376	\$366
24	\$277	\$300	\$326	\$326
25	\$313	\$345	\$257	\$240
26	\$276	\$301	\$311	\$301
27	\$265	\$293	\$311	\$305
28	\$295	\$315	\$285	\$280
29	\$269	\$292	\$317	\$317
30	\$282	\$309	\$319	\$309
31	\$261	\$280	\$333	\$329
32	\$282	\$310	\$293	\$286
33	\$269	\$292	\$317	\$317

Rate Review Test: Auto - ARKANSAS
EMCASCO At/Below Threshold of 25.0%/\$400.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
CSL	202	7.7%	103,617.54	113,450.65	9,833.11	9.5%
Bodily Injury	2,436	92.3%	603,181.23	678,061.42	74,880.19	12.4%
Property Damage	2,436	92.3%	521,504.43	536,973.29	15,468.86	3.0%
Subtotal			1,228,303.20	1,328,485.36	100,182.16	8.2%
Medical	2,355	89.3%	85,056.54	94,657.41	9,600.87	11.3%
PIP	2,269	86.0%	26,301.43	28,864.98	2,563.55	9.7%
Uninsured Motorists	85	3.2%	4,084.51	4,655.70	571.19	14.0%
Uninsured Motor W/UMPD	2,467	93.5%	169,674.84	174,956.62	5,281.78	3.1%
Underinsured Motorists	2,465	93.4%	245,848.86	251,841.16	5,992.30	2.4%
Liability Total			1,759,269.38	1,883,461.23	124,191.85	7.1%
Comprehensive	2,562	97.1%	615,479.18	687,005.25	71,526.07	11.6%
Collision	2,548	96.6%	1,201,013.92	1,239,853.51	38,839.59	3.2%
Physical Damage Total			1,816,493.10	1,926,858.76	110,365.66	6.1%
Other Coverages	2,211	83.8%	48,135.68	53,001.44	4,865.76	10.1%
Total	2,638	100.0%	3,623,898.16	3,863,321.43	239,423.27	6.6%

Rate Review Test: Personal Auto - ARKANSAS
EMCC (PASC)
EMCASCO At/Below Threshold of 25.0%/\$400.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
CSL	214	7.6%	114,408.58	122,048.65	7,640.07	6.7%
Bodily Injury	2,594	92.4%	660,685.70	730,006.50	69,320.80	10.5%
Property Damage	2,594	92.4%	570,507.19	577,859.34	7,352.15	1.3%
Subtotal			1,345,601.47	1,429,914.49	84,313.02	6.3%
Medical	2,500	89.0%	92,568.15	101,131.28	8,563.13	9.3%
PIP	2,413	85.9%	28,060.60	30,791.74	2,731.14	9.7%
Uninsured Motorists	90	3.2%	4,479.73	5,059.86	580.13	13.0%
Uninsured Motor W/UMPD	2,623	93.4%	181,160.89	186,798.93	5,638.04	3.1%
Underinsured Motorists	2,622	93.4%	264,095.20	270,394.99	6,299.79	2.4%
Liability Total			1,915,966.04	2,024,091.29	108,125.25	5.6%
Comprehensive	2,729	97.2%	669,514.18	733,030.63	63,516.45	9.5%
Collision	2,714	96.7%	1,309,821.31	1,329,524.21	19,702.90	1.5%
Physical Damage Total			1,979,335.49	2,062,554.84	83,219.35	4.2%
Other Coverages	2,359	84.0%	52,632.57	57,569.31	4,936.74	9.4%
Total	2,808	100.0%	3,947,934.10	4,144,215.44	196,281.34	5.0%

MYAUTO MANUAL INDEX

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UNDERWRITING ELIGIBILITY

1. NEW BUSINESS ELIGIBILITY

The basis of our competitive rate structure is the careful selection of risks. Our agents have the authority to bind coverage for a maximum of 30 days for written binders, 72 hours for oral binders. Written binders are to be forwarded to your branch underwriter within 3 days of the effective date.

Minimum Requirements:

<u>Deductibles for 2010 And Prior:</u>	<u>Deductibles for 2011 And After:</u>
Vehicle Symbols 12 through 20: \$100 Comprehensive \$250 Collision	Vehicle Symbols 16 to 41: \$100 Comprehensive \$250 Collision
Vehicle Symbols 21 and higher: \$250 Comprehensive \$500 Collision	Vehicle Symbols 42 to 65: \$250 Comprehensive \$500 Collision

A. PRIOR APPROVAL

Coverage shall not be bound for a risk having any of the following characteristics or conditions until (1) all information has been reviewed by the company for appropriate underwriting and (2) the agent has been granted approval for binding coverage.

1. Operators:

- a. Any operator without a valid driver's license from the resident state. (An International driver's license is not acceptable). One-year permanent residency is required.
- b. Any operator with a physical impairment, severe heart or eyesight condition, inoperable limbs or a history of mental disorder which affects the operation of a vehicle

2. Vehicles:

- a. Antique, classic or any auto 15 years and older with physical damage coverage.
- b. Vehicles Symbol 27 and higher.
- c. 2010 Model Year Vehicles and Prior Symbol 27 and higher
- d. 2011 Model Year Vehicles and After Symbol 65 and higher
- e. Motor homes over \$100,000
- f. Any vehicle on the Restricted Vehicle 'A' list refer to the Personal Auto Symbol and Vehicle Identification section of the Agent Manual at www.emcins.com to determine if a vehicle is one that is restricted.

B. UNACCEPTABLE RISKS**THE FOLLOWING RISKS CANNOT BE SUBMITTED, ACCEPTED OR BOUND:****1. Operators:**

- a. Any operator who has had a lapse in coverage over 60 days prior to the policy effective date

Exceptions:

- 1) Returning from active Military Deployment
- 2) Any driver licensed within the last 60 days
- 3) Previously insured on parents' policy
- 4) Previously had a company car
- 5) No Prior Insurance
- b. Any operator with a major conviction (Refer to Violations and Convictions List, Group A) including all suspensions and revocations, and/or who has required a financial responsibility filing in the past 5 years.

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

- c. Any operator, whose coverage has been cancelled, declined, non-renewed (except for the termination of an agency contract), or written under the Automobile Insurance Plan (Assigned Risk).

2. Vehicles:

- a. Any vehicle used for delivery or transportation of goods or people.
- b. Any vehicle on the Restricted Vehicle "A" List. refer to the Personal Auto Symbol and Vehicle Identification Information section of the Agent Manual at www.emcins.com to determine if a vehicle is one that is restricted.
1. ATV's;
 2. Kit cars;
 3. Gray market cars;
 4. Dune buggies;
 5. Recreational type vehicles used in off road activities;
 6. Street rods;
 7. Modified/custom built "one of a kind" type vehicles.
- c. Vehicles used for snow removal or as service station vehicles.
- d. Defective vehicles, which may endanger public safety.
- e. Motor homes used as residences.
- f. Any vehicle garaged out of state where rates are not filed and/or without a non-resident agent license.

C. AGENT INFORMATION

1. A Medical Statement may be requested for operators age 75 and over.
2. Photos are required for antique autos, classic autos and vehicles over 15 years, with physical damage coverage.
3. A completed Questionnaire is required for customized vans and pick-ups with physical damage coverage.
4. The Company will order an Insurance Score (CBR5. Vehicles with Branded Titles (Branded Title includes salvage, rebuilt, manufacturer buyback, junk, fire, flood damage, reconstructed and hail damage titles) are eligible for liability coverage only.

D. DRIVING EXPERIENCE

Drivers less than 21	No eligible unless supported by parents policy
Drivers 21 to 24	Eligible with Clear MVR
Drivers 21 to 24	Eligible if Married

E. MAXIMUM ALLOWABLE ACCIDENTS AND VIOLATIONS/CONVICTIONS PER OPERATOR (36 MONTH HISTORY)

Accidents/Violations/Convictions	Maximum Allowable
Major Violations /Convictions	0
Moving Violations/Convictions	
Operators Under Age 25	3
All Other Operators	4
Household	4
Non-Moving Violations/Convictions	
Operators Under Age 25	3
All Other Operators	4
Household	4

1. NEW BUSINESS ELIGIBILITY (Cont'd.)**E. MAXIMUM ALLOWABLE ACCIDENTS AND VIOLATIONS/CONVICTIONS PER OPERATOR (36 MONTH HISTORY)**

Accidents/Violations/Convictions	Maximum Allowable
At-Fault Accidents	
Operators Under Age 25	2
All Other Operators	3
Household	3
Other Than Collision Losses	
Per Household	4 Over \$200
Towing Losses	
Per Household	4
Per Policy Combined Incidents*	
1-3 Drivers in Household	10
4-6 Drivers in Household	15
7-9 Drivers in Household	20

Refer to the Violations and Convictions section for a list of moving and non-moving violations.

***EXCLUDES Not at Fault, Towing and OTC Losses**

2. RENEWAL GUIDELINE ELIGIBILITY (36 MONTH HISTORY)**POLICIES THAT EXCEED THE MAXIMUM ALLOWABLE ACCIDENTS/VIOLATIONS/Convictions SHOWN BELOW WILL BE NON-RENEWED**

Accidents/Violations/Convictions	Maximum Allowable
Major Violations/Convictions	0
Moving Violations/Convictions	
Operators Under Age 25	4
All Other Operators	5
Household	5
Non-Moving Violations/Convictions	
Operators Under Age 25	4
All Other Operators	5
Household	5
At-Fault Accidents	
Operators Under Age 25	3
All Other Operators	4
Household	4
Other Than Collision Losses	
Per Household	5
Towing Losses	
Per Household	5
Per Policy Combined Incidents*	
1-3 Drivers in Household	12
4-6 Drivers in Household	17
7-9 Drivers in Household	22

*** EXCLUDES Not at Fault, Towing and OTC Losses**

3. VIOLATIONS AND CONVICTIONS

This is a condensed list of countrywide violations and convictions. It is NOT all-inclusive and many categories shown are generalizations. Any violation or conviction that cannot be categorized will be routed to Underwriting. "All" refers to any version of a similar conviction/violation, which may vary by state.

A. GROUP A: Operators charged/convicted with any Group A Violation/Conviction are UNACCEPTABLE

1. Altered, forged, or counterfeit title, registration or plates
2. Cancellation, denial or disqualification – ALL
3. Drag racing – ALL
4. Driving to endanger
5. Driving under the influence; Operating while intoxicated; Refusal to submit to chemical test – ALL
6. Driving While registration cancelled or suspended
7. Driving while suspended, revoked, disqualified, barred or withdrawn – ALL
8. Failure to notify – ALL
9. Failure to surrender suspended or revoked license
10. Failure to comply with financial responsibility law; failure to post security; Failure to file SR-22 – ALL
11. Fleeing or attempting to elude police officer
12. Habitual violator or offender – ALL
13. Hit & run; Leaving accident scene before police arrive – ALL
14. Involuntary manslaughter; Homicide; Violation of vehicle law resulting in death
15. Reckless driving – ALL
16. Revocation – ALL
17. Serious offense – ALL – including speeding in excess of 15 mph
18. Suspension – ALL
19. Unauthorized use of motor vehicle
20. Unsatisfied judgment
21. Withdrawal – ALL

B. GROUP B: Moving Violations

1. Allowing unauthorized person to drive
2. Careless or negligent operation
3. Crossing fire hose
4. Driving over center lane or on wrong side of road
5. Driving too slow
6. Driving where prohibited – ALL
7. Failure to file future proof following conviction, or reason unspecified
8. Failure to obey traffic device, traffic control signal, sign or police officer – ALL
9. Failure to stop
10. Failure to yield – ALL
11. Failure to maintain safe distance – ALL
12. Failure to dim headlights
13. Failure to use lamps, signals – ALL
14. Failure to have vehicle under control

4. VIOLATIONS AND CONVICTIONS (Cont'd.)

15. Following too close
16. Improper backing
17. Improper lane use/change
18. Improper passing – ALL
19. Improper signal/fail to signal
20. Improper start
21. Improper turn – ALL
22. Improperly transporting passenger
23. Obstructed vision
24. Out of state violation
25. Passed a stopped school bus
26. Passing where prohibited – ALL
27. Speeding
28. Spinning wheels; excessive acceleration, etc.
29. Unlawful use of license; lending, displaying – ALL
30. Unsafe U-turn
31. Unspecified lane violation
32. Violation of provisional, probational, juvenile, school, restricted license or permit
33. Wrong way – ALL

C. GROUP C: Non-moving Violations

1. Defective equipment (brakes, lights, mirrors, wipers, horn, muffler, unsafe tires, etc.)
2. Driving without correct license class
3. Excessive noise
4. Failure to use child restraint system
5. Failure to use headlights, lamps, signals – ALL
6. Illegal equipment
7. Improper towing
8. Litter, drop or throw any object at a vehicle or on the road
9. Miscellaneous – DMV designation
10. No drivers license (Driver is to carry license and display on demand)
11. Obstructed vision (snow, ice, etc.)
12. Operating vehicle in unsafe condition
13. Seat belt or restraint system violation
14. Tinted windows
15. Unlawful possession of vehicle equipment

ADDITIONAL RULES

A. EMC PERSONAL LINES ADVANTAGE COVERAGE**1. Introduction**

EMC Personal Lines Advantage Coverage is the extra 'free' coverage provided to our Insureds when both their home and auto are insured with EMC.

2. Eligibility

Insureds with a Homeowners insurance policy (all HO forms) and a Personal Auto policy in effect and issued by any of the EMC affiliated group companies are automatically provided EMC Personal Lines Advantage Coverage.

3. Single Deductible

If the same event results in a covered loss to a covered auto and the residence premises, only the larger deductible applicable from either policy will apply once to all covered losses. This provision only applies if the combined loss or damage exceeds the higher of the applicable deductible.

4. Pet Medical Coverage

Up to \$500 coverage will be provided when an insured's domestic dog or cat sustains injury or death as a result of a covered loss to a covered auto or the residence premises. This is the maximum amount of coverage regardless of the number of dogs or cats that are injured or die or the number of EMC policies in force at the time of loss. No deductible applies to this coverage.

Coverage will be provided for any of the following for any one occurrence:

- 1. Reasonable costs incurred for veterinary fees; and/or*
- 2. Replacement cost if the pet dies*

The total amount paid for 1, 2 or both 1 & 2 combined will not exceed \$500.

Note: Replacement cost means the cost the insured would incur to replace the deceased dog or cat with one of like kind and quality. It does not include the cost of veterinary bills or training for the new pet or any other amount other than the cost to replace the pet.

5. Emergency Lockout Coverage

Up to \$200 coverage will be provided for reasonable expenses incurred for services needed to gain entry into a covered auto or residence premises if keys have been stolen or disabled or if locked in the covered auto or residence premises and the insured is unable to gain access. No deductible applies to this coverage.

6. Endorsement

Attach endorsement IL7152 - EMC Personal Lines Advantage Coverage to the policy.

B. COMPANY DISCOUNTS**1. ACCIDENT FORGIVENESS**

The first chargeable at-fault accident which occurs during the EMC policy term will not be charged if the following conditions are met:

- a. The named insured has had three consecutive years of prior coverage*
- b. No driver on the policy has had any other at-fault BI or PD/Coll only accidents in the experience period.*

Note: A maximum of one chargeable at-fault accident will be waived per policy at any one time. If there are 2 or more accidents under the Property Damage threshold on the same vehicle the credit of -0.10 is removed and replaced with a 0.00 factor.

B. COMPANY DISCOUNTS (Cont'd.)

2. COMBINATION POLICY DISCOUNT*a. Eligibility*

When the same named insured has both a Personal Auto and a Homeowners policy written in any company within the EMC Group, a 20% discount is applied to the final premium of each policy after application of all other premium modifications.

b. Discount Effective Date

If a qualifying policy is written with a non-concurrent date, the discount will be applied to both the auto and homeowners policies at the earliest date that concurrent coverage is in effect. The discount may be applied or deleted midterm.

c. Cancellation or Non-Renewal

In the event either the Personal Auto or Homeowners Policy is cancelled or non-renewed, the discount may be deleted from the remaining policy midterm (date concurrent coverage is no longer in effect) or at the next renewal date.

3. CUSTOMER PLUS DISCOUNT

Those risks meeting the eligibility guidelines below will be eligible for the Customer Plus Program which will result in a 10% discount applied to the total policy premium. The following criteria must be met:

*a. Home owned and insured within EMC Group**b. At least one private passenger type vehicle with Liability, Comprehensive and Collision Coverages**c. No Business Use**d. Years Driving Experience 9 year single/ 7 years married (applies to all drivers on policy)**e. No Accident OR Violation/Conviction Surcharges on policy**f. No Restricted Vehicles**g. No Branded Title Vehicles**h. Must maintain limits of at least 100/300 Split Bodily Injury Liability or 300 Combined Single Liability Limit***4. HOMEOWNERSHIP DISCOUNT**

A 5% discount will be applied to the policy premium if the insured owns their own home, but a home is not insured with EMC Group. Not applicable if the policy has the Combination Policy Discount.

5. INSURANCE SCORING

A discount may be applied to the Personal Auto Policy premium which is based upon the current Insurance Score derived from LexisNexis' insurance scoring model. The score reflects the correlation found between an individual's ability to handle and manage credit (responsibility characteristics) and the ability to manage insurance risk in the same responsible manner. The premium is computed by multiplying the Coverage Premiums by the scoring factor.

6. ELECTRONIC FUNDS TRANSFER

An additional 3% off the policy premium, after application of all other discounts and prior to the policy combination discount, will be applied if premium is paid through Electronic Funds Transfer.

C. ADDITIONAL PRICING FACTORS

1. LIABILITY & PIP/MEDICAL PAYMENTS (PIP) VEHICLE RATING PLAN (LPMP)**a. Introduction**

The following contains the rules and rating provisions governing the Liability and PIP/Medical Payments (LPMP) Vehicle Rating Plan.

b. LPMP Symbols

The LPMP Symbols Pages (hereafter, the Symbol Pages) contain the rating symbols for the LPMP Vehicle Rating Plan.

C. ADDITIONAL PRICING FACTORS (Cont'd.)

The Symbol Pages display LPMP symbols for all vehicles to which this Rating Plan applies.

For each vehicle listed on the Symbol Pages, two LPMP rating symbols are provided: one symbol applicable to BI and PD Liability Coverages, and a second symbol applicable to Medical Payments Coverage.

The symbols are displayed on a vehicle series basis, and apply to all vehicles (all VINs) in a vehicle series. The LPMP symbols do not vary by model year of vehicle unless otherwise noted.

c. Model Years

1. The LPMP symbols are applicable to 2004 and subsequent model years.

d. Premium Determination

1. The LPMP vehicle rating factors are multiplicative factors that are applied to the premiums for BI & PD liability coverage and Medical Payments coverage after applying the classification rating factor.

Note:

The premium determination procedure applicable to BI & PD Liability coverages also applies to Single Limit Liability Coverages). See examples below

- (a) BI Liability Premium = BI Rate X Classification rating factor X LPMP BI & PD Liability vehicle rating factor.
 - (b) PD Liability Premium = PD Rate X Classification rating factor X LPMP BI & PD Liability vehicle rating factor.
 - (c) Medical Payments(PIP) = Med Pay Rate X Classification rating factor X LPMP Medical Payments (PIP) vehicle rating factor.
2. The LPMP Vehicle Rating Plan does not affect the premium determination procedures that apply to Comprehensive and Collision coverage , or to other coverages not specified in these rules.
 3. If the provisions of Personal Vehicle Manual (PVM) Rule **3.F.** apply to the risk, or if the an expense fees are applicable, apply those rating provisions in accordance with the premium determination procedures.
 4. LPMP vehicle rating factors do not apply to risks rated in accordance with PVM Rule **16.**, Named Non-Owner Coverage, or Rule **17.**, Extended Non-Owned Liability Coverage.

e. Vehicle Rating Factors

Refer to the Liability and Medical (PIP) Vehicle Rating Factors in the "R" pages of this manual.

2. NO PRIOR INSURANCE

- a. *The following surcharge will be applied to New Business/Rewrite policies if the prior insurance for the named insured had a lapse prior to the new business/rewrite effective date. The factor will be applied to the policy and will be removed at the first anniversary date. If a policy lapses and is re-written, the No Prior Insurance Factor will be added.*
- b. *The surcharge will not apply to insureds under the following circumstances:*
 - (1) *Returning from active military deployment.*
 - (2) *Any driver licensed within 60 days prior to the policy effective date.*
 - (3) *Previously insured under parents auto policy.*
 - (4) *Previously used a company car.*
 - (5) *Any state exceptions*

<i>DAYS LAPSED</i>	<i>FACTOR</i>	<i>DAYS LAPSED</i>	<i>FACTOR</i>	<i>DAYS LAPSED</i>	<i>FACTOR</i>
<i>1-30</i>	<i>1.20</i>	<i>31-60</i>	<i>1.30</i>	<i>More than 60</i>	<i>1.50</i>

C. ADDITIONAL PRICING FACTORS (Cont'd.)

3. AUTO LOCATION INSIGHT

ALI (auto location insight), a predictive modeling product from Explore, assigns each insured a specific score based on certain criteria. Scores are strictly geographically based on garaging location, taking into account: population density, neighborhood conditions including home values and average family size, frequency/severity of motor vehicle thefts and property crimes, number of miles driven, types of intersections and roads taking into account rural/urban and speed limit zones and traffic volume, location of nearby establishments such as shopping, restaurants, schools, churches, general driving behaviors and patterns for the area (not policyholder specific), and elevation, ground movement, etc for the area.

ALI scores correspond to a rating factor for each of the major coverages (Combined Single Limit, Bodily Injury, Property Damage, Collision, Comprehensive, Medical and Personal Injury Protection). Each coverage score reflects the relative location-based risk of that coverage at the vehicle's garaged address. The factors are then applied by coverage in the multiplicative rating formula. Refer to Company for rating factors.

4. PRIOR ASSIGNED RISK (Residual Market) POLICIES

A surcharge factor of 1.50 will be applied to New Business policies if the prior insurance was through an Assigned Risk Plan. The surcharge will be removed at the next renewal. Note: If policy qualifies for both Assigned Risk Surcharge and No Prior Insurance Surcharge the Assigned Risk Surcharge will apply.

5. UNVERIFIABLE DRIVING RECORD SURCHARGE (Per Driver)

If we are unable to obtain a current MVR or EARS report for a licensed driver on the policy, a surcharge factor of 1.40 will apply. If a valid MVR or EARS report is received within 60 days of the policy effective date or the transaction effective date of an added driver, the surcharge will be removed effective the New Business date or date that the driver was added. Note: The policy will be non-renewed or the driver excluded if a valid MVR is not received by the renewal process date. Not eligible for merit rating credits for no violations/convictions.

6. EXCESS NONPAYMENT

A surcharge factor of 1.50 will be applied to the renewal policy if the insured has had more than 2 non-payment cancellations during the prior 12 month period.

1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. not used as a public or livery conveyance for passengers,
 - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed on the Symbol and Identification section; and
 - b. is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) for farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

- a. it meets the conditions in a. and b. above; and
 - b. coverage is limited in accordance with the federal employees using autos in government business endorsement. **(PP0301)**
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. it is principally garaged on a farm or ranch, and
 - b. it otherwise meets the definitions in 1. and 2. above.

B. AUTO as used in this manual, refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. LIABILITY as used in this manual, refers only to Bodily Injury and Property Damage Coverages.

D. SINGLE LIMIT LIABILITY as used in this manual, refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE COVERAGE as used in this manual, refers to other than collision damage to a motor vehicle.

F. OWNED as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement. **(PP0319)**
2. A vehicle owned by a trust. Refer to Rule **2.E.** for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY – ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1. if:

1. They are written on a specified auto basis, and
2. They are owned by an individual or by a husband and wife who are residents of the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declaration page.

2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd.)

- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and pickups and vans as defined in Rule 1. that are owned jointly by two or more:
1. resident relatives other than husband and wife; or
 2. resident individuals; or
 3. non-resident relatives, including a non-resident husband and wife; if
 - (a) They are written on a specified auto basis, and
 - (b) The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned, and
 - (c) The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage. **(PP0334)**

Note

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

- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golfcarts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis.
 2. They are owned by:
 - (a) an individual;
 - (b) a husband and wife;
 - (c) two or more relatives other than husband and wife; or
 - (d) two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle **(PP0323)** or snowmobile **(PP0320)** endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached **(PP0322)**.

Exception: Exposure A., B. or C. above may be written under a commercial auto policy when combined with a commercial risk.

- E.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 2. Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles; if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:
 1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or a husband and wife; and
 - (2) The only named insured(s) shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.
 2. Endorsement
Attach endorsement **PP1303 – Trust Endorsement** to the policy.

3. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

- A.** Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination**
1. Refer to the Model Year Rule to determine the model year of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
When model year is used in rating and the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.
 2. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
 - b. If the S&I Section does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.
- C.** Refer to Territory Definitions to determine the territory code number for the location where the auto is principally garaged.
- NOTE:** When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D.** Refer to the Rate Pages to determine base rates for the desired coverage for the appropriate territory.
- E.** *The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.*
- F. College Graduate Scholastic Achievement Discount**
1. A 5% discount on Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.
The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has **not** been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.
 2. **Eligibility:** An insured is eligible for this discount if:
 - a. he or she is under twenty-five years old and has graduated from a college or university, and
 - b. his or her cumulative scholastic record shows that he or she attained one of the following:
 - (1) a grade average of "B" or higher, if letter grades are used, or
 - (2) at least a 3 point average on a 4 point scale (or equivalent).
 An insured is **not** eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.
 3. This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule unless the Miscellaneous Types rule states, *Classify and rate as a private passenger auto.*

Refer to Section C below for definitions of terms used in this rule.

A. Autos owned by an individual or owned jointly by two or more relatives or resident individuals are classified as follows:

1. Primary Classification

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of licensed youthful operators for the Driver Training and/or Good Student classes, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

- a. *Refer to the Merit Rating Plan rules to classify the risk according to the driving records of the assigned operators and the single car/multi-car risk status*
- b. *A driving record classification shall be determined from the following:*
 - (1) *Single/Multi Vehicle Indicator*
 - (2) *Accident Forgiveness*
 - (3) *Number of Major Violations/Convictions*
 - (4) *Number of Minor Violations/Convictions*
 - (5) *Number of Bodily Injury Accidents*
 - (6) *Number of Property Damage/Collision Accidents ('U' will show when there are 2 or more accidents under the PD threshold on the same vehicle)*

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

1. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
2. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification.
3. Policies exceeding one year.
Section 3. does not apply.
4. A policy shall not be changed midterm solely due to the change in symbol assignment based on a review of loss experience.

B. Private Passenger Autos owned by farm family co-partnerships or farm family corporations and covered by a Personal Auto Policy

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

1. Not experience rated; and
2. Not used in an occupation other than farming or ranching; or
3. Used only in driving to or from work.

4. CLASSIFICATIONS (Cont'd.)

C. Definitions

1. Use Classifications

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. **PLEASURE USE** means:
 - (1) no **BUSINESS USE**,
 - (2) personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; and
 - (b) 3 or more, but less than 15 road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. **WORK LESS THAN 15 MILES** means:
 - (1) no **BUSINESS USE**,
 - (2) personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15 road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. **WORK 15 OR MORE MILES** means:
 - (1) no **BUSINESS USE**,
 - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

LIABILITY

- g. An auto used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES OR WORK 15 OR MORE MILES when the federal employees using autos in government business endorsement is used to limit coverage.

2. Age, Sex and Marital Status Classifications

a. YOUTHFUL OPERATOR

means an applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

- (1) **YOUTHFUL UNMARRIED MALE OPERATOR** — unmarried male under 25 years of age who is not an owner or principal operator;
- (2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** — unmarried male under 30 years of age who is an owner or principal operator.
- (3) **YOUTHFUL MARRIED MALE OPERATOR** — married male under 25 years of age;

4. CLASSIFICATIONS (Cont'd.)

- (4) **YOUTHFUL UNMARRIED FEMALE OPERATOR** — unmarried female under 25 years of age who is not an owner or principal operator;
 - (5) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** — unmarried female under 30 years of age who is an owner or principal operator;
 - (6) **YOUTHFUL MARRIED FEMALE OPERATOR** – married female under 25 years of age
- b. NO YOUTHFUL OPERATOR** means;
- (1) A Youthful Operator classification is not applicable to the auto, and
 - (2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a) Operator Age 30-39
 - (b) Operator Age 40-49
 - (c) Operator Age 50-64
 - (d) Operator Age 65-74
 - (e) Operator Age 75-79
 - (f) Operator Age 80-84
 - (g) Operator Age 85 or Over
 - (h) All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
- c. AGE** means the age attained on the last birthday prior to the effective date of the policy, unless driver added mid-term.
- d. MARRIED** means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- e. RESIDENT** means anyone residing in the same household.
- Exceptions:**
- 1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
 - 2) If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.
- 3. Single Car and Multi-Car Risks: Operator Assignment Rule**
- a.** Classify Single Car risks and Multi-Car risks according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.
 - (1) Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.
 - (2) Rule **4.C.3.c.** applies if a Youthful Operator classification does NOT apply to any auto on the policy

4. CLASSIFICATIONS (Cont'd.)

- b. Operator assignment:** Policies insuring one or more **Youthful Operators**.
- (1) Single Car Risks – The youthful operator with the highest Primary Rating Factor shall apply.
 - (2) Multi-Car Risks
 - (a) Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest total base premium.
 - (b) Assign other youthful operators to remaining autos as follows:
 - (i) Determine the pleasure use primary rating factors of all youthful operators.
 - (ii) Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.
 - (iii) *Remaining youthful operators are assigned to remaining autos. but not more than one youthful operator assigned to any one auto.*
 - (iv) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
 - (c) After all youthful operators have been assigned to autos according to (a) and (b) above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:
 - (i) Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
 - (ii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iii) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
 - (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
- c. Operator assignment:** Policies insuring **NO** drivers eligible for a **Youthful Operator** classification.
- (1) Single Car Risks . Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest primary rating factor to the auto.
 - (2) Multi-Car Risks . Assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
 - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
 - (b) Determine the classification rating factor for each auto as follows:
 - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) below.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest total base premium that the individual operates.

4. CLASSIFICATIONS (Cont'd.)

(iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.

(iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.

(v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.

(c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.

(3) *Excess Autos & Excess Farm Autos. Classify autos in excess of the number of operators as follows:*

(a) *Drivers will be assigned in the following order: 1) Non-Farm 2) Farm*

(b) *If all operators on the policy are age 40-74, the Excess Autos 2 (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.*

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

(d) *Excess Farm Auto classification shall apply to any excess auto(s) that meet the farm use definitions in rule 4.c.1.b. above.*

d. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages: single limit liability (or bodily injury and property damage liability,) medical payments, no-fault, comprehensive or collision.

Exception: This credit is available for a Single Car Risk if the named insured is provided a company car by his/her employer for business and personal use.

e. TOTAL BASE PREMIUM is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

4. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

(1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

(2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and

4. CLASSIFICATIONS (Cont'd.)

A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b. and c., or d. or e. above.

5. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is –
 - (1) at least 16 years of age; and
 - (2) a full-time high school, college or university student.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (1) is in the upper 20% of his/her class scholastically, or
 - (2) maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged, then no grade can be below "B".
 - (3) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

6. Vehicles Equipped With Anti-Theft Devices

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

- a. a hood lock which can be released only from inside the vehicle, and
- b. a device meeting the criteria of either paragraph 1. or 2. below.

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

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

4. CLASSIFICATIONS (Cont'd.)

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

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

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

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative.

A disabling device is categorized as passive if a separate manual step is not required to engage the device.

7. Safety Equipment Discounts**a. Passive Restraint Discount**

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

(1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.

(2) 30% discount shall be afforded when the restraints are installed in both front out-board seat positions.

b. Anti-Lock Braking System Discount

A 5% discount for Single Limit Liability or Bodily Injury and Property Damage Liability coverage shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

c. Telemetric Communication Systems

(1) A 10% discount on Medical Coverage shall be afforded on vehicles equipped with telemetric systems that automatically notify emergency services in the event of an air bag deployment or generate a 911 call using the vehicle's integrated system to recognize an emergency.

An example of a service meeting this requirement is the Microsoft SYNC system from Ford. Similar systems may qualify.

(2) A 10% discount on Comprehensive and Medical Coverages shall be afforded on vehicles equipped with telemetric systems that will automatically notify emergency services in the event of an air bag deployment or, generate a 911 call using the vehicle's integrated system and, also provide a theft recovery component in their service utilizing GPS technology to locate the stolen vehicle.

Examples of services meeting this requirement are OnStar from GM; mbrace from Mercedes; Enform with Safety Connect from Lexis and BMW Assist. Similar systems may qualify.

Note: Discounts are not cumulative. Either (1) or (2) applies.

All discounts for telemetric systems require the subscription be maintained throughout the policy term to continue the discount. Verification is required.

4. CLASSIFICATIONS (Cont'd.)

8. Pickups and Vans

- a. Liability and Physical Damage: Rate as private passenger auto.
For non-symbolled pickups, determine a symbol based on the original cost new from the Price/Symbol Charts in the Symbol and Identification Manual Section.
- b. Refer to Rule **14.H** for rating of custom equipment on pickups and vans.
- c. Camper bodies with or without facilities for cooking or sleeping: Rate as a separate item. Refer to Rule **19.B**.

D. Motor Vehicle Accident Prevention Course Discount**LIABILITY, MEDICAL PAYMENTS, AND COLLISION**

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability, or bodily injury and property damage liability, medical payments and collision coverages.

Exception:

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

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

5. MERIT RATING PLAN

The Merit Rating Plan applies to policies written in Companies authorizing its use.

When Merit Rating Plan is used it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

1. *Owned by an individual or owned jointly by two or more relatives or resident individuals.*
2. *Owned by a family partnership or family corporation, provided the vehicle is:*
 - a. *Garaged on a farm or ranch;*
 - b. *Not rated as part of a fleet; and*

5. MERIT RATING PLAN (Cont'd.)

c. Not used in any occupation other than farming or ranching.

Exception: The Merit Rating Plan does not apply to an auto that is used in the business of driver training.

B. Definitions

1. Overview of the Merit Rating Plan

- a. The Merit Rating Plan shall be used to develop a Secondary Classification rating factor for each auto insured on the policy, based on the Convictions and Accidents record, Accident Forgiveness (see Discounts 1. Accident Forgiveness for eligibility) and Multi-Car Discount for autos insured on a multi-car policy.*
- b. The driving record of all drivers insured on the policy shall be used for the purpose of determining the Merit Rating factors.*
- c. The Merit Rating factors shall be developed separately for each auto insured on the policy.*
- d. Merit Rating Plan factors are additive factors, which are added to (or subtracted from) a 'starting point' rating factor of 0.00, and are then added to (or subtracted from) the Primary Rating Factor for the auto.*

2. Experience Period

The experience period shall be the three years immediately preceding the policy effective date.

3. Rating Factor Determination

Determine the Merit Rating factor for each auto using the procedures in 5.B.1.a to 5.B.1.d. of this rule, unless the auto is an excess auto as defined in Rule 4.c.3. Refer to Rule 5.B.3.B. to determine the Merit Rating factor for an excess auto.

a Rating Factor Determination

Determine each driver's Convictions and Accidents during the experience period and assign the appropriate rating factors.

- (1) For each auto, total the rating factors of each driver assigned to the auto.*
- (2) Remove any surcharges for PD/Coll Only accidents that are eligible for Surcharge Exceptions.*
- (3) If the auto is part of a multi-car risk, subtract the Multi-Car Risk rating factor provided in Rule 5.C. from the factor determined in Step 3.*
- (4) The factor resulting from Step 4 is the total Merit Raing Factor for the auto.*
- (5) Merit Rating Plan factors are additive factors, which are added to (or subtracted from) a 'starting point' rating factor of 0.00, and are then added to (or subtracted from) the Primary Rating Factor for the auto.*
 - (a) For example, develop the Merit Rating factor for a single car risk on which the drivers have 2 surchargeable PD/Coll-only Accidents (where Accident Forgiveness does NOT apply)*

<i>Example</i>	
<i>Merit Rating 'starting point' factor</i>	<i>0.00</i>
<i>2 PD/Coll Only Accident-- Accident Forgiveness does NOT apply</i>	<i>+0.50</i>
<i>TOTAL Merit Rating factor for this car</i>	<i>+0.50</i>

- (b) Then for each auto, the Merit Rating Factor shall be added to the Primary Rating factor to produce the auto's Classification Rating Factor*

<i>Example</i>	
<i>Primary Rating Factor</i>	<i>1.00</i>
<i>Merit Rating Factor</i>	<i>+0.50</i>
<i>Classification Rating Factor</i>	<i>+1.50</i>

5. MERIT RATING PLAN (Cont'd.)

b. Excess Auto(s)

- (1) *The Merit Rating Factor for an excess auto as defined in Rule 4.c.3. shall be -0.20.*
- (2) *No other Merit Rating Factor or Multi-Car Risk factor shall apply to an excess auto.*

4. Convictions
a. Overview

- (1) *Determine the Convictions rating factor for each driver, based on the driver's moving traffic violations that resulted in a major conviction or a minor conviction during the experience period.*
- (2) *The term conviction shall include a conviction upon a plea of guilty, or of nolo contendere; or the determination of guilt by a jury or by a court though no sentence has been imposed or, if imposed, has been suspended, including a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated; or a prayer for judgment continued.*
- (3) *If the conviction date is not available, the date the violation occurred shall be deemed the conviction date.*

b. Major Convictions

Refer to the Underwriting Eligibility Guidelines section under Violations and Convictions-Group A

c. Minor Convictions

A minor conviction is a conviction of any other type of moving traffic violation not listed under Group A - Major Convictions in the Underwriting Eligibility Guidelines.

Refer to the Underwriting Eligibility Guidelines section under Violations and Convictions-Group B

A minor conviction is a conviction of any other type of moving traffic violation not listed under Rule 5.B. Major Convictions.

Surcharge factors shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator.

d. Conviction Rating Factor Tables

Refer to Secondary Classification and Statistical Code Section for Rating Factors

5. Accidents

Determine the Accidents rating factor for each driver, based on the driver's chargeable BI at-fault accidents and chargeable at-fault PD/Collision Only (No BI) accidents during the experience period, while operating an auto.

a. BI Accidents

A chargeable BI Accident is an at-fault auto accident that results in bodily injury or death.

b. PD/Collision Only Accidents

A chargeable PD/Collision Only Accident is an at-fault auto accident that results in damage to property only (no bodily injury) in which the total damage to all property including the driver's property is greater than \$1,000 (or the state's threshold if different).

c. Exceptions to Accident Surcharges

- (1) *No surcharge factors are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and*
- (2) *No surcharge factors are assigned for accidents occurring under the following circumstances:*
 - (a) *auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or*

5. MERIT RATING PLAN (Cont'd.)

- (b) the applicant, owner or other resident operator involved in an accident is (1) determined to be 50% or less negligent, or (2) reimbursed for 50% or more of his or her damages by, or on behalf of persons involved in the accident; or*
- (c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or*
- (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or*
- (e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or*
- (f) accidents involving damage by contact with animals or fowl; or*
- (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or*
- (h) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.*

d. Accident Rating Factor Tables

Refer to Secondary Classification Section for Rating Factors

e. Refund of Surcharged Premium

If a surcharge factor has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the of the premium generated by the accident.

6. Driving Record Secondary Classification

The driving record classification shall be determined from the following:

- a. Single/Multi Vehicle Indicator- will be a (S) or (M) indicator and is the 5th digit of the entire class code*
- b. Accident Forgiveness- will be a Yes (Y) or No (N) indicator and is the 6th digit of the entire class code*
- c. Number of Major Violations/Convictions- will be a numeric value and is the 7th digit of the entire class code.*
- d. Number of Minor Violations/Convictions will be a numeric value and is the 8th digit of the entire class code.*
- e. Number of Bodily Injury Accidents will be a numeric value and is the 9th digit of the entire class code.*
- f. Number of Property Damage/Collision Accidents will be a numeric value and is the 10th digit of the entire class code.*

C. Multi-Car Risk

- 1. If the auto is part of a multi-car risk as defined in PVM Multi-Car Discount Rule 4.d subtract the Multi-Car Risk factor from the otherwise applicable rating factor for each auto as instructed**
- 2. Refer to Secondary Classification Section for Rating Factors**

5. MERIT RATING PLAN (Cont'd.)

*E. Administration of Merit Rating Plan**1. New Business*

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.*
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.*

2. Renewal Business

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

- a. Company's own records; or*
- b. Motor vehicle records; or*
- c. An application signed by the applicant and producer.*

5. MERIT RATING PLAN (Cont'd.)

PRIMARY CLASSIFICATIONS

**RATING FACTORS AND STATISTICAL CODES
NO YOUTHFUL OPERATOR**

Operator Age		Pleasure Use	Drive To or From Work		Business Use	Farm Use
			Less Than 15 Miles	15 or More Miles		
30-39	Factor	1.00	1.05	1.15	1.20	.85
	Code	8161 — —	8162 — —	8163 — —	8168 — —	8169 — —
40-49	Factor	.90	.95	1.05	1.10	.75
	Code	8151 — —	8152 — —	8153 — —	8158 — —	8159 — —
50-64	Factor	.80	.85	.95	1.00	.65
	Code	8851 — —	8852 — —	8853 — —	8858 — —	8859 — —
65-74	Factor	.85	.90	1.00	1.05	.70
	Code	8801 — —	8802 — —	8803 — —	8808 — —	8809 — —
75-79	Factor	1.00	1.05	1.15	1.20	.85
	Code	8121 — —	8122 — —	8123 — —	8128 — —	8129 — —
80-84	Factor	1.15	1.20	1.30	1.35	1.00
	Code	8141 — —	8142 — —	8143 — —	8148 — —	8149 — —
85 or Over	Factor	1.15	1.20	1.30	1.35	1.00
	Code	8201 — —	8202 — —	8203 — —	8208 — —	8259 — —

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

25-29	Factor	1.00	1.05	1.15	1.20	.85
	Code	8301 — —	8302 — —	8303 — —	8308 — —	8459 — —

EXCESS AUTOS: Refer to Rule 4.C.3. for the rules of application for these classifications.
(Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos 1	Factor	1.00
	Code	8990 — —
Excess Autos 2 (All Operators Age 40-74)	Factor	.80
	Code	8980 — —
<i>Excess Farm Autos</i>	<i>Factor</i>	<i>.68</i>
	<i>Code</i>	<i>5980 — —</i>

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR
UNMARRIED FEMALE
NOT ELIGIBLE FOR GOOD STUDENT CREDIT**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	2.10	2.25	2.75	2.90
		8024 — —	8025 — —	8124 — —	8125 — —
18	Factor Code	2.10	2.25	2.75	2.90
		8034 — —	8035 — —	8134 — —	8135 — —
19	Factor Code	2.10	2.25	2.75	2.90
		8044 — —	8045 — —	8144 — —	8145 — —
20	Factor Code	2.10	2.25	2.75	2.90
		8054 — —	8055 — —	8154 — —	8155 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.90	2.05	2.50	2.65
		8064 — —	8065 — —	8164 — —	8165 — —
18	Factor Code	1.90	2.05	2.50	2.65
		8074 — —	8075 — —	8174 — —	8175 — —
19	Factor Code	1.90	2.05	2.50	2.65
		8084 — —	8085 — —	8184 — —	8185 — —
20	Factor Code	1.90	2.05	2.50	2.65
		8094 — —	8095 — —	8194 — —	8195 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.30	1.45	1.75	1.90
		8254 — —	8255 — —	8354 — —	8355 — —
25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10	1.25
				8358 — —	8359 — —

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)****YOUTHFUL OPERATOR
UNMARRIED MALE NOT
ELIGIBLE FOR GOOD STUDENT CREDIT**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	2.50	2.65	3.45	3.60
		8400 — —	8403 — —	8600 — —	8603 — —
18	Factor Code	2.50	2.65	3.45	3.60
		8401 — —	8405 — —	8601 — —	8605 — —
19	Factor Code	2.50	2.65	3.45	3.60
		8451 — —	8455 — —	8651 — —	8655 — —
20	Factor Code	2.50	2.65	3.45	3.60
		8450 — —	8453 — —	8650 — —	8653 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	2.25	2.40	3.15	3.30
		8460 — —	8463 — —	8660 — —	8663 — —
18	Factor Code	2.25	2.40	3.15	3.30
		8470 — —	8473 — —	8670 — —	8673 — —
19	Factor Code	2.25	2.40	3.15	3.30
		8480 — —	8483 — —	8680 — —	8683 — —
20	Factor Code	2.25	2.40	3.15	3.30
		8490 — —	8493 — —	8690 — —	8693 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.35	1.50	1.90	2.05
		8754 — —	8755 — —	8704 — —	8705 — —
25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.30	1.45
				8708 — —	8709 — —

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR
UNMARRIED FEMALE
GOOD STUDENT CLASSIFICATIONS**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	1.90	2.05	2.50	2.65
		8026 — —	8027 — —	8126 — —	8127 — —
18	Factor Code	1.90	2.05	2.50	2.65
		8036 — —	8037 — —	8136 — —	8137 — —
19	Factor Code	1.90	2.05	2.50	2.65
		8046 — —	8047 — —	8146 — —	8147 — —
20	Factor Code	1.90	2.05	2.50	2.65
		8056 — —	8057 — —	8156 — —	8157 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.70	1.85	2.25	2.40
		8066 — —	8067 — —	8166 — —	8167 — —
18	Factor Code	1.70	1.85	2.25	2.40
		8076 — —	8077 — —	8176 — —	8177 — —
19	Factor Code	1.70	1.85	2.25	2.40
		8086 — —	8087 — —	8186 — —	8187 — —
20	Factor Code	1.70	1.85	2.25	2.40
		8096 — —	8097 — —	8196 — —	8197 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.10	1.25	1.50	1.65
		8256 — —	8257 — —	8356 — —	8357 — —

5. MERIT RATING PLAN (SDIP) (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR
UNMARRIED MALE
GOOD STUDENT CLASSIFICATIONS**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	2.25	2.40	3.15	3.30
		8406 — —	8408 — —	8606 — —	8608 — —
18	Factor Code	2.25	2.40	3.15	3.30
		8402 — —	8404 — —	8602 — —	8604 — —
19	Factor Code	2.25	2.40	3.15	3.30
		8452 — —	8454 — —	8652 — —	8654 — —
20	Factor Code	2.25	2.40	3.15	3.30
		8456 — —	8458 — —	8656 — —	8658 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	2.00	2.15	2.80	2.95
		8466 — —	8468 — —	8666 — —	8668 — —
18	Factor Code	2.00	2.15	2.80	2.95
		8476 — —	8478 — —	8676 — —	8678 — —
19	Factor Code	2.00	2.15	2.80	2.95
		8486 — —	8488 — —	8686 — —	8688 — —
20	Factor Code	2.00	2.15	2.80	2.95
		8496 — —	8498 — —	8696 — —	8698 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.15	1.30	1.65	1.80
		8756 — —	8757 — —	8706 — —	8707 — —

5. MERIT RATING PLAN (Cont'd.)**PRIMARY CLASSIFICATIONS (Cont'd.)****YOUTHFUL OPERATOR
MARRIED MALE**

AGE		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	1.55	1.70	1.40	1.55
		8924 — —	8925 — —	8926 — —	8927 — —
18	Factor Code	1.55	1.70	1.40	1.55
		8934 — —	8935 — —	8936 — —	8937 — —
19	Factor Code	1.55	1.70	1.40	1.55
		8944 — —	8945 — —	8946 — —	8947 — —
20	Factor Code	1.55	1.70	1.40	1.55
		8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.40	1.55	1.25	1.40
		8964 — —	8965 — —	8966 — —	8967 — —
18	Factor Code	1.40	1.55	1.25	1.40
		8974 — —	8975 — —	8976 — —	8977 — —
19	Factor Code	1.40	1.55	1.25	1.40
		8984 — —	8985 — —	8986 — —	8987 — —
20	Factor Code	1.40	1.55	1.25	1.40
		8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.25	1.40	1.05	1.20
		8554 — —	8555 — —	8556 — —	8557 — —
25 thru 29	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				

5. MERIT RATING PLAN (Cont'd.)

PRIMARY CLASSIFICATIONS (Cont'd.)

YOUTHFUL OPERATOR
MARRIED FEMALE

AGE		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING					
17 or Less	Factor Code	1.30 8804 — —	1.45 8805 — —	1.15 8806 — —	1.30 8807 — —
18	Factor Code	1.30 8854 — —	1.45 8855 — —	1.15 8856 — —	1.30 8857 — —
19	Factor Code	1.30 8864 — —	1.45 8865 — —	1.15 8866 — —	1.30 8867 — —
20	Factor Code	1.30 8874 — —	1.45 8875 — —	1.15 8876 — —	1.30 8877 — —
WITH DRIVER TRAINING					
17 or Less	Factor Code	1.15 8884 — —	1.30 8885 — —	1.05 8886 — —	1.20 8887 — —
18	Factor Code	1.15 8894 — —	1.30 8895 — —	1.05 8896 — —	1.20 8897 — —
19	Factor Code	1.15 8904 — —	1.30 8905 — —	1.05 8906 — —	1.20 8907 — —
20	Factor Code	1.15 8914 — —	1.30 8915 — —	1.05 8916 — —	1.20 8917 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	Factor Code	1.15 8664 — —	1.30 8665 — —	1.00 8006 — —	1.15 8007 — —
25 thru 29	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				

5. MERIT RATING PLAN (Cont'd.)**SECONDARY CLASSIFICATION RATING FACTORS**

The Rating Factors applicable to the secondary classification codes can be determined from their corresponding tables (if applicable). Rating Factors for Accidents/ Violations are determined by the 'time since latest incident'.

1. Single/ Multi Vehicle- Single (S) or Multi (M) - (5th digit of entire Class Code)

<i>Single Car/Multi-Car Risk</i>	
<i>Type Of Risk</i>	<i>Rating Factors</i>
<i>Single Car Risk</i>	<i>0.00</i>
<i>Multi-Car Risk</i>	<i>-0.20</i>

2. Accident Forgiveness - Yes (Y) or No (N) - (6th digit of entire Class Code)**3. Number of Major Violations/Convictions - (7th digit of entire Class Code)**

<i>Number of Major Violations/Convictions</i>	<i>0-3 Yrs</i>	
	<i>Major Violation/Convictions Rating Factors</i>	<i>Excess Speeding Violation Rating Factors</i>
<i>0</i>	<i>0.00</i>	<i>0.00</i>
<i>1</i>	<i>1.50</i>	<i>0.75</i>
<i>2 or more</i>	<i>2.20</i>	<i>1.10</i>

4. Number of Minor Violations/Convictions - (8th digit of entire Class Code)

<i>Number of Minor Violations/Convictions</i>	<i>Time Since Latest Incident</i>		
	<i>0 – 12 months</i>	<i>13 – 24 months</i>	<i>Greater Than 24 months</i>
<i>0</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
<i>1</i>	<i>0.25</i>	<i>0.23</i>	<i>0.19</i>
<i>2</i>	<i>0.50</i>	<i>0.45</i>	<i>0.38</i>
<i>3</i>	<i>0.75</i>	<i>0.68</i>	<i>0.56</i>
<i>4</i>	<i>1.00</i>	<i>0.90</i>	<i>0.75</i>
<i>Each Add'l</i>	<i>0.25</i>	<i>0.23</i>	<i>0.19</i>

5. Number of Bodily Injury /Property Damage/Collision Accidents - (9th and 10th digits respectively of entire Class Code)

<i>Number of Chargeable At-Fault BI Accidents</i>	<i>Time Since Latest Incident</i>					
	<i>0 – 12 months</i>		<i>13 – 24 months</i>		<i>Greater Than 24 months</i>	
	<i>Accident Forgiveness Applies</i>	<i>Accident Forgiveness Does Not Apply</i>	<i>Accident Forgiveness Applies</i>	<i>Accident Forgiveness Does Not Apply</i>	<i>Accident Forgiveness Applies</i>	<i>Accident Forgiveness Does Not Apply</i>
<i>0</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>	<i>-0.10**</i>
<i>1</i>	<i>-0.10**</i>	<i>0.40</i>	<i>-0.10**</i>	<i>0.36</i>	<i>-0.10**</i>	<i>0.30</i>
<i>2</i>	<i>0.40</i>	<i>0.80</i>	<i>0.36</i>	<i>0.72</i>	<i>0.30</i>	<i>0.60</i>
<i>3</i>	<i>0.80</i>	<i>1.20</i>	<i>0.72</i>	<i>1.08</i>	<i>0.60</i>	<i>0.90</i>
<i>4</i>	<i>1.20</i>	<i>1.60</i>	<i>1.08</i>	<i>1.44</i>	<i>0.90</i>	<i>1.20</i>
<i>Each Add'l</i>	<i>0.40</i>	<i>0.40</i>	<i>0.36</i>	<i>0.36</i>	<i>0.30</i>	<i>0.30</i>

**** The credit applies once regardless of whether the accident is a BI or PD accident.**

5. MERIT RATING PLAN (Cont'd.)

NOTE:

1. *Add number of violations for all drivers on vehicle, then select the correct factor (do not determine separate factors for all drivers on same vehicle and then sum).*
2. *Add number of accidents that are or would be chargeable if not forgiven, for all drivers on vehicle, then select the correct factor (do not determine separate factors for all drivers on same vehicle and then sum).*
3. *Sum factors from all categories to determine final merit rating factor for vehicle.*
4. *When there are two or more drivers on same vehicle each have a violation (or accident), only use the "time since" factor for the most recent violation (or accident).*
5. *Accident Forgiveness applies at the policy level (only one accident can be forgiven per policy at any time).*
6. *Total number of violations and/or accidents is the total per vehicle.*
7. *Once a second accident occurs on a vehicle, including under the threshold, the -0- accident credit of -0.10 is deleted and replaced with a factor of 0.00.*
8. *One accident under the threshold will receive the -0- accident credit of -0.10. Two or more under the threshold accidents on the same vehicle will have the credit of -0.10 removed and replaced with a 0.00 factor.*
9. *Excess Autos and Excess Farm Autos will receive the -0- accident credits if all other vehicles on the policy also received the -0- accident credits. Once any vehicle on the policy loses the -0- accident credit, all excess autos and excess farm autos will also lose the -0- accident credits.*
10. *Vehicles with a major or excess speed are not eligible for accident credits, however, other vehicles on the policy without a major or excess speed are.*
11. *Major and excess speed factors are added together.*

6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES

A. Where Model Year is Used in Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Where Age is Used in Rating

Section B. does not apply.

C. Coding applicable where Model Year is used in rating.**1. Policies effective July 1, 1980 and subsequent:**

Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

2. Policies effective prior to July 1, 1980:

Description	Code
Current Model Year	1
First Preceding Model Year	2
Second Preceding Model Year	3
Third Preceding Model Year	4
Fourth Preceding Model Year	5
Fifth and Prior Model Years	6

7. MINIMUM PREMIUM RULE

- A. A minimum premium charge of \$10 shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:
1. Comprehensive,
 2. Collision,
 3. Single Limit Liability,
 4. Bodily Injury Liability, or
 5. Property Damage Liability.
- B. Premium for other coverages which may also be included in the policy shall be in addition to the minimum premium.
- C. The minimum premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

- A. *No policy may be written for a period longer than 12 months.*
- B. Premium charged for policy terms not exceeding 12 months is as follows:
1. **Twelve Month Policies**
Charge the annual premium.
 2. **Other Short Term Policies**
Policies written for less than 12 months shall be written on a pro rata basis in accordance with the Pro Rata calculation procedure shown in the Cancellation rule.
Exceptions:
The premium is computed Pro Rata:
 - 1) When coverage is written to secure a common policy date with other coverages or lines of insurance.
 - 2) When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 - 3) When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. **Long Term Physical Damage Policies**
Section C. does not apply.

9. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments**
1. If an outstanding policy is amended and results in a minimal premium adjustment of \$5 or less, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
 2. Companies need not refund minimal premium of \$5 or less if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction of limits of liability,
 - c. increase in deductible,
 except that actual return premium shall be returned at the request of the insured.
 3. *This rule no longer applies.*

10. CANCELLATION

- A. If a policy, vehicle or form of coverage is cancelled,
1. **By the Company:**
Compute the return premium pro rata.
 2. **By the Insured:**
 - a. **For Six month Policies**
Compute return premium at 90% of the prorated unearned premium for one year.
- B. *Use the formula shown below to determine the pro rata factor:*
- $$\frac{\# \text{ Of Unearned Days}}{\# \text{ Days in Policy Period}}$$

11. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next higher whole dollar (with the exception of premium for policy endorsements, policy level discounts and uninsured/underinsured motorists' coverages).

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. Other Than Collision

1. *2011 and Later Model Year Vehicles – Symbol 98 Vehicles (For symbol 65 and over refer to Company)*

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop factor for Symbol 27 as follows:

- a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the applicable vehicle model year symbol 8 relativity on the relativity page.

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Comprehensive Base Rate on the rate pages for the applicable territory.

<i>Symbol</i>	<i>Factor</i>	<i>Symbol</i>	<i>Factor</i>
<i>1-4</i>	<i>.12</i>	<i>14</i>	<i>.93</i>
<i>5</i>	<i>.14</i>	<i>15</i>	<i>1.11</i>
<i>6</i>	<i>.22</i>	<i>16</i>	<i>1.29</i>
<i>7</i>	<i>.28</i>	<i>17</i>	<i>1.50</i>
<i>8</i>	<i>.36</i>	<i>18</i>	<i>1.74</i>
<i>10</i>	<i>.46</i>	<i>19</i>	<i>2.02</i>
<i>11</i>	<i>.55</i>	<i>20</i>	<i>2.36</i>
<i>12</i>	<i>.65</i>	<i>21</i>	<i>2.95</i>
<i>13</i>	<i>.78</i>		

B. Collision

1. *2011 and Later Model Year Vehicles – Symbol 98 Vehicles (For symbol 65 and over refer to Company)*

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the factor for Symbol 27 as follows:

- a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the applicable vehicle model year symbol 8 relativity on the relativity page.

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Collision Base Rate on the rate pages for the applicable territory.

<i>Symbol</i>	<i>Factor</i>	<i>Symbol</i>	<i>Factor</i>
<i>1-4</i>	<i>.20</i>	<i>14</i>	<i>.63</i>
<i>5</i>	<i>.25</i>	<i>15</i>	<i>.71</i>
<i>6</i>	<i>.30</i>	<i>16</i>	<i>.79</i>
<i>7</i>	<i>.34</i>	<i>17</i>	<i>.86</i>
<i>8</i>	<i>.38</i>	<i>18</i>	<i>.93</i>
<i>10</i>	<i>.42</i>	<i>19</i>	<i>1.01</i>
<i>11</i>	<i>.47</i>	<i>20</i>	<i>1.11</i>
<i>12</i>	<i>.51</i>	<i>21</i>	<i>1.30</i>

C. Original Cost Means:

1. Manufacturer's Suggested Retail Price for autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported autos.

13. SUSPENSION

- A. Insurance may be suspended by use of the suspension of insurance endorsement, **PP0201**. However, coverage may not be suspended for:
1. The minimum required insurance coverages for a motor vehicle which is registered in the state; or
 2. Risks for which a financial responsibility filing is in effect.
- B. Insurance may be reinstated by use of the reinstatement of insurance endorsement. **PP0202**
- C. The reinstatement of insurance endorsement shall not extend the policy beyond its original expiration date.
- D. Pro rata premium credit shall be granted for the period of suspension upon reinstatement provided the period of suspension is at least thirty (30) consecutive days.. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the policy period.
- E. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- F. *This rule does not apply.*

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

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

BODILY INJURY

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

Attach Endorsement PP0495 – Uninsured Motorists Coverage**For Single Limits, Attach Endorsement PP0401 – Single Uninsured Motorists Limits****Exceptions:**

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

a. Basic Limits

Rates for \$50,000 Single Limit Bodily Injury, \$75,000 Single Limit Bodily Injury and Property Damage*, 25,000/50,000 Split Limit Bodily Injury and 25,000/50,000/25,000 Split Limit Bodily Injury and Property Damage, Uninsured Motorists Coverage are shown below.

b. Increased Limits

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

NOTE:

- (1) For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- (2) For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increase limits shall reject such increased limits in writing on the application for insurance coverage.

14. MISCELLANEOUS COVERAGES (Cont'd.)

- (3) For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

c. Rates

Rates for basic and increased limits coverage are displayed below. Uninsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk

- (2) Multi-Car Risk

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

The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply to the rates for this coverage.

ANNUAL RATES – UMBI ONLY

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$ 139.50	\$ 111.50	\$ 57.00	\$ 45.50	\$ 38.00	\$ 30.50
75,000	166.50	133.00	68.00	54.50	45.50	36.50
100,000	188.00	150.50	77.00	61.50	51.50	41.00
200,000	239.00	191.00	97.50	78.00	65.00	52.00
300,000	267.00	213.50	109.00	87.50	73.00	58.00
500,000	298.50	238.50	122.00	97.50	81.50	65.00

Split Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 108.00	\$ 86.50	\$ 44.00	\$ 35.50	\$ 29.50	\$ 23.50
50/100	147.00	117.50	60.00	48.00	40.00	32.00
100/300	195.50	156.50	80.00	64.00	53.50	42.50
250/500	258.50	206.50	105.50	84.50	70.50	56.50

ANNUAL RATES – UMBI/PD

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 75,000	\$250.00	\$200.00	\$118.00	\$ 94.50	\$ 77.00	\$ 61.50
100,000	272.00	217.50	127.50	102.00	83.00	66.50
200,000	323.00	258.50	148.00	118.50	97.00	77.50
300,000	351.00	280.50	159.50	127.50	104.50	83.50
500,000	382.50	306.00	172.50	138.00	113.00	90.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

Split Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 197.00	\$ 157.50	\$ 96.00	\$77.00	\$61.00	\$49.00
50/100	236.00	188.50	112.00	89.50	71.50	57.00
100/300	284.50	227.50	132.00	105.50	85.00	68.00
250/500	347.00	277.50	157.50	126.00	102.00	81.50

PROPERTY DAMAGE

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

Exceptions:

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
 - (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
 - (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
 - (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- d. For higher limits of the Property Damage base of \$25,000, add the following charges to the appropriate Split UMBI/PD Limit shown above.

Property Damage Annual Rates		
Limit	Single Car Add-on Rate	Multi-Car Add-on Rate
\$ 50,000	\$2.00	\$1.50
100,000	3.50	3.00

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

- e. **Rates** – The rates are not subject to classification rating or modification by any rating plan.

2. Non-Owners (Class Code 9900)

If a named non-owned policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car Uninsured Motorists Coverage rate shown for owners.

B. Underinsured Motorists Coverage**1. Owners**

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

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993; and
- (2) The first renewal on or after January 1, 1994 of all policies in effect prior to July 1, 1993.

14. MISCELLANEOUS COVERAGES (Cont'd.)**Exceptions**

- (1) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- (3) Subsequent continuation, renewal or reinstatement policies issued by the insurer need not provide the rejected coverage unless the named insured requests such coverage. However, if the insured adds another vehicle to the policy, whether or not it replaces another vehicle on the policy, a new rejection of Underinsured Motorists Coverage is required.

b. If Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

Attach PP0434 – Underinsured Motorists Coverage**Attach PP0402 – Single Underinsured Motorists Limit****c. Rates**

- (1) Rates for basic and increased limits coverage are displayed below. Underinsured Motorists Coverage rates are provided for the following risks:

(a) Single Car Risk**(b) Multi Car Risk**

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

- (2) The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply to the rates for this coverage.

ANNUAL RATES

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$122.50	\$ 98.00	\$108.50	\$ 86.50	\$ 86.00	\$ 69.00
75,000	163.50	131.00	144.50	115.50	114.50	92.00
100,000	197.00	157.50	174.00	139.50	138.50	110.50
200,000	288.50	230.50	254.50	203.50	202.00	162.00
300,000	344.50	275.50	304.50	243.50	241.50	193.50
500,000	412.50	330.00	364.00	291.50	289.00	231.50

Split Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 73.00	\$ 58.50	\$ 64.50	\$ 51.50	\$ 51.00	\$ 41.00
50/100	127.00	101.50	112.00	89.50	89.00	71.00
100/300	203.50	162.50	179.50	143.50	142.50	114.00
250/500	323.00	258.50	285.50	228.00	226.50	181.00

14. MISCELLANEOUS COVERAGES (Cont'd.)**2. Non-Owners**

If a named non-owner policy is extended to afford Underinsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car underinsured motorists coverage rate shown on the rate pages for owners.

C. Deductible Insurance

1. **Deductible Liability Insurance** is not available for automobiles classified and rated according to the rules of this manual.
2. *Refer to the rate pages for:*
 - (a) *Rates for Basic \$500 Comprehensive Deductible*
 - (b) *Rates for Basic \$500 Collision Deductible*
3. *Relativities for Other Deductibles are displayed below.*

The other deductible relativities are to be applied to the \$500 base deductible rate for the applicable model year/symbol of the vehicle being rated.

Deductibles					
Comprehensive			Collision		
Deductible	Relativity	Ded Code	Deductible	Relativity	Ded Code
\$ 50	1.36	(003)			
100	1.30	(010)	\$ 100	1.21	(074)
200	1.19	(015)	200	1.14	(073)
250	1.15	(055)	250	1.11	(076)
500	1.00	(726)	500	1.00	(077)
1,000	.81	(727)	1,000	.85	(078)
1,500	.66	(745)	1,500	.72	(845)
2,000	.55	(749)	2,000	.62	(846)
2,500	.45	(760)	2,500	.54	(820)

4. Full Safety Glass

Full coverage for the repair or replacement of damaged safety glass is available at the option of the insured.

To determine the rate, apply the percentage for the selected deductible (\$0 or \$100) to the \$500 Deductible Comprehensive Premium.

<i>\$0 Deductible</i>	<i>Percentage</i>	<i>\$100 Deductible</i>	<i>Percentage</i>
<i>\$50</i>	<i>165%</i>		
<i>100</i>	<i>161%</i>		
<i>250</i>	<i>156%</i>	<i>250</i>	<i>125%</i>
<i>500</i>	<i>150%</i>	<i>500</i>	<i>105%</i>
<i>1000</i>	<i>143%</i>	<i>1000</i>	<i>85%</i>

Attach Endorsement PP7210 — Full Safety Glass Coverage**D. Optional Limits Transportation Expenses Coverage**

1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
30/900	\$ 8
40/1200	16
50/1500	22

14. MISCELLANEOUS COVERAGES (Cont'd.)

2. **Rating.** The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply to the rates for this coverage.
3. **Endorsement.** Attach the Optional Limits Transportation Expenses Coverage endorsement to the policy **(PP0302)**

E. Towing and Labor Costs

1. *Towing and Labor Costs may be written when both comprehensive and collision coverages are provided. When written in connection with a Miscellaneous Type Vehicle, a \$300 limit shall apply.*
2. *Rate – Annual rate per auto – \$6.*

Attach Endorsement PP7173 – Towing and Labor Costs Coverage

F. Excess Electronic Equipment Coverage**1. Coverage**

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- a. Radio and Stereos;
- b. Tape Decks;
- c. Compact Disk Systems
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1000. This sublimit may be increased to any one of the limits shown below.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply for this coverage.

Maximum Limit of Liability For Excess Electronic Equipment	Annual Premium Per Auto
\$1,500	\$ 44
2,000	88
2,500	132
3,000	174
3,500	218
4,000	262
4,500	306
5,000	350

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy. **(PP0313)**

14. MISCELLANEOUS COVERAGES (Cont'd.)**G. Tapes, Records, Disks and Other Media Coverage**

1. Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.:

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, disks, and other media is available for an additional charge. The annual premium per auto is \$16.

The provisions of Rule 4. Classifications and Rule 5. Merit Rating Plan do not apply for this coverage.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy (**PP0313**)

H. Excess Custom Equipment Coverage**1. Coverage**

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bedliners.

2. Rating

- a. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits;

Maximum Limit of Liability Excess Custom Equipment	Annual Rate Per Auto	Maximum Limit of Liability Excess Custom Equipment	Annual Rate Per Auto
\$ 2,000	\$ 8	\$ 12,000	\$ 167
3,000	24	13,000	183
4,000	40	14,000	199
5,000	56	15,000	215
6,000	72	16,000	223
7,000	87	17,000	231
8,000	103	18,000	239
9,000	119	19,000	246
10,000	135	20,000	254
11,000	151		

14. MISCELLANEOUS COVERAGES (Cont'd.)

- b. The provisions of Rule 4. Classifications and Rule 5., Merit Rating Plan do not apply for this coverage.
- c. Refer to Rule 19.A. for rating of motor homes and vans converted into motor homes.
- d. Refer to Rule 19.B. for rating of trailers and camper bodies designed for use with private passenger autos and pickups.

3. Endorsement

Attach the Excess Custom Equipment Coverage Endorsement. **(PP0318)**

I. Limited Mexico Coverage

- 1. At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border.
- 2. **Rate** – Annual rate per auto - \$6.
- 3. **Modification** – This premium shall not be subject to classification rating or modification by the Merit Rating Plan.

Attach Endorsement PP0321 – Limited Mexico Coverage

J. Auto Loan/Lease Coverage**1. Eligibility**

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; or
- b. The insured must request the auto/lease coverage within 30 days of leasing or financing a vehicle.

2. Rates

Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage endorsement to the policy **(PP0335)**

K. Trip Interruption Coverage**1. Description**

This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides:

- a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rating

All premiums apply for the period of coverage

Limit of Coverage	Annual Rate Per Auto
\$600	\$ 14.00

3. Endorsement

Attach endorsement – **PP1302 Trip Interruption Coverage** endorsement to the policy

14. MISCELLANEOUS COVERAGES (Cont'd.)**L. New Vehicle Replace Cost Coverage****1. Description**

The Limit of Liability Provisions for loss settlement for Collision and Other Than Collision Coverages for "covered autos" are amended from actual cash value to replacement cost in the event of a covered loss which has been declared a total loss by the company. Coverage will provide a new vehicle if the "covered auto" is a total loss and the vehicle is less than 3 years old, or has 45,000 miles or less on the odometer, whichever comes first. The limit of liability for loss will be the lesser of:

The purchase price, as negotiated by the company less any rebates or incentives, of a replacement vehicle for the "covered auto":

- a. *Of a new vehicle of the same year, make, model and equipment, if available; or*
- b. *Of a new vehicle of similar make, model and equipment if the same make, model and equipment is not available. The maximum the company will pay for similar vehicles is 110% of the MSRP of the original vehicle.*

2. Eligibility

- a. *Coverage is for new, previously unregistered or titled vehicles*
- b. *Coverage must be requested within 30 days of taking possession of the vehicle*
- c. *New vehicles must be current model year or one model year prior*
- d. *Must be titled in name of the named insured*
- e. *New vehicles include private passenger auto, pickup or van with GVWR (gross vehicle weight rating) at or under 10,000 pounds*
- f. *Coverage is only available if both comprehensive and collision coverage are purchased*

New Vehicle Replacement Cost Coverage and both comprehensive and collision coverage must be maintained continuously on the vehicle from the date of purchase to the date of loss. If the New Vehicle Replacement Coverage is deleted, it cannot be re-added.

3. Limitations and Exclusions

- a. *The following are ineligible for New Vehicle Replacement Cost Coverage:*
 - (1) *Vehicles with Gap Coverage*
 - (2) *Leased Vehicles*
 - (a) *Motorhomes, trailers or other miscellaneous type vehicles*
 - (b) *Autos with a replacement cost of \$100,000 or more*
 - (c) *Coverage does not apply to any customization performed after the auto is purchased from a dealership*
- b. *Coverage does not apply to the following causes of loss:*
 - (1) *Fire*
 - (2) *Theft, larceny or damage to the vehicle while it is stolen*
 - (3) *Vandalism or malicious mischief*
- c. *This coverage ends:*
 - (1) *When the "covered auto" is replaced, sold or transferred*
 - (2) *When the amount owed is refinanced, or*
 - (3) *At the 3rd anniversary of policy renewal after this coverage was added.*

4. Rating

Charge 15% of both Collision and Comprehensive Coverage premiums.

5. Endorsement

Attach endorsement –PP7206 New Vehicle Replacement Cost Coverage to the policy.

14. MISCELLANEOUS COVERAGES (Cont'd.)**M. Original Equipment Manufactured Parts Coverage (OEM)****1. Description**

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available on autos less than five years old, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If no parts from the original equipment manufacturer are available, we will pay the cost of repairing or replacing the damage or stolen property with other property of like kind and quality. However, the most we will pay for loss to:

1. *Any 'non-owned auto' which is not a trailer is \$1,500.*
2. *Electronic equipment that reproduces, receives or transmits auto, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is \$1,000.*

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

2. Eligibility

1. *Vehicles must first have Other Than Collision and Collision coverage(s).*
2. *Vehicles must be less than 5 years old.*
3. *The endorsement and its premium will be removed from the policy on the first renewal date of the policy after the unit becomes 5 years old.*
4. *OEM Coverage and both other than collision and collision coverage must be maintained continuously on the vehicle from the time the endorsement is added to the date of loss. If the OEM coverage is deleted, it cannot be re-added.*

3. Rating

Charge 13 % of the Other than Collision and 11% of the Collision Coverage Premiums.

4. Endorsement

Attach the Original Equipment Manufactured Parts Endorsement (PP7207)

N. Personal Auto Choice Coverage Extension**1. Description**

The Personal Auto Choice Coverage Extension provides the following additional coverages:

- a. *Rental Vehicle Coverage – Pays for the damage to a rental vehicle, including equipment, and actual loss of use costs, the insured "renter" is legally obligated to pay due to applicable law or the rental agreement, provided:*
 - (1) *"Your covered auto" has Part D – Coverage for Damage to Your Auto;*
 - (2) *The rental vehicle must be rented on a daily basis for less than 90 consecutive days;*
 - (3) *The rented vehicle is a private passenger auto, station wagon or pickup truck or van;*
 - (4) *The damage occurs while being driven or in the custody of an authorized driver under the rental contract.*
 - (5) *A \$250.00 deductible applies*
- b. *Increased Limit for Transportation Expenses – Transportation Expense Coverage is increased to \$50 per day, up to a maximum of \$1,500.*
- c. *Increased Limit for Non-Owned Trailer Coverage – Coverage is increased to \$3,000.*
- d. *Total Loss Deductible Waiver – We will waive the "other than collision" deductible in the event of a total loss. The insured auto must have "Other than Collision coverage.*
- e. *Air Bag Coverage – We will reimburse the insured for the cost of reinstalling a factory installed airbag if it deploys accidentally. The insured auto must have "Other than Collision" coverage.*

Please refer to the actual coverage endorsement for complete coverage details and limitations.

2. Rating

Charge \$30.00 per vehicle.

3. Endorsement

Attach Endorsement PP7211 — Personal Auto Choice Coverage Extension Endorsement.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This rule does not apply.

16. NAMED NON-OWNER COVERAGE**A. Eligibility**

The named Non-Owner Coverage endorsement may be used for an individual who does not own an auto but drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual

B. Rating**1. Liability and Medical Payments Coverage**

Charge the following percentage of the applicable premiums that would apply if the named individual owned an auto, using the premium determination procedures set forth in Rule 3. Premium Determination.

- a. Exclusions for vehicles furnished or available for regular use apply;

Person(s) Named	Percentage Charge
Named Individual	40%
Named individual and Resident Relatives (including Named Individual's Spouse)	60%

- b. Exclusions for vehicles furnished or available for regular use do NOT apply;

Person(s) Named	Percentage Charge
Named Individual	60%
Named individual and Resident Relatives (including Named Individual's Spouse)	80%

2. Uninsured Motorists Coverage

Charge the Single Car Uninsured Motorists Coverage rate that would apply if such individual owned an auto.

3. Underinsured Motorists Coverage

Charge the Single Car Underinsured Motorists Coverage rate that would apply if such individual owned an auto.

C. Endorsement

Attach endorsement PP0322 – Named Non-Owner Coverage endorsement to the policy

17. EXTENDED NON-OWNED COVERAGE**A. Eligibility**

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also driver borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage 0 Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

17. EXTENDED NON-OWNED COVERAGE (Cont'd.)

2. *This rule does not apply.*

3. If liability coverage is extended under the extended non-owned coverage – vehicles furnished or available for regular use endorsement, Medical Payments coverage may also be similarly extended.

If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.

C. Rating**Liability and Medical Payments Coverage**

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination:

Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

No Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

D. Endorsements

Attach endorsement PP0306 – Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use

18. INCREASED LIMITS**A. Liability Increased Limits Tables****1. \$75,000 Single Limit Liability Increased Limits**

Single Limits	Factor
\$ 75,000	1.00
100,000	1.07
200,000	1.24
300,000	1.34
500,000	1.44

Attach Endorsement PP0309 if Single Liability Limits apply

2. \$25,000/50,000 Bodily Injury Liability Increased Limits

Split Limits	Factor
25/50	1.00
50/100	1.27
100/300	1.59
250/500	2.05

18. INCREASED LIMITS (Cont'd.)**3. \$25,000 Property Damage Liability Increased Limits**

P.D. Limit	Factor
25,000	1.00
50,000	1.06
100,000	1.12

D. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate:

Limits	Factor
\$ 1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
25,000	4.52

19. MISCELLANEOUS TYPES**A. Motor Homes**

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the Endorsement PP0323 – Miscellaneous Type Vehicle and PP0328 – Miscellaneous Type Vehicle Amendment (Motor Homes)

**LIABILITY, MEDICAL PAYMENTS, UNINSURED AND
UNDERINSURED MOTORISTS COVERAGES**

1. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos.

2. Pleasure Use Motor Homes

Charge 50% of the otherwise applicable No Youthful Operator base class rate (Operator Age 30-39/Pleasure Use) for private passenger autos. (The Merit Rating Plan does not apply.) (Class Code 943700)

(a) Expense Fees

Paragraph (a) does not apply.

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, roof-top air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.

a. Assign a symbol based on the stated amount determined in **3.** above, using the tables on pages 1 & 2 of the Symbol & Identification Section corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.

b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.

Exception: For 1989 and Prior Model Year motor homes with stated value of \$65,001 and over, increase the Symbol 20 base rate (as calculated in Rule 12.) as follows:

(i) Comprehensive – 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.

19. MISCELLANEOUS TYPES (Cont'd.)

- (ii) **Collision** – 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
(Statistical Code – Use the code for Symbol 21 (A))
- c. **Motor Homes Used in Driving to or from Work or Used in Business** – classify and rate as private passenger autos, using the base rates calculated in a. and b.
- d. **Pleasure Use Motor Homes** – charge 35% of the base rates calculated in a. and b. (The Merit Rating Plan does not apply.) (Class Code 943700)
- e. **Expense Fees** — *Paragraph e. does not apply.*
- f. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.
- g. **Deductibles**

<i>Comprehensive</i>				<i>Collision</i>			
<i>Deductible</i>	<i>Factor</i>	<i>Deductible</i>	<i>Factor</i>	<i>Deductible</i>	<i>Factor</i>	<i>Deductible</i>	<i>Factor</i>
<i>50</i>	<i>1.57</i>	<i>500</i>	<i>1.00</i>			<i>500</i>	<i>1.00</i>
<i>100</i>	<i>1.47</i>	<i>1,000</i>	<i>.90</i>	<i>100</i>	<i>1.18</i>	<i>1,000</i>	<i>.90</i>
<i>200</i>	<i>1.29</i>	<i>2,500</i>	<i>.85</i>	<i>200</i>	<i>1.13</i>	<i>2,500</i>	<i>.85</i>
<i>250</i>	<i>1.20</i>	<i>5,000</i>	<i>.78</i>	<i>250</i>	<i>1.11</i>	<i>5,000</i>	<i>.78</i>

RENTAL COVERAGE

4. Liability, Medical Payments, Comprehensive and Collision Coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium:

Number of Weeks Rented Per Year	Factor
1 – 4	0.50
Over 4	1.00

**B. Trailers and Camper Bodies Designed For Use with Private Passenger Autos and Pickups
LIABILITY**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body:

Exceptions: Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) when no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup, or van and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions: Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) when no auto is owned by the insured, or
- (3) located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

19. MISCELLANEOUS TYPES (Cont'd.)**PHYSICAL DAMAGE**

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body coverage maximum limit of liability) endorsement (**PP0307**)

Note: Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers and Camper Bodies

(Class Code 958200)

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision – use Motor Home rates.

2. All Other Trailers

(Class Code 941000)

Comprehensive Deductibles	Coverage Code	Annual Rate Per \$100
100	010	\$1.00
200	015	0.84
Collision Deductibles	Coverage Code	Annual Rate Per \$100
200	073	0.80
300	082	0.72

C. MOTORCYCLES – Refer to Motorcycle and RV Section of this manual.

D. Snowmobiles and All-Terrain Vehicles

Refer to Company for rule and rates on file with the Insurance Department.

E. Dune Buggies

Refer to Company for rule and rates on file with the Insurance Department.

F. Golf Carts

Refer to Company for rule and rates on file with the Insurance Department.

G. Antique Autos

(Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Charge the private passenger base rate.

PHYSICAL DAMAGE

Coverage	Deductible	Annual Rate Per \$100
Comprehensive	\$100	\$1.04
	200	.84
Collision	\$200	1.20
	300	1.10

Attach Endorsement – PP0308 – Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability)

Note: Coverage is not provided on an "agreed value" basis.

19. MISCELLANEOUS TYPES (Cont'd.)

H. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the coverage for damage to your auto (maximum limit of liability) endorsement (**PP0308**).

Note: Coverage is not provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount from the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

I. Low Speed Vehicles**1. Eligibility**

A low speed vehicle is a motor vehicle that is designed for use on public roads, has a maximum speed of greater than 20 miles per hour but not greater than 25 miles per hour and complies with the safety standards established in NHTSA regulation 49 C.F.R. 571.500.

Refer to Branch for individual vehicle eligibility.

2. Rating

- a. **Liability** - Charge 50% of the premium resulting from classifying and rating as a private passenger auto.
- b. **Medical Payments** - Classify and rate as a private passenger auto.
- c. **Uninsured/Underinsured Motorists** - Classify and rate as a private passenger auto.
- d. **Physical Damage** - Classify and rate as a private passenger auto using a Symbol derived from the low speed vehicle's model year and Price New.

3. Endorsement

Attach the **Low Speed Vehicle Endorsement (PP1316)** to the policy.

20. RATING TERRITORIES

A. The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S Postal Service zip codes, as shown on the Territory Definitions pages.

1. Determine the applicable rating territory based on the zip code of the location of principal garaging of the vehicle. If the zip code of the mailing address differs from the zip code of the location of principal garaging, use the zip code of the garaging location to assign the rating territory.
2. As zip code boundaries are changed by the U.S. Postal Service, new zip code may be created. If this new zip code is not yet listed in the Territory Definitions, use the zip code that formerly applied to the risk before the zip code boundaries were changed in order to determine the rating territory for a risk located in the new zip code.
3. Future USPS zip code changes will be reflected in ISO's territory definitions in accordance with the ISO zip code territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future zip code changes.

21. ADDITIONAL RULE**ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE & ACCIDENTAL DEATH BENEFIT****A. Eligibility**

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach Endorsement **PP0582** – Personal Injury Protection Coverage – Arkansas.

Exception:

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. Subsequent renewal policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.

B. Coverages and Rates**1. Medical Payments**

- a. **Limits:** Statutory Limit per person – \$5,000.

- (1) Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.
- (2) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
- (3) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates

- (1) Use the base rates for Medical Payments Insurance.
- (2) The Classifications and SDIP rules apply.

2. Work Loss Coverage

- a. **Limits:** Maximum per person –

- (1) For an Income Earner – \$140 per week for 52 weeks.
- (2) For a Non-Income Earner – \$70 per week for 52 weeks.

b. Rates

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – This section does not apply.
- (2) All Other Motor Vehicles
\$5.00 per unit, annually. (See Note Below.)
The Classifications and SDIP Rules do NOT apply.

3. Accidental Death Benefit

- a. **Limits:** Maximum per person – \$5,000.

b. Rates:

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – This section does not apply.
- (2) All Other Motor Vehicles
\$3.00 per unit, annually. (See Note below.)
The Classifications and SDIP Rules do NOT apply.

NOTE: When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies: Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$3.00 per policy up to a maximum of the rate per car, annually shown above.

MYAUTO MANUAL

LIABILITY AND MEDICAL(PIP) VEHICLE RATING FACTORS

The LPMP symbols are applicable to 2004 and subsequent model years.

BI & PD Liability Symbol	Rating Factor	Medical Payments Symbol
	0.800	415
	0.800	420
225	0.800	425
230	0.800	430
235	0.800	435
240	0.800	440
245	0.800	445
250	0.800	450
255	0.800	455
260	0.800	460
265	0.800	465
270	0.800	470
275	0.800	475
280	0.800	480
285	0.850	485
290	0.900	490
295	0.950	495
300	1.000	500
305	1.050	505
310	1.100	510
315	1.150	515
320	1.200	520
325	1.250	525
330	1.250	530
335	1.250	535
340	1.250	540
345	1.250	545
350	1.250	550
355	1.250	555
360	1.250	560
365	1.250	565
370	1.250	570
375	1.250	575
380	1.250	580
385	1.250	585
390	1.250	590

Note: The BI & PD Liability rating factors and symbols also apply to Single Limit Liability Coverage.

MYAUTO MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
1	0.34	0.33	0.31	0.29	0.28	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22
2	0.42	0.40	0.38	0.36	0.34	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28
3	0.52	0.49	0.47	0.45	0.42	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34
4	0.64	0.61	0.58	0.55	0.52	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38
5	0.73	0.69	0.66	0.63	0.59	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43
6	0.80	0.77	0.73	0.69	0.66	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48
7	0.89	0.85	0.81	0.77	0.73	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
8	0.96	0.91	0.87	0.83	0.78	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.03	0.99	0.94	0.89	0.85	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62
11	1.10	1.05	1.00	0.95	0.90	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68
12	1.17	1.11	1.06	1.01	0.95	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75
13	1.22	1.17	1.11	1.05	1.00	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82
14	1.28	1.22	1.16	1.10	1.04	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89
15	1.34	1.28	1.22	1.16	1.10	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
16	1.40	1.33	1.27	1.21	1.14	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07
17	1.46	1.40	1.33	1.26	1.20	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15
18	1.53	1.46	1.39	1.32	1.25	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23
19	1.58	1.51	1.44	1.37	1.30	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33
20	1.64	1.56	1.49	1.42	1.34	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
21	1.69	1.62	1.54	1.46	1.39	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58
22	1.75	1.67	1.59	1.51	1.43	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
23	1.80	1.72	1.64	1.56	1.48	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92
24	1.86	1.77	1.69	1.61	1.52	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18
25	1.91	1.83	1.74	1.65	1.57	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56
26	1.96	1.87	1.78	1.69	1.60	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95
27	2.01	1.92	1.83	1.74	1.65	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37
28	2.07	1.97	1.88	1.79	1.69									
29	2.11	2.02	1.92	1.82	1.73									
30	2.17	2.07	1.97	1.87	1.77									
31	2.22	2.12	2.02	1.92	1.82									
32	2.27	2.16	2.06	1.96	1.85									
33	2.31	2.21	2.10	2.00	1.89									
34	2.37	2.26	2.15	2.04	1.94									
35	2.41	2.30	2.19	2.08	1.97									
36	2.48	2.36	2.25	2.14	2.03									
37	2.55	2.44	2.32	2.20	2.09									
38	2.63	2.51	2.39	2.27	2.15									
39	2.70	2.57	2.45	2.33	2.21									
40	2.77	2.65	2.52	2.39	2.27									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

MYAUTO MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES (Cont'd.)

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
41	2.84	2.71	2.58	2.45	2.32									
42	2.92	2.78	2.65	2.52	2.39									
43	2.98	2.85	2.71	2.57	2.44									
44	3.06	2.92	2.78	2.64	2.50									
45	3.12	2.98	2.84	2.70	2.56									
46	3.20	3.06	2.91	2.76	2.62									
47	3.29	3.14	2.99	2.84	2.69									
48	3.38	3.22	3.07	2.92	2.76									
49	3.47	3.31	3.15	2.99	2.84									
50	3.54	3.38	3.22	3.06	2.90									
51	3.63	3.47	3.30	3.14	2.97									
52	3.72	3.55	3.38	3.21	3.04									
53	3.80	3.62	3.45	3.28	3.11									
54	3.93	3.75	3.57	3.39	3.21									
55	4.09	3.91	3.72	3.53	3.35									
56	4.27	4.07	3.88	3.69	3.49									
57	4.44	4.24	4.04	3.84	3.64									
58	4.72	4.50	4.29	4.08	3.86									
59	5.08	4.85	4.62	4.39	4.16									
60	5.46	5.21	4.96	4.71	4.46									
61	5.84	5.58	5.31	5.04	4.78									
62	6.24	5.95	5.67	5.39	5.10									
63	6.64	6.34	6.04	5.74	5.44									
64	7.05	6.73	6.41	6.09	5.77									
65	7.45	7.11	6.77	6.43	6.09									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

MYAUTO MANUAL

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
1	0.48	0.46	0.44	0.41	0.39	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.61	0.58	0.55	0.52	0.48	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.74	0.70	0.67	0.63	0.59	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.85	0.81	0.77	0.72	0.68	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.86	0.82	0.77	0.72	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.94	0.89	0.85	0.80	0.75	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.97	0.92	0.88	0.83	0.77	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.01	0.97	0.92	0.86	0.81	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.06	1.01	0.96	0.90	0.84	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50
11	1.10	1.05	1.00	0.94	0.88	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53
12	1.13	1.08	1.03	0.97	0.91	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55
13	1.17	1.11	1.06	1.00	0.93	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58
14	1.19	1.13	1.08	1.02	0.95	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61
15	1.22	1.17	1.11	1.04	0.98	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66
16	1.24	1.19	1.13	1.06	0.99	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
17	1.28	1.22	1.16	1.09	1.02	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
18	1.31	1.25	1.19	1.12	1.05	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
19	1.34	1.28	1.22	1.15	1.07	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81
20	1.36	1.30	1.24	1.17	1.09	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84
21	1.40	1.33	1.27	1.19	1.12	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
22	1.43	1.37	1.30	1.22	1.14	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93
23	1.46	1.40	1.33	1.25	1.17	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98
24	1.49	1.42	1.35	1.27	1.19	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06
25	1.52	1.45	1.38	1.30	1.21	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18
26	1.54	1.47	1.40	1.32	1.23	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30
27	1.56	1.49	1.42	1.33	1.25	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47
28	1.60	1.52	1.45	1.36	1.28									
29	1.62	1.54	1.47	1.38	1.29									
30	1.65	1.58	1.50	1.41	1.32									
31	1.67	1.60	1.52	1.43	1.34									
32	1.69	1.62	1.54	1.45	1.36									
33	1.73	1.65	1.57	1.48	1.38									
34	1.75	1.67	1.59	1.49	1.40									
35	1.77	1.69	1.61	1.51	1.42									
36	1.80	1.72	1.64	1.54	1.44									
37	1.84	1.75	1.67	1.57	1.47									
38	1.87	1.79	1.70	1.60	1.50									
39	1.89	1.81	1.72	1.62	1.51									
40	1.93	1.84	1.75	1.65	1.54									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

MYAUTO MANUAL

COLLISION MODEL YEAR / SYMBOL RELATIVITIES (Cont'd.)

Symbol	MODEL YEAR													
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 1990
41	1.95	1.86	1.77	1.66	1.56									
42	1.98	1.89	1.80	1.69	1.58									
43	2.00	1.91	1.82	1.71	1.60									
44	2.02	1.93	1.84	1.73	1.62									
45	2.05	1.95	1.86	1.75	1.64									
46	2.08	1.98	1.89	1.78	1.66									
47	2.11	2.02	1.92	1.80	1.69									
48	2.13	2.04	1.94	1.82	1.71									
49	2.17	2.07	1.97	1.85	1.73									
50	2.20	2.10	2.00	1.88	1.76									
51	2.23	2.13	2.03	1.91	1.79									
52	2.26	2.15	2.05	1.93	1.80									
53	2.29	2.18	2.08	1.96	1.83									
54	2.33	2.23	2.12	1.99	1.87									
55	2.39	2.28	2.17	2.04	1.91									
56	2.45	2.34	2.23	2.10	1.96									
57	2.52	2.40	2.29	2.15	2.02									
58	2.63	2.51	2.39	2.25	2.10									
59	2.76	2.64	2.51	2.36	2.21									
60	2.89	2.76	2.63	2.47	2.31									
61	3.06	2.92	2.78	2.61	2.45									
62	3.26	3.11	2.96	2.78	2.60									
63	3.44	3.29	3.13	2.94	2.75									
64	3.64	3.48	3.31	3.11	2.91									
65	3.83	3.65	3.48	3.27	3.06									

1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12

**MYAUTO MANUAL
ANNUAL RATES**

EMCC

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP \$500 Deductible	COLL
021	505	413	1106	30	419	1033
022	331	358	810	30	398	1049
023	311	366	797	30	377	989
024	300	326	737	30	398	1020
025	345	240	714	30	475	1187
026	301	301	717	30	433	1084
027	293	305	703	30	503	1121
028	315	280	717	30	475	1156
029	292	317	717	30	465	1121
030	309	309	734	30	309	963
031	280	329	717	30	424	989
032	310	286	710	30	444	1084
033	292	317	717	30	455	1056

INCREASED LIMIT FACTORS FOR BI, PD AND CSL REFER TO RULE 18.
DEDUCTIBLE OPTIONS REFER TO DEDUCTIBLE INSURANCE UNDER RULE 14.
LIABILITY & PIP/MEDICAL (LPMP) SYMBOLS REFER TO PAGE MA-R-1.
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE MA-R-2.
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE MA-T-1.

TERRITORY DEFINITIONS

TERRITORY	ZIP CODE									
021	72053	72164	72183	72204	72206	72209	72214	72216	72219	
022	72201	72202	72203	72205	72215	72225	72260	72295		
023	72113 72222	72116 72227	72118	72190	72199	72207	72211	72212	72217	72221
024	71602 72002 72027 72046 72087 72119 72142 72223	71612 72007 72028 72057 72089 72120 72150 72231	71901 72011 72030 72063 72099 72122 72156	71902 72013 72031 72065 72103 72124 72157	71903 72015 72032 72070 72105 72125 72158	71913 72016 72033 72076 72106 72126 72167	71914 72018 72034 72078 72110 72128 72173	71964 72019 72035 72079 72114 72129 72176	71968 72022 72037 72083 72115 72132 72180	72001 72023 72039 72086 72117 72135 72210
025	71601	71603	71611	71613	71659	71665	71667			
026	71630 71678 72024 72048 72068 72107 72137 72168 72326 72359 72389 72527 72575	71639 72003 72026 72052 72069 72108 72139 72170 72328 72366 72390 72534 72579	71643 72004 72029 72055 72072 72111 72140 72175 72333 72367 72392 72543	71644 72006 72036 72058 72073 72121 72143 72178 72335 72368 72394 72545	71654 72010 72038 72059 72074 72123 72145 72179 72336 72369 72396 72546	71662 72012 72040 72060 72081 72127 72149 72181 72340 72372 72501 72550	71666 72014 72041 72061 72082 72131 72152 72182 72342 72374 72503 72553	71670 72017 72042 72064 72085 72133 72160 72311 72379 72521 72564	71674 72020 72045 72066 72101 72134 72165 72312 72383 72523 72568	71677 72021 72047 72067 72102 72136 72166 72322 72387 72526 72571
027	71631 71658 71721 71751 71831 71862 71999	71638 71660 71722 71752 71832 71864 72084	71640 71661 71725 71758 71833 71922 72104	71646 71663 71726 71763 71835 71923	71647 71671 71728 71764 71846 71940	71652 71675 71742 71766 71847 71941	71653 71676 71743 71770 71851 71942	71655 71701 71744 71772 71852 71958	71656 71711 71745 71823 71858 71962	71657 71720 71748 71828 71859 71998
028	71635 71753 71826 71853	71642 71754 71827 71854	71651 71759 71834 71855	71724 71762 71836 71857	71730 71765 71837 71860	71731 71801 71838 71861	71740 71802 71839 71865	71747 71820 71840 71866	71749 71822 71842	71750 71825 71845

TERRITORY DEFINITIONS (Cont'd.)

TERRITORY	ZIP CODE									
029	71841	71909	71910	71920	71921	71929	71932	71933	71935	71937
	71943	71944	71945	71949	71950	71952	71953	71956	71957	71959
	71960	71961	71965	71966	71969	71970	71971	71972	71973	72025
	72051	72080	72141	72533	72544	72601	72602	72611	72613	72615
	72616	72617	72619	72624	72626	72628	72629	72630	72631	72632
	72633	72634	72635	72636	72638	72639	72640	72641	72642	72644
	72645	72648	72650	72651	72653	72654	72655	72657	72658	72659
	72660	72661	72662	72663	72666	72668	72669	72670	72672	72675
	72677	72679	72680	72682	72683	72685	72686	72687	72721	72729
	72732	72733	72738	72740	72742	72744	72749	72752	72760	72773
	72776	72801	72802	72811	72812	72820	72821	72823	72824	72826
	72827	72828	72829	72830	72832	72833	72834	72835	72837	72838
	72839	72840	72841	72842	72843	72845	72846	72847	72851	72852
	72853	72854	72855	72856	72857	72858	72860	72863	72865	72905
	72926	72927	72928	72930	72932	72933	72934	72943	72946	72947
	72948	72949	72950	72951	72952	72955	72958	72959		
	030	72901	72902	72903	72904	72906	72908	72913	72914	72916
72918		72919	72921	72923	72935	72936	72937	72938	72940	72941
72944		72945	72956	72957						
031	72701	72702	72703	72704	72711	72712	72714	72715	72716	72717
	72718	72719	72722	72727	72728	72730	72734	72735	72736	72737
	72739	72741	72745	72747	72751	72753	72756	72757	72758	72761
	72762	72764	72765	72766	72768	72769	72770	72774		
032	72005	72043	72044	72075	72088	72112	72130	72153	72169	72301
	72303	72320	72324	72325	72327	72331	72332	72339	72341	72346
	72347	72348	72360	72364	72373	72376	72384	72386	72429	72431
	72432	72440	72469	72473	72475	72479	72482	72512	72513	72515
	72517	72519	72520	72522	72524	72528	72530	72531	72532	72536
	72537	72538	72539	72540	72554	72555	72556	72560	72561	72562
	72565	72566	72567	72569	72572	72573	72576	72577	72578	72581
	72583	72584	72585	72587	72623					
033	72310	72313	72315	72316	72319	72321	72329	72330	72338	72350
	72351	72354	72358	72365	72370	72377	72391	72395	72401	72402
	72403	72404	72410	72411	72412	72413	72414	72415	72416	72417
	72419	72421	72422	72424	72425	72426	72427	72428	72430	72433
	72434	72435	72436	72437	72438	72441	72442	72443	72444	72445
	72447	72449	72450	72451	72453	72454	72455	72456	72457	72458
	72459	72460	72461	72462	72464	72465	72466	72467	72470	72471
	72472	72474	72476	72478	72525	72529	72542			

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
71601	PINE BLUFF	025	71728	CURTIS	027
71602	WHITE HALL	024	71730	EL DORADO	028
71603	PINE BLUFF	025	71731	EL DORADO	028
71611	PINE BLUFF	025	71740	EMERSON	028
71612	WHITE HALL	024	71742	FORDYCE	027
71613	PINE BLUFF	025	71743	GURDON	027
71630	ARKANSAS CITY	026	71744	HAMPTON	027
71631	BANKS	027	71745	HARRELL	027
71635	CROSSET	028	71747	HUTTIG	028
71638	DERMOTT	027	71748	IVAN	027
71639	DUMAS	026	71749	JUNCTION CITY	028
71640	EUDORA	027	71750	LAWSON	028
71642	FOUNTAIN HILL	028	71751	LOUANN	027
71643	GOULD	026	71752	MC NEIL	027
71644	GRADY	026	71753	MAGNOLIA	028
71646	HAMBURG	027	71754	MAGNOLIA	028
71647	HERMITAGE	027	71758	MOUNT HOLLY	027
71651	JERSEY	028	71759	NORPHLET	028
71652	KINGSLAND	027	71762	SMACKOVER	028
71653	LAKE VILLAGE	027	71763	SPARKMAN	027
71654	MC GEHEE	026	71764	STEPHENS	027
71655	MONTICELLO	027	71765	STRONG	028
71656	MONTICELLO	027	71766	THORNTON	027
71657	MONTICELLO	027	71770	WALDO	027
71658	MONTROSE	027	71772	WHELEN SPRINGS	027
71659	MOSCOW	025	71801	HOPE	028
71660	NEW EDINBURG	027	71802	HOPE	028
71661	PARKDALE	027	71820	ALLEENE	028
71662	PICKENS	026	71822	ASHDOWN	028
71663	PORTLAND	027	71823	BEN LOMOND	027
71665	RISON	025	71825	BLEVINS	028
71666	MC GEHEE	026	71826	BRADLEY	028
71667	STAR CITY	025	71827	BUCKNER	028
71670	TILLAR	026	71828	CALE	027
71671	WARREN	027	71831	COLUMBUS	027
71674	WATSON	026	71832	DE QUEEN	027
71675	WILMAR	027	71833	DIERKS	027
71676	WILMOT	027	71834	DODDRIDGE	028
71677	WINCHESTER	026	71835	EMMET	027
71678	YORKTOWN	026	71836	FOREMAN	028
71701	CAMDEN	027	71837	FOUKE	028
71711	CAMDEN	027	71838	FULTON	028
71720	BEARDEN	027	71839	GARLAND CITY	028
71721	BEIRNE	027	71840	GENOA	028
71722	BLUFF CITY	027	71841	GILLHAM	029
71724	CALION	028	71842	HORATIO	028
71725	CARTHAGE	027	71845	LEWISVILLE	028

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
71847	MC CASKILL	027	71964	PEARCY	024
71851	MINERAL SPRINGS	027	71965	PENCIL BLUFF	029
71852	NASHVILLE	027	71966	ODEN	029
71853	OGDEN	028	71968	ROYAL	024
71854	TEXARKANA	028	71969	SIMS	029
71855	OZAN	028	71970	STORY	029
71857	PRESCOTT	028	71971	UMPIRE	029
71858	ROSSTON	027	71972	VANDERVOORT	029
71859	SARATOGA	027	71973	WICKES	029
71860	STAMPS	028	71998	ARKADELPHIA	027
71861	TAYLOR	028	71999	ARKADELPHIA	027
71862	WASHINGTON	027	72001	ADONA	024
71864	WILLISVILLE	027	72002	ALEXANDER	024
71865	WILTON	028	72003	ALMYRA	026
71866	WINTHROP	028	72004	ALTHEIMER	026
71901	HOT SPRINGS NATL PARK	024	72005	AMAGON	032
71902	HOT SPRINGS NATL PARK	024	72006	AUGUSTA	026
71903	HOT SPRINGS NATL PARK	024	72007	AUSTIN	024
71909	HOT SPRINGS VILLAGE	029	72010	BALD KNOB	026
71910	HOT SPRINGS VILLAGE	029	72011	BAUXITE	024
71913	HOT SPRINGS NATL PARK	024	72012	BEEBE	026
71914	HOT SPRINGS NATL PARK	024	72013	BEE BRANCH	024
71920	ALPINE	029	72014	BEEDEVILLE	026
71921	AMITY	029	72015	BENTON	024
71922	ANTOINE	027	72016	BIGELOW	024
71923	ARKADELPHIA	027	72017	BISCOE	026
71929	BISMARCK	029	72018	BENTON	024
71932	BOARD CAMP	029	72019	BENTON	024
71933	BONNERDALE	029	72020	BRADFORD	026
71935	CADDO GAP	029	72021	BRINKLEY	026
71937	COVE	029	72022	BRYANT	024
71940	DELIGHT	027	72023	CABOT	024
71941	DONALDSON	027	72024	CARLISLE	026
71942	FRIENDSHIP	027	72025	CASA	029
71943	GLENWOOD	029	72026	CASSCOE	026
71944	GRANNIS	029	72027	CENTER RIDGE	024
71945	HATFIELD	029	72028	CHOCTAW	024
71949	JESSIEVILLE	029	72029	CLARENDON	026
71950	KIRBY	029	72030	CLEVELAND	024
71952	LANGLEY	029	72031	CLINTON	024
71953	MENA	029	72032	CONWAY	024
71956	MOUNTAIN PINE	029	72033	CONWAY	024
71957	MOUNT IDA	029	72034	CONWAY	024
71958	MURFREESBORO	027	72035	CONWAY	024
71959	NEWHOPE	029	72036	COTTON PLANT	026
71960	NORMAN	029	72037	COY	024
71961	ODEN	029	72038	CROCKETTS BLUFF	026

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72040	DES ARC	026	72105	JONES MILL	024
72041	DE VALLS BLUFF	026	72106	MAYFLOWER	024
72042	DE WITT	026	72107	MENIFEE	026
72043	DIAZ	032	72108	MONROE	026
72044	EDGEMONT	032	72110	MORRILTON	024
72045	EL PASO	026	72111	MOUNT VERNON	026
72046	ENGLAND	024	72112	NEWPORT	032
72047	ENOLA	026	72113	MAUMELLE	023
72048	ETHEL	026	72114	NORTH LITTLE ROCK	024
72051	FOX	029	72115	NORTH LITTLE ROCK	024
72052	GARNER	026	72116	NORTH LITTLE ROCK	023
72053	COLLEGE STATION	021	72117	NORTH LITTLE ROCK	024
72055	GILLETT	026	72118	NORTH LITTLE ROCK	023
72057	GRAPEVINE	024	72119	NORTH LITTLE ROCK	024
72058	GREENBRIER	026	72120	SHERWOOD	024
72059	GREGORY	026	72121	PANGBURN	026
72060	GRIFFITHVILLE	026	72122	PARON	024
72061	GUY	026	72123	PATTERSON	026
72063	HATTIEVILLE	024	72124	NORTH LITTLE ROCK	024
72064	HAZEN	026	72125	PERRY	024
72065	HENSLEY	024	72126	PERRYVILLE	024
72066	HICKORY PLAINS	026	72127	PLUMERVILLE	026
72067	HIGDEN	026	72128	POYEN	024
72068	HIGGINSON	026	72129	PRATTSVILLE	024
72069	HOLLY GROVE	026	72130	PRIM	032
72070	HOUSTON	024	72131	QUITMAN	026
72072	HUMNOKE	026	72132	REDFIELD	024
72073	HUMPHREY	026	72133	REYDELL	026
72074	HUNTER	026	72134	ROE	026
72075	JACKSONPORT	032	72135	ROLAND	024
72076	JACKSONVILLE	024	72136	ROMANCE	026
72078	JACKSONVILLE	024	72137	ROSE BUD	026
72079	JEFFERSON	024	72139	RUSSELL	026
72080	JERUSALEM	029	72140	SAINT CHARLES	026
72081	JUDSONIA	026	72141	SCOTLAND	029
72082	KENSETT	026	72142	SCOTT	024
72083	KEO	024	72143	SEARCY	026
72084	LEOLA	027	72145	SEARCY	026
72085	LETONA	026	72149	SEARCY	026
72086	LONOKE	024	72150	SHERIDAN	024
72087	LONSDALE	024	72152	SHERRILL	026
72088	FAIRFIELD BAY	032	72153	SHIRLEY	032
72089	BRYANT	024	72156	SOLGOHACHIA	024
72099	LITTLE ROCK AIRFORCE BASE	024	72157	SPRINGFIELD	024
72101	MC CRORY	026	72158	BENTON	024
72102	MC RAE	026	72160	STUTTGART	026
72103	MABELVALE	024	72164	SWEET HOME	021

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72166	TICHNOR	026	72319	GOSNELL	033
72167	TRASKWOOD	024	72320	BRICKEYS	032
72168	TUCKER	026	72321	BURDETTE	033
72169	TUPELO	032	72322	CALDWELL	026
72170	ULM	026	72324	CHERRY VALLEY	032
72173	VILONIA	024	72325	CLARKEDALE	032
72175	WABBASEKA	026	72326	COLT	026
72176	WARD	024	72327	CRAWFORDSVILLE	032
72178	WEST POINT	026	72328	CRUMROD	026
72179	WILBURN	026	72329	DRIVER	033
72180	WOODSON	024	72330	DYESS	033
72181	WOOSTER	026	72331	EARLE	032
72182	WRIGHT	026	72332	EDMONDSON	032
72183	WRIGHTSVILLE	021	72333	ELAINE	026
72190	NORTH LITTLE ROCK	023	72335	FOREST CITY	026
72199	NORTH LITTLE ROCK	023	72336	FOREST CITY	026
72201	LITTLE ROCK	022	72338	FRENCHMANS BAYOU	033
72202	LITTLE ROCK	022	72339	GILMORE	032
72203	LITTLE ROCK	022	72340	GOODWIN	026
72204	LITTLE ROCK	021	72341	HAYNES	032
72205	LITTLE ROCK	022	72342	HELENA	026
72206	LITTLE ROCK	021	72346	HETH	032
72207	LITTLE ROCK	023	72347	HICKORY RIDGE	032
72209	LITTLE ROCK	021	72348	HUGHES	032
72210	LITTLE ROCK	024	72350	JOINER	033
72211	LITTLE ROCK	023	72351	KEISER	033
72212	LITTLE ROCK	023	72352	LA GRANGE	026
72214	LITTLE ROCK	021	72353	LAMBROOK	026
72215	LITTLE ROCK	022	72354	LEPANTO	033
72216	LITTLE ROCK	021	72355	LEXA	026
72217	LITTLE ROCK	023	72358	LUXORA	033
72219	LITTLE ROCK	021	72359	MADISON	026
72221	LITTLE ROCK	023	72360	MARIANNA	032
72222	LITTLE ROCK	023	72364	MARION	032
72223	LITTLE ROCK	024	72365	MARKED TREE	033
72225	LITTLE ROCK	022	72366	MARVELL	026
72227	LITTLE ROCK	023	72367	MELLWOOD	026
72231	LITTLE ROCK	024	72368	MORO	026
72260	LITTLE ROCK	022	72369	ONEIDA	026
72295	LITTLE ROCK	022	72370	OSCEOLA	033
72301	WEST MEMPHIS	032	72372	PALESTINE	026
72303	WEST MEMPHIS	032	72373	PARKIN	032
72310	ARMOREL	033	72374	POPLAR GROVE	026
72311	AUBREY	026	72376	PROCTOR	032
72312	BARTON	026	72377	RIVERVALE	033
72313	BASSETT	033	72379	SNOW LAKE	026
72315	BLYTHEVILLE	033	72383	TURNER	026

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72386	TYRONZA	032	72451	PARAGOULD	033
72387	VANNDALE	026	72453	PEACH ORCHARD	033
72389	WABASH	026	72454	PIGGOTT	033
72390	WEST HELENA	026	72455	POCAHONTAS	033
72391	WEST RIDGE	033	72456	POLLARD	033
72392	WHEATLEY	026	72457	PORTIA	033
72394	WIDENER	026	72458	POWHATAN	033
72395	WILSON	033	72459	RAVENDEN	033
72396	WYNNE	026	72460	RAVENDEN SPRING	033
72401	JONESBORO	033	72461	RECTOR	033
72402	JONESBORO	033	72462	REYNO	033
72403	JONESBORO	033	72464	SAINT FRANCIS	033
72404	JONESBORO	033	72465	SEDGWICK	033
72410	ALICIA	033	72466	SMITHVILLE	033
72411	BAY	033	72467	STATE UNIVERSITY	033
72412	BEECH GROVE	033	72469	STRAWBERRY	032
72413	BIGGERS	033	72470	SUCCESS	033
72414	BLACK OAK	033	72471	SWIFTON	033
72415	BLACK ROCK	033	72472	TRUMANN	033
72416	BONO	033	72473	TUCKERMAN	032
72417	BROOKLAND	033	72474	WALCOTT	033
72419	CARAWY	033	72475	WALDENBURG	032
72421	CASH	033	72476	WALNUT RIDGE	033
72422	CORNING	033	72478	WARM SPRINGS	033
72424	DATTO	033	72479	WEINER	032
72425	DELAPLAINE	033	72482	WILLIFORD	032
72426	DELL	033	72501	BATESVILLE	026
72427	EGYPT	033	72503	BATESVILLE	026
72428	ETOWAH	033	72512	HORSESHOE BEND	032
72429	FISHER	032	72513	ASH FLAT	032
72430	GREENWAY	033	72515	BEXAR	032
72431	GRUBBS	032	72517	BROCKWELL	032
72432	HARRISBURG	032	72519	CALICO ROCK	032
72433	HOXIE	033	72520	CAMP	032
72434	IMBODEN	033	72521	CAVE CITY	026
72435	KNOBEL	033	72522	CHARLOTTE	032
72436	LAFE	033	72523	CONCORD	026
72437	LAKE CITY	033	72524	CORD	032
72438	LEACHVILLE	033	72525	CHEROKEE VILLAGE	033
72440	LYNN	032	72526	CUSHMAN	026
72441	MC DOUGAL	033	72527	DESHA	026
72442	MANILA	033	72528	DOLPH	032
72443	MARMADUKE	033	72529	CHEROKEE VILLAGE	033
72444	MAYNARD	033	72530	DRASCO	032
72445	MINTURN	033	72531	ELIZABETH	032
72447	MONETTE	033	72532	EVENING SHADE	032
72449	O KEAN	033	72533	FIFTY SIX	029

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72536	FRANKLIN	032	72628	DEER	029
72537	GAMALIEL	032	72629	DENNARD	029
72538	GEPP	032	72630	DIAMOND CITY	029
72539	GLENCOE	032	72631	EUREKA SPRINGS	029
72540	GUION	032	72632	EUREKA SPRINGS	029
72542	HARDY	033	72633	EVERTON	029
72543	HEBER SPRINGS	026	72634	FLIPPIN	029
72544	HENDERSON	029	72635	GASSVILLE	029
72545	HEBER SPRINGS	026	72636	GILBERT	029
72546	IDA	026	72638	GREEN FOREST	029
72550	LOCUST GROVE	026	72639	HARRIET	029
72553	MAGNESS	026	72640	HASTY	029
72554	MAMMOTH SPRING	032	72641	JASPER	029
72555	MARCELLA	032	72642	LAKEVIEW	029
72556	MELBOURNE	032	72644	LEAD HILL	029
72560	MOUNTAIN VIEW	032	72645	LESLIE	029
72561	MOUNT PLEASANT	032	72648	MARBLE FALLS	029
72562	NEWARK	032	72650	MARSHALL	029
72564	OIL TROUGH	026	72651	MIDWAY	029
72565	OXFORD	032	72653	MOUNTAIN HOME	029
72566	PINEVILLE	032	72654	MOUNTAIN HOME	029
72567	PLEASANT GROVE	032	72655	MOUNT JUDEA	029
72568	PLEASANT PLAINS	026	72657	TIMBO	029
72569	POUGHKEEPSIE	032	72658	NORFORK	029
72571	ROSIE	026	72659	NORFORK	029
72572	SAFFELL	032	72660	OAK GROVE	029
72573	SAGE	032	72661	OAKLAND	029
72575	SALADO	026	72662	OMAHA	029
72576	SALEM	032	72663	ONIA	029
72577	SIDNEY	032	72666	PARTHENON	029
72578	STURKIE	032	72668	PEEL	029
72579	SULPHUR ROCK	026	72669	PINDALL	029
72581	TUMBLING SHOALS	032	72670	PONCA	029
72583	VIOLA	032	72672	PYATT	029
72584	VIOLET HILL	032	72675	SAINT JOE	029
72585	WIDEMAN	032	72677	SUMMIT	029
72587	WISEMAN	032	72679	TILLY	029
72601	HARRISON	029	72680	TIMBO	029
72602	HARRISON	029	72682	VALLEY SPRINGS	029
72611	ALPENA	029	72683	VENDOR	029
72613	BEAVER	029	72685	WESTERN GROVE	029
72615	BERGMAN	029	72686	WITTS SPRINGS	029
72616	BERRYVILLE	029	72687	YELLVILLE	029
72617	BIG FLAT	029	72701	FAYETTEVILLE	031
72619	BULL SHOALS	029	72702	FAYETTEVILLE	031
72623	CLARKRIDGE	032	72703	FAYETTEVILLE	031
72624	COMPTON	029	72704	FAYETTEVILLE	031

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72712	BENTONVILLE	031	72811	RUSSELLVILLE	029
72714	BELLA VISTA	031	72812	RUSSELLVILLE	029
72715	BELLA VISTA	031	72820	ALIX	029
72716	BENTONVILLE	031	72821	ALTUS	029
72717	CANEHILL	031	72823	ATKINS	029
72718	CAVE SPRINGS	031	72824	BELLEVILLE	029
72719	CENTERTON	031	72826	BLUE MOUNTAIN	029
72721	COMBS	029	72827	BLUFFTON	029
72722	DECATUR	031	72828	BRIGGSVILLE	029
72727	ELKINS	031	72829	CENTERVILLE	029
72728	ELM SPRINGS	031	72830	CLARKSVILLE	029
72729	EVANSVILLE	029	72832	COAL HILL	029
72730	FARMINGTON	031	72833	DANVILLE	029
72732	GARFIELD	029	72834	DARDANELLE	029
72733	GATEWAY	029	72835	DELAWARE	029
72734	GENTRY	031	72837	DOVER	029
72735	GOSHEN	031	72838	GRAVELLY	029
72736	GRAVETTE	031	72839	HAGARVILLE	029
72737	GREENLAND	031	72840	HARTMAN	029
72738	HINDVILLE	029	72841	HARVEY	029
72739	HIWASSE	031	72842	HAVANA	029
72740	HUNTSVILLE	029	72843	HECTOR	029
72741	JOHNSON	031	72845	KNOXVILLE	029
72742	KINGSTON	029	72846	LAMAR	029
72744	LINCOLN	029	72847	LONDON	029
72745	LOWELL	031	72851	NEW BLAINE	029
72747	MAYSVILLE	031	72852	OARK	029
72749	MORROW	029	72853	OLA	029
72751	PEA RIDGE	031	72854	OZONE	029
72752	PETTIGREW	029	72855	PARIS	029
72753	ORAURUE GRIVE	031	72856	PELSOR	029
72756	ROGERS	031	72857	PLAINVIEW	029
72757	ROGERS	031	72858	POTTSVILLE	029
72758	ROGERS	031	72860	ROVER	029
72760	SAINT PAUL	029	72863	SCRANTON	029
72761	SILOAM SPRINGS	031	72865	SUBIACO	029
72762	SPRINGDALE	031	72901	FORT SMITH	030
72764	SPRINGDALE	031	72902	FORT SMITH	030
72765	SPRINGDALE	031	72903	FORT SMITH	030
72766	SPRINGDALE	031	72904	FORT SMITH	030
72768	SULPHUR SPRINGS	031	72905	FORT SMITH	029
72769	SUMMERS	031	72906	FORT SMITH	030
72770	TONTITOWN	031	72908	FORT SMITH	030
72773	WESLEY	029	72913	FORT SMITH	030
72774	WEST FORK	031	72914	FORT SMITH	030
72776	WITTER	029	72916	FORT SMITH	030
72801	RUSSELLVILLE	029	72917	FORT SMITH	030

TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	USPS ZIP CODE NAME	TERR	ZIP CODE	USPS ZIP CODE NAME	TERR
72919	FORT SMITH	030	72943	MAGAZINE	029
72921	ALMA	030	72944	MANSFIELD	030
72923	BARLING	030	72945	MIDLAND	030
72926	BOLES	029	72946	MOUNTAINBURG	029
72927	BOONEVILLE	029	72947	MULBERRY	029
72928	BRANCH	029	72948	NATURAL DAM	029
72930	CECIL	029	72949	OZARK	029
72932	CEDARVILLE	029	72950	PARKS	029
72933	CHARLESTON	029	72951	RATCLIFF	029
72934	CHESTER	029	72952	RUDY	029
72935	DYER	030	72955	UNIONTOWN	029
72936	GREENWOOD	030	72956	VAN BUREN	030
72937	HACKETT	030	72957	VAN BUREN	030
72938	HARTFORD	030	72958	WALDRON	029
72940	HUNTINGTON	030	72959	WINSLOW	029
72941	LAVACA	030			

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-PA-2013-04
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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		Company Name	Company NAIC Number	
3.	A.	Employers Mutual Casualty Company	B.	062-21415

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
PPA Liability	21.2%	6.3%					
PPA Medical/PIP	40.8%	9.4%					
PPA Comprehensive	46.1%	9.5%					
PPA Collision	1.0%	1.5%					
PPA Uninsured Motorists	N/A	3.3%					
PPA Underinsured Motorists	N/A	2.4%					
TOTAL OVERALL EFFECT	18.7%	5.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	32	-4.4%	3/15/2008	48	9	18.6%	48.7%
2008	31	-5.1%	12/15/2008	40	16	39.9%	53.4%
2009	63	+0.3%	10/15/2009	61	14	22.7%	63.7%
2010	128	+3.0%	5/1/2011	137	101	73.3%	74.4%
2011	192	+8.6%	9/1/2012	260	173	66.4%	59.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	6.5%
C. Taxes, Licenses & Fees	2.6% (Liab) 2.6% (PD)
D. Underwriting Profit & Contingencies	4.4% (Liab) 4.3% (PD)
E. Other (explain)	0.0%
F. TOTAL	38.0% (Liab) 37.9% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 44.2% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. (45.3%) Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____