Filing at a Glance

Company:	EMCASCO Insurance Company
Product Name:	Personal Auto
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	06/20/2013
SERFF Tr Num:	EMCC-129085664
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	AR-PA-2013-03
Effective Date Requested (New):	10/15/2013
Effective Date Requested (Renewal):	10/15/2013
Author(s):	Jo Byers
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	09/05/2013
Disposition Status:	Filed
Effective Date (New):	12/15/2013
Effective Date (Renewal):	12/15/2013

State Filing Description:

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

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 09/05/2013
State Status Changed:
Created By: Jo Byers
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Jo Byers

Filing Description:
June 20, 2013

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

EMCASCO INSURANCE COMPANY – 062-21407
Personal Auto Rate Revision
Company File # AR-PA-2013-03
Effective: October 15, 2013

With this submission, EMCASCO Insurance Company is transmitting for filing revised base rates and revised model year/symbol relativities. We have added 2014 model years and changed the base to 2012 symbol 11. These revisions will result in an estimated increase of 12.6%.

Under separate cover, we are introducing a new Personal Auto program, MyAuto, to be written only through Employers Mutual Casualty Company (EMCC). We realize with the implementation of a new program and rating system, swings can take place. To prevent insureds from receiving large increases, we are introducing a 3-year transition plan. All current EMCC policies will convert to MyAuto at their next renewal and all new business will be written though MyAuto. All EMCASCO policyholders will convert (at renewal) to our new MyAuto program during the 3-year period. Please refer to the Actuarial Memorandum for complete details.

We supplement this filing with the following:
• $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 .610 in the rating of the premium comparison which corresponds to the median score of 775 in Arkansas
• Actuarial Memorandum
• Calendar Year Actual Experience
• Current and Revised Base Rates
• Current and Revised Model Year/Symbol Relativities
• Investment Income Analysis, Investment Earnings, and Permissible Loss and LAE Ratio

• Indications, Explanations, and Countrywide Loss Development Factors
• Revised manual pages PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4; all pages have been revised due to the elimination of EMCC.

We respectfully request your acknowledgement 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
PO Box 712
Des Moines, IA 50306-0712

Jo.L.Byers@EMCIns.com
800-247-2128 [Phone] 2707 [Ext]
515-345-2223 [FAX]

Filing Company Information

EMCASCO Insurance Company
717 Mulberry Street
Des Moines, IA 50309
(515) 280-2511 ext. [Phone]

CoCode: 21407
Group Code: 62
Group Name: EMC Insurance Companies
FEIN Number: 42-6070764

State of Domicile: Iowa
Company Type: P & C
State ID Number:

Filing Fees

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

Company	Amount	Date Processed	Transaction #
EMCASCO Insurance Company	$150.00	06/20/2013	71311559

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

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/05/2013	09/05/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/22/2013	08/22/2013
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	07/30/2013	07/30/2013
Pending Industry Response	Alexa Grissom	07/18/2013	07/18/2013
Pending Industry Response	Alexa Grissom	06/27/2013	06/27/2013

Response Letters

Responded By	Created On	Date Submitted
Jo Byers	08/29/2013	08/29/2013
Jo Byers	08/21/2013	08/21/2013
Jo Byers	08/14/2013	08/14/2013
Jo Byers	08/05/2013	08/05/2013
Jo Byers	07/24/2013	07/24/2013
Jo Byers	07/02/2013	07/02/2013

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

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	manual pages	Jo Byers	07/08/2013	07/08/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Question	Note To Reviewer	Jo Byers	07/22/2013	07/22/2013

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

Disposition

Disposition Date: 09/05/2013
Effective Date (New): 12/15/2013
Effective Date (Renewal): 12/15/2013
- Effective Date (New) changed from 10/15/2013 to 12/15/2013 and Effective Date (Renewal) changed from 10/15/2013 to 12/15/2013 by Grissom, Alexa on 09/05/2013.
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):
EMCASCO Insurance Company	18.700%	10.200%	$96,395	652	$943,482	19.900%	4.900%

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 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

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

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Response to Objection Letter	Filed	Yes
Rate (revised)	manual pages	Filed	Yes
Rate	manual pages	Filed	Yes
Rate	manual pages	Filed	Yes
Rate	manual pages	Filed	Yes

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

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/22/2013
Submitted Date	08/22/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. Based on his review of the filing, seven percent is the amount the Commissioner will allow.

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:**	*EMCASCO Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*/*		

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 maximum the Commissioner will allow is a 7 percent increase and a maximum individual increase of 20 percent. Please submit an Rf-1 to reflect such.

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:**	*EMCASCO Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*/*		

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 been advised of your latest response. He will not allow individual increases of more than 20 percent, please amend 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:**	*EMCASCO Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*/*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/30/2013
Submitted Date	07/30/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing. That is the amount the Commissioner advised was allowable based on the information presented.

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:**	*EMCASCO Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*/*		

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 filing has been reviewed with the Commissioner and he will allow a 7 percent increase. However, the Department would like to know what the maximum dollar increase will be with a 7 percent increase. Additionally, revised abstracts, the Rf-1 and APCS must be submitted.

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:** *EMCASCO Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/27/2013
Submitted Date	06/27/2013
Respond By Date	

Dear Jo Byers,

Introduction:

This will acknowledge receipt of the captioned filing.

It is the Department's position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for tier placement or surcharges. Please amend your rule accordingly. Additionally, please see Ark. Code Ann. 23-79-152 which prohibits negative rating action based on not-at-fault accidents/claims.

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:** *EMCASCO Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: */*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/29/2013
Submitted Date	08/29/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

We have adjusted the base rates and have a revised effect of 6.9%.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_8-29-13.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*rff_Rate Filing Abstract_RF1-1_8-20-13.pdf*
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*rff_Rate Filing Abstract_RF1-1_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_8-14-13.pdf act_Actuarial Memo-Current-Obj Resp_8-13.pdf act_Base Rates Current_8-29-13.pdf act_Summary of Changes_8-29-13.pdf
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	

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

Attachment(s):	*act_exhibits_8-14-13.pdf* *act_Actuarial Memo-Current-Obj Resp_8-13.pdf* *act_Summary of Changes-Obj Response_8-13.pdf*
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits_amended 8-5-13.pdf* *act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf* *act_Summary of Changes-Curr Obj Response_8-5-13.pdf*
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_8-29-13.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*rff_Rate Filing Abstract_RF1-1_8-20-13.pdf*
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*rff_Rate Filing Abstract_RF1-1_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_8-14-13.pdf act_Actuarial Memo-Current-Obj Resp_8-13.pdf act_Base Rates Current_8-29-13.pdf act_Summary of Changes_8-29-13.pdf
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	

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

Attachment(s):	*act_exhibits_8-14-13.pdf* *act_Actuarial Memo-Current-Obj Resp_8-13.pdf* *act_Summary of Changes-Obj Response_8-13.pdf*
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits_amended 8-5-13.pdf* *act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf* *act_Summary of Changes-Curr Obj Response_8-5-13.pdf*
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits.pdf*

No Form Schedule items changed.

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

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	manual pages	PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4	Replacement		08/29/2013 By: Jo Byers
Previous Version					
1	*manual pages*	*PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4*	*Replacement*		*08/14/2013* *By: Jo Byers*
Previous Version					
1	*manual pages*	*PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4*	*Replacement*		*07/08/2013* *By:*
Previous Version					
1	*manual pages*	*PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4*	*Replacement*		*06/20/2013* *By: Jo Byers*

Conclusion:

Please allow a post submission update so I may amend the rate/rule schedule. Thank you.

Sincerely,

Jo Byers

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/21/2013
Submitted Date	08/21/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Attached is a revised RF-1. The orignally submitted base rates were revised in order to comply with your requirement that the maximum increase for an individual insured is 20%. When we got all insureds under 20%, we ended up with an overall increase of 10.2%. With a state indication of 22.6% and a credibility weighted indication of 18.7%, we feel that a 10.2% increase is more than justified. If this change is still not acceptable, can you provide any further explanation as to why? We are having a hard time understanding why an increase well within our indication would not be allowed.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_8-20-13.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*rff_Rate Filing Abstract_RF1-1_8-5-13.pdf*
Previous Version	
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:

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

Sincerely,

Jo Byers

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/14/2013
Submitted Date	08/14/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

In response to this objection, we have revised the base rates in the current program. In response to the objection for MyAuto, we changed the thresholds to 20% / $0, so this changes the current program actuarial memo. The revised effect for the current program is 10.2% and the revised overall effect is 4.6%.

Changed Items:

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	act_exhibits_8-14-13.pdf act_Actuarial Memo-Current-Obj Resp_8-13.pdf act_Summary of Changes-Obj Response_8-13.pdf
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits_amended 8-5-13.pdf* *act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf* *act_Summary of Changes-Curr Obj Response_8-5-13.pdf*
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits.pdf*

No Form Schedule items changed.

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

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	manual pages	PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4	Replacement		08/14/2013 By: Jo Byers
Previous Version					
1	*manual pages*	*PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4*	*Replacement*		*07/08/2013* *By:*
Previous Version					
1	*manual pages*	*PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4*	*Replacement*		*06/20/2013* *By: Jo Byers*

Conclusion:

Sincerely,
Jo Byers

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

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:

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_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_amended 8-5-13.pdf act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf act_Summary of Changes-Curr Obj Response_8-5-13.pdf
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits.pdf*

Satisfied - Item:	Response to Objection Letter
Comments:	
Attachment(s):	rep_7-18-13 Obj Rep_8-5-13.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_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_amended 8-5-13.pdf act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf act_Summary of Changes-Curr Obj Response_8-5-13.pdf
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits.pdf*

Satisfied - Item:	Response to Objection Letter
Comments:	
Attachment(s):	rep_7-18-13 Obj Rep_8-5-13.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_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_amended 8-5-13.pdf act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf act_Summary of Changes-Curr Obj Response_8-5-13.pdf
Previous Version	
Satisfied - Item:	*Exhibits*
Comments:	
Attachment(s):	*act_exhibits.pdf*

Satisfied - Item:	Response to Objection Letter
Comments:	
Attachment(s):	rep_7-18-13 Obj Rep_8-5-13.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

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

Jo Byers

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/24/2013
Submitted Date	07/24/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Please respond to our question dated 7/22 so we may prepare our response to your objeciton letter. Thank you.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jo Byers

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/02/2013
Submitted Date	07/02/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Please advise what rule you are referring to.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jo Byers

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

Amendment Letter

Submitted Date: 07/08/2013

Comments:

In response to your objection letter, manual page PA-1 has been amended. Under Rule 4., "D. No more than one additional comprehensive loss; or," has been removed.

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	PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4	Replacement		07/08/2013 By:
Previous Version					
1	*manual pages*	*PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4*	*Replacement*		*06/20/2013* *By: Jo Byers*

No Supporting Documents Changed.

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

Note To Reviewer

Created By:

Jo Byers on 07/22/2013 09:23 AM

Last Edited By:

Alexa Grissom

Submitted On:

09/05/2013 07:45 AM

Subject:

Question

Comments:

We requested a 12.6% increase, however, your objection letter states 7%. Please advise the reason. Is there a bulletin I should refer to? Thank you!

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

Post Submission Update Request Processed On 09/05/2013

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

Company Rate Information:

Company Name:EMCASCO Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.200%	12.600%
Written Premium Change for this Program	$96395	$45627
# of Policy Holders Affected for this Program	652	160
Written Premium for this Program	$943482	$362216
Maximum %Change (where required)	19.900%	24.500%
Minimum %Change (where required)	4.900%	7.300%

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

Rate Information

Rate data applies to filing.

Filing Method: file & use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.900%
Effective Date of Last Rate Revision: 09/01/2012
Filing Method of Last Filing: file & use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
EMCASCO Insurance Company	18.700%	10.200%	$96,395	652	$943,482	19.900%	4.900%

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 09/05/2013	manual pages	PA-INDEX-1 – PA-INDEX-3, PA-1 – PA-47, PA-R-1 – PA-R-6, PA-T-1 – PA-T-10, PA-X-1 – PA-X-4	Replacement		subm_xpg.pdf amd_agency_8-29-13.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

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$1,000,000	$249.50	$199.50	$112.50	$90.00	$77.50	$62.00

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 300/300	$200.00	$160.00	$ 90.50	$72.50	$62.00	$49.50
500/500	223.50	179.00	101.00	81.00	69.50	55.50
500/1,000	225.50	180.00	101.50	81.50	70.00	56.00

14. MISCELLANEOUS COVERAGES (Cont'd.)

ANNUAL RATES – UMBI/UMPD

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$1,000,000	$337.00	$269.50	$168.50	$135.00	$111.50	$89.00

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 300/300	$292.50	$234.00	$148.00	$118.50	$ 96.00	$76.50
500/500	316.00	252.50	159.00	127.00	103.00	82.50
500/1,000	317.50	254.00	159.50	127.50	103.50	83.00

B. Underinsured Motorists Coverage

3. Annual Rates

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$1,000,000	$478.00	$382.50	$408.50	$327.00	$326.50	$261.50

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 300/300	$334.50	$267.50	$286.00	$229.00	$228.50	$183.00
500/500	400.50	230.50	342.00	274.00	273.50	219.00
500/1,000	402.50	322.00	344.00	275.00	275.00	220.00

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 DMAGE

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

PERSONAL VEHICLE MANUAL INDEX

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The following endorsements are not included in the rule pages but are applicable in the state.

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Other Liability Interest	PP7144
Personal Auto Policy	PP0001
Personal Auto Policy Quick Reference	PP7007

UNDERWRITING ELIGIBILITY

1. NON-PAYMENT CANCELLATION

When a policy has been cancelled for non-payment of premium, it will not be reinstated after the cancellation date has become effective.

Subject to the underwriter's authorization, a policy may be reinstated prior to the effective date of cancellation. However, this will not be done more than three times, or more than twice in a two year period, regardless of how long the policy has been in force.

Agents are not authorized to accept payments for direct bill policies on the company's behalf under any circumstance without prior company approval.

2. CUSTOMER PLUS PROGRAM

Those risks meeting the eligibility guidelines below will be eligible for the Customer Plus program which will result in a 15% discount applied to the total policy premium, as follows:

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

3. CUSTOMER PLUS PROGRAM — RENEWAL ELIGIBILITY — (36 MONTH HISTORY)

Risks which do not meet the guidelines listed below will have the Customer Plus discount removed upon the following renewal.

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

4. RENEWAL GUIDELINE ELIGIBILITY — MAXIMUM PER HOUSEHOLD — (36 MONTH HISTORY)

A. No more than one additional at fault accident; or,
B. No more than one additional moving violation, Group B; or,
C. No more than two additional non-moving violations, Group C; or,
D. No more than one additional towing loss.

5. 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; open container – alcohol or drugs – 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. Mutilated License
16. Reckless driving – ALL
17. Revocation – ALL
18. Serious offense – ALL – including speeding in excess of 15 mph
19. Suspension – ALL
20. Unauthorized use of motor vehicle
21. Unsatisfied judgment
22. 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

5. VIOLATIONS AND CONVICTIONS (Cont'd.)

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
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 – ALL
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

PERSONAL VEHICLE MANUAL RULES

A. ADDITIONAL COMPANY RULES

1. 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.

2. 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.

3. 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.

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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

4. EMC PERSONAL LINES ADVANTAGE COVERAGE

A. 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.

B. 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.

C. 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.

D. 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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

E. 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.

F. Endorsement

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

5. 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.

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)**

1. DEFINITIONS (Cont'd.)

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.

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:

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

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. When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

G. 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.

3. PREMIUM DETERMINATION (Cont'd.)

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. Determine if the auto is:

(1) a single car, or

(2) part of a multi-car risk.

b. Refer to the Safe Driver Insurance Plan, to classify licensed operators according to the provisions of the Plan.

c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

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.

4. CLASSIFICATIONS (Cont'd.)

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.

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.

4. CLASSIFICATIONS (Cont'd.)

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) **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.

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**.

4. CLASSIFICATIONS (Cont'd.)

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

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.

4. CLASSIFICATIONS (Cont'd.)

(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.

(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.

4. CLASSIFICATIONS (Cont'd.)

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

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

4. CLASSIFICATIONS (Cont'd.)

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.

(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 outboard 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 <u>and,</u> also provide a theft recovery component in their service utilizing GPS technology to locate the stolen vehicle.

4. CLASSIFICATIONS (Cont'd.)

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.

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. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in Companies authorizing its use.

When SDIP 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

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

Exceptions:

1) The SDIP does not apply to an auto that is used in the business of driver training.

2) The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

(a) driving while intoxicated or under the influence of drugs; or

(b) failure to stop and report when involved in an accident; or

(c) homicide or assault arising out of the operation of a motor vehicle; or

(d) driving while licensed is suspended or revoked.

(2) One point is assigned for conviction of any other moving traffic violation resulting in:

(a) suspension or revocation of an operator's license, or

(b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for at fault accidents that occurred during the experience period involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

(a) bodily injury, or death; or

(b) total damage to all property including his or her own in excess of $1000.

(2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points 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 points 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

(b) the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

(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.

c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies.

d. Refund of Surcharged Premium

If a point 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 premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

D. Multi-Car Risk

1. Two Car Risk

The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.

2. Three or More Car Risk

Any points developed under SDIP are assigned to the two cars with the highest Total Base Premiums. The remaining autos are rated at Sub-Class 0.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

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.

F. Accident Free Discount

For eligible policies described below, a 10% accident free discount shall be applied to the total policy premium before application of other policy level discounts.

A 10% discount will be applied to all policies having 0 driving record points (does NOT include Inexperienced Operator Point) in the prior 3 years experience period. Upon assignment of a point, the discount will be removed at next renewal.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	Drive To or From Work: Less Than 15 Miles	Drive To or From Work: 15 or More Miles	Business Use	Farm Use
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 — —
Excess Farm Autos	***Factor***	***.68***
	Code	***5980*** — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8024	— —	8025	— —	8124	— —	8125	— —
18	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8034	— —	8035	— —	8134	— —	8135	— —
19	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8044	— —	8045	— —	8144	— —	8145	— —
20	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8054	— —	8055	— —	8154	— —	8155	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8064	— —	8065	— —	8164	— —	8165	— —
18	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8074	— —	8075	— —	8174	— —	8175	— —
19	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8084	— —	8085	— —	8184	— —	8185	— —
20	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8094	— —	8095	— —	8194	— —	8195	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.30**		**1.45**		**1.75**		**1.90**
	Code	8254	— —	8255	— —	8354	— —	8355	— —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**					**1.10**		**1.25**
	Code					8358	— —	8359	— —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8400 — —	8403 — —	8600 — —	8603 — —
18	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8401 — —	8405 — —	8601 — —	8605 — —
19	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8451 — —	8455 — —	8651 — —	8655 — —
20	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8450 — —	8453 — —	8650 — —	8653 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8460 — —	8463 — —	8660 — —	8663 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8470 — —	8473 — —	8670 — —	8673 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8480 — —	8483 — —	8680 — —	8683 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8490 — —	8493 — —	8690 — —	8693 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.35**	**1.50**	**1.90**	**2.05**
	Code	8754 — —	8755 — —	8704 — —	8705 — —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**		**1.30**	**1.45**
	Code			8708 — —	8709 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8026 — —	8027 — —	8126 — —	8127 — —
18	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8036 — —	8037 — —	8136 — —	8137 — —
19	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8046 — —	8047 — —	8146 — —	8147 — —
20	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8056 — —	8057 — —	8156 — —	8157 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8066 — —	8067 — —	8166 — —	8167 — —
18	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8076 — —	8077 — —	8176 — —	8177 — —
19	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8086 — —	8087 — —	8186 — —	8187 — —
20	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8096 — —	8097 — —	8196 — —	8197 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.10**	**1.25**	**1.50**	**1.65**
	Code	8256 — —	8257 — —	8356 — —	8357 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8406 — —	8408 — —	8606 — —	8608 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8402 — —	8404 — —	8602 — —	8604 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8452 — —	8454 — —	8652 — —	8654 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8456 — —	8458 — —	8656 — —	8658 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8466 — —	8468 — —	8666 — —	8668 — —
18	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8476 — —	8478 — —	8676 — —	8678 — —
19	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8486 — —	8488 — —	8686 — —	8688 — —
20	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8496 — —	8498 — —	8696 — —	8698 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.15**	**1.30**	**1.65**	**1.80**
	Code	8756 — —	8757 — —	8706 — —	8707 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8924 — —	8925 — —	8926 — —	8927 — —
18	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8934 — —	8935 — —	8936 — —	8937 — —
19	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8944 — —	8945 — —	8946 — —	8947 — —
20	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8964 — —	8965 — —	8966 — —	8967 — —
18	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8974 — —	8975 — —	8976 — —	8977 — —
19	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8984 — —	8985 — —	8986 — —	8987 — —
20	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.25**	**1.40**	**1.05**	**1.20**
	Code	8554 — —	8555 — —	8556 — —	8557 — —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**				

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8804	— —	8805	— —	8806	— —	8807	— —
18	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8854	— —	8855	— —	8856	— —	8857	— —
19	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8864	— —	8865	— —	8866	— —	8867	— —
20	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8874	— —	8875	— —	8876	— —	8877	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8884	— —	8885	— —	8886	— —	8887	— —
18	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8894	— —	8895	— —	8896	— —	8897	— —
19	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8904	— —	8905	— —	8906	— —	8907	— —
20	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8914	— —	8915	— —	8916		8917	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.15**		**1.30**		**1.00**		**1.15**
	Code	8664	— —	8665	— —	8006	— —	8007	— —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**								

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: SECONDARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

The Rating Factors applicable to Single or Multi-Car risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the Primary Rating Factor.

		Sub-Class					
		0	**1A**	**1B**	**2**	**3**	**4**
Single Car Risk	**Factor**	**0.00**	**+0.40**	**+0.40**	**+0.90**	**+1.50**	**+2.20**
	Code*	10	11	15	12	13	14
Multi-Car Risk	**Factor**	**-0.20**	**0.00**	**0.00**	**+0.25**	**+0.55**	**+0.90**
	Code*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

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 hall 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 prorate 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.

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

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.

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

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.** Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES – UMBI ONLY

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 104.50	$ 83.50	$ 47.00	$ 38.00	$ 32.50	$ 26.00
75,000	125.00	100.00	56.50	45.00	38.50	31.00
100,000	141.00	113.00	63.50	51.00	43.50	35.00
200,000	179.00	143.50	81.00	64.50	55.50	44.50
300,000	200.00	160.00	90.50	72.50	62.00	49.50
500,000	223.50	179.00	101.00	81.00	69.50	55.50

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 81.00	$ 65.00	$ 36.50	$ 29.50	$ 25.00	$ 20.00
50/100	110.00	88.00	50.00	40.00	34.00	27.50
100/300	146.50	117.50	66.00	53.00	45.50	36.50
250/500	193.50	155.00	87.50	70.00	60.00	48.00

ANNUAL RATES – UMBI/PD

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 75,000	$211.50	$169.00	$112.50	$ 90.00	$ 72.50	$ 58.00
100,000	228.00	182.50	119.50	95.50	77.50	62.00
200,000	266.00	213.00	136.50	109.50	89.50	71.50
300,000	287.50	230.00	146.50	117.00	96.00	77.00
500,000	311.00	248.50	157.00	125.50	103.50	82.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 25/50	$ 173.00	$ 138.50	$ 94.50	$75.50	$59.00	$47.00
50/100	202.50	162.00	107.50	86.00	68.00	54.50
100/300	239.00	191.00	124.00	99.00	79.00	63.50
250/500	286.00	228.50	145.00	116.00	94.00	75.00

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**. Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 119.50	$ 95.50	$102.00	$ 81.50	$ 81.50	$ 65.00
75,000	159.00	127.00	136.00	108.50	108.50	87.00
100,000	191.50	153.00	163.50	131.00	131.00	104.50
200,000	280.00	224.00	239.50	191.50	191.50	153.00
300,000	334.50	267.50	286.00	229.00	228.50	183.00
500,000	400.50	320.50	342.00	274.00	273.50	219.00

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 71.00	$ 57.00	$ 60.50	$ 48.50	$ 48.50	$ 39.00
50/100	123.50	98.50	105.50	84.50	84.50	67.50
100/300	197.50	158.00	169.00	135.00	135.00	108.00
250/500	313.50	251.00	268.00	214.50	214.50	171.50

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.

$0 Deductible	*Percentage*
$50	***165%***
100	***161%***
250	***156%***
500	***150%***
1000	***143%***

$100 Deductible	*Percentage*
250	***125%***
500	***105%***
1000	***85%***

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. Safe Driver Insurance 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. Safe Driver Insurance 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**. Safe Driver Insurance 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.**, Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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

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

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.

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.

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

PERSONAL VEHICLE MANUAL
ANNUAL RATES

EMCASCO

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP $500 Deductible	COLL $500 Deductible
021	420	344	921	26	351	807
022	276	298	675	26	334	820
023	259	305	664	26	316	773
024	251	271	614	26	334	798
025	288	200	595	26	398	928
026	251	251	597	26	363	847
027	244	254	586	26	422	876
028	263	233	597	26	398	904
029	243	264	597	26	390	876
030	257	257	612	26	260	753
031	233	274	597	26	356	773
032	258	239	592	26	372	847
033	243	264	597	26	382	826

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 PA-R-1.
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-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	72116	72118	72190	72199	72207	72211	72212	72217	72221
	72222	72227								
024	71602	71612	71901	71902	71903	71913	71914	71964	71968	72001
	72002	72007	72011	72013	72015	72016	72018	72019	72022	72023
	72027	72028	72030	72031	72032	72033	72034	72035	72037	72039
	72046	72057	72063	72065	72070	72076	72078	72079	72083	72086
	72087	72089	72099	72103	72105	72106	72110	72114	72115	72117
	72119	72120	72122	72124	72125	72126	72128	72129	72132	72135
	72142	72150	72156	72157	72158	72167	72173	72176	72180	72210
	72223	72231								
025	71601	71603	71611	71613	71659	71665	71667			
026	71630	71639	71643	71644	71654	71662	71666	71670	71674	71677
	71678	72003	72004	72006	72010	72012	72014	72017	72020	72021
	72024	72026	72029	72036	72038	72040	72041	72042	72045	72047
	72048	72052	72055	72058	72059	72060	72061	72064	72066	72067
	72068	72069	72072	72073	72074	72081	72082	72085	72101	72102
	72107	72108	72111	72121	72123	72127	72131	72133	72134	72136
	72137	72139	72140	72143	72145	72149	72152	72160	72165	72166
	72168	72170	72175	72178	72179	72181	72182	72311	72312	72322
	72326	72328	72333	72335	72336	72340	72342	72352	72353	72355
	72359	72366	72367	72368	72369	72372	72374	72379	72383	72387
	72389	72390	72392	72394	72396	72501	72503	72521	72523	72526
	72527	72534	72543	72545	72546	72550	72553	72564	72568	72571
	72575	72579								
027	71631	71638	71640	71646	71647	71652	71653	71655	71656	71657
	71658	71660	71661	71663	71671	71675	71676	71701	71711	71720
	71721	71722	71725	71726	71728	71742	71743	71744	71745	71748
	71751	71752	71758	71763	71764	71766	71770	71772	71823	71828
	71831	71832	71833	71835	71846	71847	71851	71852	71858	71859
	71862	71864	71922	71923	71940	71941	71942	71958	71962	71998
	71999	72084	72104							
028	71635	71642	71651	71724	71730	71731	71740	71747	71749	71750
	71753	71754	71759	71762	71765	71801	71802	71820	71822	71825
	71826	71827	71834	71836	71837	71838	71839	71840	71842	71845
	71853	71854	71855	71857	71860	71861	71865	71866		

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	JESSIEVILE	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			

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

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	rff_Form A-1.pdf
Item Status:	Filed
Status Date:	09/05/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	rff_PPA Survey FORM APCS.xls rff_PPA Survey FORM APCS.pdf
Item Status:	Filed
Status Date:	09/05/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	rff_Rate Filing Abstract_RF1-1_8-29-13.pdf
Item Status:	Filed
Status Date:	09/05/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Filed
Status Date:	09/05/2013

Satisfied - Item:	Exhibits
Comments:	

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

Attachment(s):	act_exhibits_8-14-13.pdf act_Actuarial Memo-Current-Obj Resp_8-13.pdf act_Base Rates Current_8-29-13.pdf act_Summary of Changes_8-29-13.pdf
Item Status:	Filed
Status Date:	09/05/2013

Satisfied - Item:	Response to Objection Letter
Comments:	
Attachment(s):	rep_7-18-13 Obj Rep_8-5-13.pdf
Item Status:	Filed
Status Date:	09/05/2013

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 EMCASCO
NAIC # (including group #) 062-21407

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*	10	%
	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 0.436 to 1.000		
	Customer Plus Discount	15	

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.

Jo 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 Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	21407
Company Name:	EMCASCO Insurance Company
Contact Person:	Jo Byers
Telephone No.:	800-247-2128 ext 2707
Email Address:	jo.l.byers@emcins.com
Effective Date:	10/15/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*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*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$724	$902	$287	$271	$724	$902	$287	$271	$819	$1,017	$335	$316	$712	$887	$283	$267	$723	$895	$303	$287
	Minimum Liability with Comprehensive and Collision		$2,638	$3,329	$941	$878	$2,775	$3,503	$987	$921	$2,640	$3,326	$957	$894	$2,926	$3,695	$1,039	$969	$2,954	$3,724	$1,064	$995
	100/300/50 Liability with Comprehensive and Collision		$2,886	$3,630	$1,062	$993	$3,030	$3,813	$1,110	$1,038	$2,924	$3,669	$1,099	$1,031	$3,180	$4,004	$1,162	$1,086	$3,251	$4,083	$1,209	$1,134
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$793	$990	$311	$293	$793	$990	$311	$293	$896	$1,114	$362	$342	$780	$973	$307	$289	$790	$980	$325	$308
	Minimum Liability with Comprehensive and Collision		$2,158	$2,723	$777	$726	$2,255	$2,845	$810	$757	$2,205	$2,774	$809	$757	$2,355	$2,971	$845	$788	$2,388	$3,008	$871	$815
	100/300/50 Liability with Comprehensive and Collision		$2,425	$3,048	$904	$847	$2,530	$3,180	$939	$880	$2,511	$3,144	$958	$899	$2,629	$3,305	$973	$911	$2,708	$3,396	$1,025	$962
2010 Honda Odyssey "EX"	*Minimum Liability*		$596	$739	$244	$230	$595	$739	$243	$230	$676	$836	$286	$271	$586	$727	$240	$227	$599	$738	$260	$247
	Minimum Liability with Comprehensive and Collision		$2,166	$2,730	$780	$728	$2,276	$2,872	$817	$763	$2,179	$2,743	$799	$748	$2,398	$3,024	$859	$802	$2,436	$3,068	$887	$830
	100/300/50 Liability with Comprehensive and Collision		$2,374	$2,981	$885	$830	$2,491	$3,130	$926	$868	$2,420	$3,030	$926	$871	$2,612	$3,281	$967	$907	$2,688	$3,368	$1,017	$955
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$732	$911	$290	$274	$732	$911	$290	$274	$827	$1,026	$338	$319	$720	$896	$286	$270	$731	$904	$306	$290
	Minimum Liability with Comprehensive and Collision		$3,122	$3,942	$1,106	$1,032	$3,291	$4,157	$1,164	$1,085	$3,110	$3,921	$1,117	$1,043	$3,478	$4,394	$1,228	$1,145	$3,522	$4,444	$1,259	$1,175
	100/300/50 Liability with Comprehensive and Collision		$3,370	$4,243	$1,227	$1,147	$3,546	$4,467	$1,287	$1,202	$3,394	$4,264	$1,259	$1,180	$3,732	$4,703	$1,351	$1,262	$3,819	$4,803	$1,404	$1,314
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$664	$827	$268	$252	$664	$827	$268	$252	$752	$933	$313	$296	$654	$813	$264	$249	$666	$822	$283	$269
	Minimum Liability with Comprehensive and Collision		$3,225	$4,075	$1,143	$1,064	$3,407	$4,305	$1,204	$1,121	$3,206	$4,045	$1,151	$1,074	$3,607	$4,558	$1,273	$1,185	$3,663	$4,624	$1,307	$1,220
	100/300/50 Liability with Comprehensive and Collision		$3,454	$4,351	$1,256	$1,173	$3,642	$4,589	$1,319	$1,232	$3,469	$4,359	$1,285	$1,203	$3,841	$4,842	$1,388	$1,295	$3,938	$4,955	$1,445	$1,352
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$662	$824	$267	$251	$662	$824	$267	$251	$750	$930	$312	$295	$652	$810	$263	$248	$664	$819	$282	$268
	Minimum Liability with Comprehensive and Collision		$2,444	$3,085	$875	$816	$2,571	$3,245	$918	$857	$2,453	$3,090	$893	$835	$2,710	$3,420	$965	$901	$2,746	$3,460	$993	$928
	100/300/50 Liability with Comprehensive and Collision		$2,673	$3,361	$988	$925	$2,806	$3,529	$1,033	$968	$2,716	$3,404	$1,027	$964	$2,944	$3,704	$1,080	$1,011	$3,021	$3,791	$1,131	$1,060

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

1.	This filing transmittal is part of Company Tracking #	AR-PA-2013-03

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

		Company Name		Company NAIC Number
3.	**A.**	EMCASCO Insurance Company	**B.**	062-21407

		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%	12.3%					
PPA Medical	40.8%	12.5%					
PPA Comprehensive	46.1%	11.9%					
PPA Collision	1.0%	1.0%					
PPA Uninsured Motorists	N/A	-0.3%					
PPA Underinsured Motorists	N/A	-0.3%					
TOTAL OVERALL EFFECT	18.7%	6.9%					

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	407	-2.2%	3/15/2008	465	176	37.9%	56.7%
2008	450	-4.7%	12/15/2008	467	301	64.5%	51.2%
2009	825	-0.2%	10/15/2009	682	342	50.1%	65.2%
2010	1625	3.4%	5/1/2011	1436	691	48.1%	68.6%
2011	2632	8.6%	9/1/2012	2530	2141	84.9%	70.0%

7.

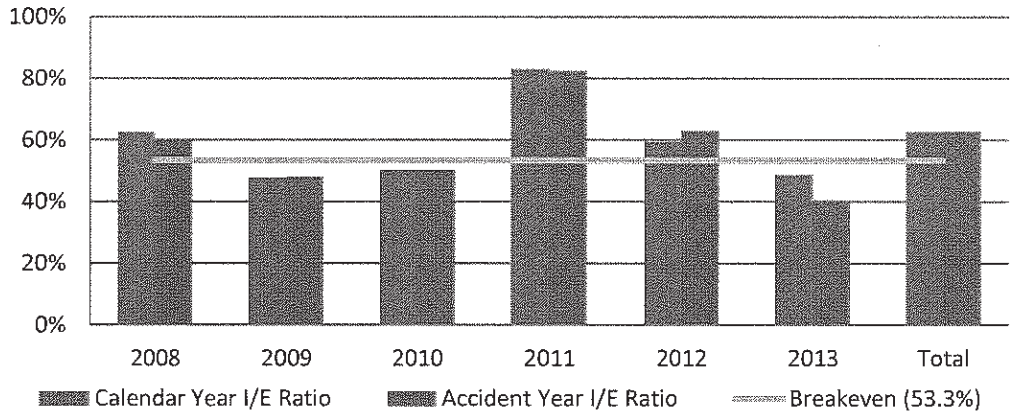
Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	6.5%
C. Taxes, Licenses & Fees	2.6% (Liab) 2.6% (PD)
D. Underwriting Profit & Contingencies	4.4% (Liab) 4.3% (PD)
E. Other (explain)	0.0%
F. TOTAL	38.0% (Liab) 37.9% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 14.2% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. 2.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
Experience

Company	Year		Written Premium	Earned Premium	Cal Year Incurred Losses	Acc Year Incurred Loss	Cal Year I/E Loss Ratio	Acc Year 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



ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

MODEL YEAR / SYMBOL RELATIVITIES

CURRENT COMPREHENSIVE*

Symbol	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

REVISED COMPREHENSIVE

Symbol	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

CURRENT COLLISION*

Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 2001	1989 & prior
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	0.48	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

REVISED COLLISION

Symbol	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 Premium	Comprehensive Exposure	Comprehensive Percent Change	Comprehensive Dollar Effect	Collision Premium	Collision Exposure	Collision Percent Change	Collision 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 - *Liability*
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A.	UNEARNED PREMIUM RESERVE	
	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.	DELAYED REMISSION OF PREMIUMS	
	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.	EXPECTED LOSS & LOSS ADJUSTMENT RESERVE	
	1. Direct Earned Premium (line A.1)	$48,794,083
	× (Expected Loss & Loss Adjustment Ratio)	0.62
	2. Expected Incurred Loss & Loss Adjustment	$30,252,331
	× (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	1.267
	3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	$38,329,703
D.	NET SUBJECT TO INVESTMENT (line A.7 - line B.3 + line C.3)	$39,140,953
E.	AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)	3.6%
F.	INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	$1,409,074
G.	RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM (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.	UNEARNED PREMIUM RESERVE	
	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.	DELAYED REMISSION OF PREMIUMS	
	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.	EXPECTED LOSS & LOSS ADJUSTMENT RESERVE	
	1. Direct Earned Premium (line A.1)	$44,688,216
	x (Expected Loss & Loss Adjustment Ratio)	0.621
	2. Expected Incurred Loss & Loss Adjustment	$27,751,382
	x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	0.074
	3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	$2,053,602
D.	NET SUBJECT TO INVESTMENT (line A.7 - line B.3 + line C.3)	$2,796,588
E.	AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)	3.6%
F.	INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	$100,677
G.	RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM (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

RATE LEVEL INDICATIONS

Year	Coverage	(1) Earned Premium	(2) Current Level Earned Premium	(3) Projected Cur. Level Earned Premium	(4) Incurred Losses @3/31/2013	(5) Adjusted Incurred Losses	(6) Developed Incurred Losses	(7) Incurred Losses & Loss Adj. Expense	(8) Projected Losses & Loss Adj. Expense	(9) Projected Loss Ratio	(10) Permissible Loss Ratio	(11) Rate Level Indication	(12) Credibility-Weighted Indication
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

Year	Coverage	(1) Earned Premium	(2) Current Level Earned Premium	(3) Projected Cur. Level Earned Premium	(4) Incurred Losses @3/31/2013	(5) Adjusted Incurred Losses	(6) Developed Incurred Losses	(7) Incurred Losses & Loss Adj. Expense	(8) Projected Losses & Loss Adj. Expense	(9) Projected Loss Ratio	(10) Permissible Loss Ratio	(11) Rate Level Indication	(12) Credibility-Weighted Indication
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-	**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%***
2012	**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%***

ARKANSAS
PERSONAL AUTO

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

	LIAB	Medical	COMP	COLL
Indication Based on Company Experience	20.6%	78.7%	52.7%	5.3%
Credibility of Company Experience				
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
Indication Based on Countrywide Experience (countrywide indications):	21.6%	31.3%	37.7%	-2.4%
Credibility-weighted indication:	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

Coverage	Selected Annual Trend	Trend Factor 2009	2010	2011	2012
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:

Year	Coverage	Adjustment
none		

Selected Excess Wind & Water losses and factor:

Year	Excess Wind Losses	Loading
2009	$0	1.098
2010	0	1.098
2011	27,027	1.098
2012	0	1.098

ARKANSAS
PERSONAL AUTO
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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.

Coverage	2009	2010	2011	2012
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.

Coverage	Factor
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

	Annual	Trend Factor			
Coverage	Trend	2009	2010	2011	2012
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**

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
Bonds	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%		
Stocks	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%		
Short-term Investments		108,880,946	$4,096	0.0%	35.0%	0.0%
Other Invested Assets		83,673,135	12,626,818	15.1%	35.0%	9.8%
Investment Expenses			($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 Miscelllaneous 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 Captial 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

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 max,min	1.099	1.013	0.988	0.980	0.997	0.997	0.999	1.000	1.000
	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 max, min	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000
	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

EMCASCO Insurance Company

Actuarial Memorandum

We are filing a new, single company personal auto program called MyAuto Policy. We have selected Employers Mutual Casualty Company (EMCC) as the company for MyAuto, so all EMCC policies, in our current personal auto program, will automatically convert to MyAuto. In addition, all new business will be written in the MyAuto Policy program. The MyAuto program will eventually replace our current auto program, so all current policyholders will convert during a 3-year period from our current auto program to EMCC in our new MyAuto program. We realize with the implementation of a new program and rating system, swings can take place. To prevent insureds from receiving large increases, we are introducing a 3-year transition plan (see details below) for EMCASCO. This plan uses a percent threshold to determine which policies are converting. If a policy is equal to or below the percent threshold it will convert to EMCC in our new MyAuto program. If the policy is above the percent threshold it will remain in its current company in our current personal auto program. The thresholds are only used to determine whether an EMCASCO policy will move to our new MyAuto program. The goal in determining a threshold was to move as much of our book as possible to MyAuto Policy while keeping the policyholders' rate increases reasonable. We used actuarial, marketing, and underwriting judgment to determine the thresholds used.

3-year Transition Plan: used to determine if a policy in EMCASCO converts from our current auto program to our new MyAuto program.

A. This transition rule applies to policies currently written in EMCASCO in our current auto program.
   1. For the first year implementation of the new MyAuto program (EMCC), and the two following renewals, if a policyholder's premium in EMCC (the MyAuto program) is more than 20% higher than the premium for the renewal coverage at the prior term~~s~~ rates, the policy will not convert to EMCC in the MyAuto program, but will remain in EMCASCO in our current auto program.
   2. If the policy has renewed for three terms and does not convert to EMCC in the MyAuto program based on A.1. above, the policy will automatically be converted to EMCC in the MyAuto program on the fourth renewal, with no premium increases limitation.

B. EMC reserves the right to file an adjustment, concurrent with the next rate filing, to the threshold amounts that determine company movement, upon review of the remaining policies in our current auto program.

After all business has converted to MyAuto or the 3-year transition period has ended, we will file to withdraw our current auto program.

ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY
CURRENT & REVISED BASE RATES

	Liability		Medical		Comprehensive		Collision	
	$75,000		$1,000		500 ded (13,11)		500 ded (13,11)	
Territory	Cur	Rev	Cur	Rev	Cur	Rev	Cur	Rev
21	$819	$921	$23	$26	$299	$351	$751	$807
22	$600	$675	$23	$26	$284	$334	$763	$820
23	$590	$664	$23	$26	$269	$316	$719	$773
24	$546	$614	$23	$26	$284	$334	$742	$798
25	$529	$595	$23	$26	$339	$398	$863	$928
26	$531	$597	$23	$26	$309	$363	$788	$847
27	$521	$586	$23	$26	$359	$422	$815	$876
28	$531	$597	$23	$26	$339	$398	$841	$904
29	$531	$597	$23	$26	$332	$390	$815	$876
30	$544	$612	$23	$26	$221	$260	$700	$753
31	$531	$597	$23	$26	$303	$356	$719	$773
32	$526	$592	$23	$26	$317	$372	$788	$847
33	$531	$597	$23	$26	$325	$382	$768	$826

ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY

SPLIT LIMIT BASE RATES

	BODILY INJURY 25/50 BASE RATE		PROPERTY DAMAGE 25 BASE RATE	
TERR	**CUR**	**REV**	**CUR**	**REV**
21	$351	$420	$337	$344
22	$235	$276	$275	$298
23	$218	$259	$289	$305
24	$213	$251	$251	$271
25	$241	$288	$198	$200
26	$212	$251	$239	$251
27	$204	$244	$239	$254
28	$227	$263	$219	$233
29	$207	$243	$244	$264
30	$217	$257	$245	$257
31	$201	$233	$256	$274
32	$217	$258	$225	$239
33	$207	$243	$244	$264

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$0.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
CSL	50	7.7%	29,911.61	33,486.12	3,574.51	12.0%
Bodily Injury	602	92.3%	159,991.56	187,677.18	27,685.62	17.3%
Property Damage	602	92.3%	140,060.39	149,359.83	9,299.44	6.6%
Subtotal			329,963.56	370,523.13	40,559.57	12.3%
Medical	586	89.9%	21,798.81	24,513.62	2,714.81	12.5%
PIP	567	87.0%	5,755.16	5,738.30	-16.86	-0.3%
Uninsured Motorists	20	3.1%	1,064.42	1,059.46	-4.96	-0.5%
Uninsured Motor W/UMPD	613	94.0%	41,132.83	41,010.62	-122.21	-0.3%
Underinsured Motorists	610	93.6%	58,798.97	58,617.40	-181.57	-0.3%
Liability Total			458,513.75	501,462.53	42,948.78	9.4%
Comprehensive	641	98.3%	160,978.03	180,162.42	19,184.39	11.9%
Collision	634	97.2%	312,048.36	315,104.96	3,056.60	1.0%
Physical Damage Total			473,026.39	495,267.38	22,240.99	4.7%
Other Coverages	550	84.4%	11,942.32	12,065.77	123.45	1.0%
Total	**652**	**100.0%**	**943,482.46**	**1,008,795.68**	**65,313.22**	**6.9%**

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$0.00
Percent Changes by Territory and Coverage

Terr	Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
021	Bodily Injury	4	0.6%	1,067.39	1,274.30	206.91	19.4%
021	Property Damage	4	0.6%	974.60	994.28	19.68	2.0%
021	Medical	4	0.6%	109.21	122.38	13.17	12.1%
021	PIP	4	0.6%	26.88	26.88	0.00	0.0%
021	Uninsured Motor W/UMPD	4	0.6%	472.61	472.61	0.00	0.0%
021	Underinsured Motorists	4	0.6%	224.04	224.04	0.00	0.0%
021	Comprehensive	4	0.6%	887.30	988.48	101.18	11.4%
021	Collision	4	0.6%	1,947.72	1,963.49	15.77	0.8%
021	Other Coverages	2	0.3%	41.76	41.76	0.00	0.0%
021	Totals	4	0.6%	5,751.51	6,108.22	356.71	6.2%
022	Bodily Injury	11	1.7%	3,290.43	3,868.78	578.35	17.6%
022	Property Damage	11	1.7%	2,660.77	2,883.78	223.01	8.4%
022	Medical	11	1.7%	371.69	418.09	46.40	12.5%
022	PIP	11	1.7%	108.23	108.23	0.00	0.0%
022	Uninsured Motor W/UMPD	11	1.7%	996.24	996.24	0.00	0.0%
022	Underinsured Motorists	11	1.7%	1,353.56	1,353.56	0.00	0.0%
022	Comprehensive	10	1.5%	2,559.89	2,866.00	306.11	12.0%
022	Collision	10	1.5%	5,356.08	5,397.15	41.07	0.8%
022	Other Coverages	9	1.4%	219.23	221.68	2.45	1.1%
022	Totals	11	1.7%	16,916.12	18,113.51	1,197.39	7.1%
023	CSL	12	1.8%	6,529.04	7,345.45	816.41	12.5%
023	Bodily Injury	48	7.4%	12,046.24	14,245.55	2,199.31	18.3%
023	Property Damage	48	7.4%	11,455.02	12,029.31	574.29	5.0%
023	Medical	54	8.3%	1,910.99	2,142.25	231.26	12.1%
023	PIP	52	8.0%	445.28	444.19	-1.09	-0.2%
023	Uninsured Motorists	3	0.5%	193.43	193.43	0.00	0.0%
023	Uninsured Motor W/UMPD	56	8.6%	4,588.45	4,569.47	-18.98	-0.4%
023	Underinsured Motorists	57	8.7%	6,317.67	6,299.00	-18.67	-0.3%
023	Comprehensive	59	9.0%	12,646.66	14,180.91	1,534.25	12.1%
023	Collision	59	9.0%	26,575.97	26,890.89	314.92	1.2%
023	Other Coverages	50	7.7%	1,276.93	1,299.34	22.41	1.8%
023	Totals	60	9.2%	83,985.68	89,639.79	5,654.11	6.7%
024	CSL	13	2.0%	7,967.11	8,959.13	992.02	12.5%
024	Bodily Injury	146	22.4%	39,937.65	46,881.71	6,944.06	17.4%
024	Property Damage	146	22.4%	33,618.97	36,203.69	2,584.72	7.7%
024	Medical	143	21.9%	5,222.49	5,876.40	653.91	12.5%
024	PIP	136	20.9%	1,423.00	1,419.12	-3.88	-0.3%
024	Uninsured Motorists	5	0.8%	275.02	275.02	0.00	0.0%
024	Uninsured Motor W/UMPD	146	22.4%	12,574.21	12,535.50	-38.71	-0.3%
024	Underinsured Motorists	146	22.4%	16,298.19	16,252.57	-45.62	-0.3%
024	Comprehensive	157	24.1%	38,811.92	43,389.25	4,577.33	11.8%
024	Collision	157	24.1%	79,192.13	79,835.61	643.48	0.8%
024	Other Coverages	143	21.9%	3,569.90	3,632.87	62.97	1.8%
024	Totals	159	24.4%	238,890.59	255,260.87	16,370.28	6.9%
026	CSL	2	0.3%	739.91	831.11	91.20	12.3%
026	Bodily Injury	42	6.4%	12,765.62	15,086.78	2,321.16	18.2%
026	Property Damage	42	6.4%	11,161.22	11,682.98	521.76	4.7%
026	Medical	41	6.3%	1,787.65	2,008.56	220.91	12.4%
026	PIP	41	6.3%	484.76	483.37	-1.39	-0.3%
026	Uninsured Motor W/UMPD	43	6.6%	2,682.86	2,675.94	-6.92	-0.3%
026	Underinsured Motorists	43	6.6%	3,782.60	3,774.21	-8.39	-0.2%
026	Comprehensive	43	6.6%	12,525.98	14,073.81	1,547.83	12.4%
026	Collision	43	6.6%	24,436.13	24,780.03	343.90	1.4%
026	Other Coverages	39	6.0%	973.48	976.48	3.00	0.3%
026	Totals	44	6.7%	71,340.21	76,373.27	5,033.06	7.1%
027	CSL	4	0.6%	4,619.33	5,048.58	429.25	9.3%
027	Bodily Injury	52	8.0%	12,001.68	14,352.22	2,350.54	19.6%
027	Property Damage	52	8.0%	11,078.11	11,767.59	689.48	6.2%
027	Medical	53	8.1%	2,215.62	2,492.63	277.01	12.5%
027	PIP	53	8.1%	617.21	615.35	-1.86	-0.3%
027	Uninsured Motorists	2	0.3%	165.24	160.28	-4.96	-3.0%
027	Uninsured Motor W/UMPD	52	8.0%	2,929.85	2,925.34	-4.51	-0.2%
027	Underinsured Motorists	51	7.8%	4,450.86	4,423.48	-27.38	-0.6%
027	Comprehensive	54	8.3%	17,245.90	19,298.51	2,052.61	11.9%
027	Collision	52	8.0%	28,463.56	28,713.86	250.30	0.9%
027	Other Coverages	45	6.9%	1,091.50	1,101.40	9.90	0.9%

Terr	Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
027	Totals	56	8.6%	84,878.86	90,899.24	6,020.38	7.1%
028	Bodily Injury	11	1.7%	3,177.99	3,676.89	498.90	15.7%
028	Property Damage	11	1.7%	2,206.83	2,342.15	135.32	6.1%
028	Medical	10	1.5%	347.28	389.07	41.79	12.0%
028	PIP	10	1.5%	120.25	119.95	-0.30	-0.2%
028	Uninsured Motor W/UMPD	10	1.5%	623.72	622.10	-1.62	-0.3%
028	Underinsured Motorists	9	1.4%	840.24	838.28	-1.96	-0.2%
028	Comprehensive	9	1.4%	2,875.83	3,221.27	345.44	12.0%
028	Collision	8	1.2%	5,109.84	5,159.41	49.57	1.0%
028	Other Coverages	7	1.1%	134.54	134.14	-0.40	-0.3%
028	Totals	11	1.7%	15,436.52	16,503.26	1,066.74	6.9%
029	CSL	4	0.6%	1,538.87	1,730.53	191.66	12.5%
029	Bodily Injury	120	18.4%	30,112.07	35,170.01	5,057.94	16.8%
029	Property Damage	120	18.4%	27,816.18	29,925.82	2,109.64	7.6%
029	Medical	107	16.4%	3,889.68	4,377.94	488.26	12.6%
029	PIP	101	15.5%	929.92	928.08	-1.84	-0.2%
029	Uninsured Motorists	2	0.3%	40.28	40.28	0.00	0.0%
029	Uninsured Motor W/UMPD	118	18.1%	6,227.91	6,213.58	-14.33	-0.2%
029	Underinsured Motorists	111	17.0%	7,771.72	7,754.66	-17.06	-0.2%
029	Comprehensive	124	19.0%	32,197.31	36,010.68	3,813.37	11.8%
029	Collision	121	18.6%	59,275.10	59,798.92	523.82	0.9%
029	Other Coverages	103	15.8%	1,237.14	1,243.79	6.65	0.5%
029	Totals	124	19.0%	171,036.18	183,194.29	12,158.11	7.1%
030	CSL	11	1.7%	6,491.06	7,293.48	802.42	12.4%
030	Bodily Injury	47	7.2%	14,175.23	16,727.59	2,552.36	18.0%
030	Property Damage	47	7.2%	10,910.91	11,415.99	505.08	4.6%
030	Medical	56	8.6%	2,166.76	2,441.27	274.51	12.7%
030	PIP	56	8.6%	556.86	554.48	-2.38	-0.4%
030	Uninsured Motorists	7	1.1%	337.20	337.20	0.00	0.0%
030	Uninsured Motor W/UMPD	50	7.7%	3,149.82	3,136.53	-13.29	-0.4%
030	Underinsured Motorists	54	8.3%	6,919.42	6,895.57	-23.85	-0.3%
030	Comprehensive	57	8.7%	9,501.06	10,628.06	1,127.00	11.9%
030	Collision	57	8.7%	24,872.54	25,099.23	226.69	0.9%
030	Other Coverages	48	7.4%	1,224.49	1,231.30	6.81	0.6%
030	Totals	58	8.9%	80,305.35	85,760.70	5,455.35	6.8%
031	CSL	4	0.6%	2,026.29	2,277.84	251.55	12.4%
031	Bodily Injury	86	13.2%	22,653.37	26,114.93	3,461.56	15.3%
031	Property Damage	86	13.2%	20,887.54	22,243.18	1,355.64	6.5%
031	Medical	75	11.5%	2,614.50	2,934.52	320.02	12.2%
031	PIP	73	11.2%	701.10	697.73	-3.37	-0.5%
031	Uninsured Motorists	1	0.2%	53.25	53.25	0.00	0.0%
031	Uninsured Motor W/UMPD	88	13.5%	4,907.11	4,887.18	-19.93	-0.4%
031	Underinsured Motorists	89	13.7%	7,862.06	7,829.99	-32.07	-0.4%
031	Comprehensive	89	13.7%	22,324.00	24,982.89	2,658.89	11.9%
031	Collision	88	13.5%	40,560.78	41,000.40	439.62	1.1%
031	Other Coverages	76	11.7%	1,607.13	1,613.37	6.24	0.4%
031	Totals	90	13.8%	126,197.13	134,635.28	8,438.15	6.7%
032	Bodily Injury	2	0.3%	350.07	415.55	65.48	18.7%
032	Property Damage	2	0.3%	249.09	263.16	14.07	5.6%
032	Medical	2	0.3%	40.39	45.29	4.90	12.1%
032	Uninsured Motor W/UMPD	2	0.3%	85.08	85.08	0.00	0.0%
032	Underinsured Motorists	2	0.3%	108.32	108.32	0.00	0.0%
032	Comprehensive	2	0.3%	456.56	507.95	51.39	11.3%
032	Collision	2	0.3%	691.54	697.07	5.53	0.8%
032	Other Coverages	2	0.3%	11.01	11.01	0.00	0.0%
032	Totals	2	0.3%	1,992.06	2,133.43	141.37	7.1%
033	Bodily Injury	33	5.1%	8,413.82	9,862.87	1,449.05	17.2%
033	Property Damage	33	5.1%	7,041.15	7,607.90	566.75	8.0%
033	Medical	30	4.6%	1,122.55	1,265.22	142.67	12.7%
033	PIP	30	4.6%	341.67	340.92	-0.75	-0.2%
033	Uninsured Motor W/UMPD	33	5.1%	1,894.97	1,891.05	-3.92	-0.2%
033	Underinsured Motorists	33	5.1%	2,870.29	2,863.72	-6.57	-0.2%
033	Comprehensive	33	5.1%	8,945.62	10,014.61	1,068.99	12.0%
033	Collision	33	5.1%	15,566.97	15,768.90	201.93	1.3%
033	Other Coverages	26	4.0%	555.21	558.63	3.42	0.6%
033	Totals	33	5.1%	46,752.25	50,173.82	3,421.57	7.3%
Total	CSL	50	7.7%	29,911.61	33,486.12	3,574.51	12.0%

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$0.00
Percent Changes by Territory and Coverage

B

Terr	Coverage	Policy Count	%Total	Annual Written Premium Current	Revised	$ Effect	%Change
Total	Bodily Injury	602	92.3%	159,991.56	187,677.18	27,685.62	17.3%
Total	Property Damage	602	92.3%	140,060.39	149,359.83	9,299.44	6.6%
Total	Medical	586	89.9%	21,798.81	24,513.62	2,714.81	12.5%
Total	PIP	567	87.0%	5,755.16	5,738.30	-16.86	-0.3%
Total	Uninsured Motorists	20	3.1%	1,064.42	1,059.46	-4.96	-0.5%
Total	Uninsured Motor W/UMPD	613	94.0%	41,132.83	41,010.62	-122.21	-0.3%
Total	Underinsured Motorists	610	93.6%	58,798.97	58,617.40	-181.57	-0.3%
Total	Comprehensive	641	98.3%	160,978.03	180,162.42	19,184.39	11.9%
Total	Collision	634	97.2%	312,048.36	315,104.96	3,056.60	1.0%
Total	Other Coverages	550	84.4%	11,942.32	12,065.77	123.45	1.0%
Total	Totals	652	100.0%	943,482.46	1,008,795.68	65,313.22	6.9%
	Total	**652**	**100.0%**	**943,482.46**	**1,008,795.68**	**65,313.22**	**6.9%**

AR Current Program 7-18-13 Obj. Response

Objection:

This will acknowledge receipt of the captioned filing. The filing has been reviewed with the Commissioner and he will allow a 7 percent increase. However, the Department would like to know what the maximum dollar increase will be with a 7 percent increase. Additionally, revised abstracts, the Rf-1 and APCS must be submitted.

Response:

After a note to the reviewer inquiring about the reason behind the request for a 7% increase, we were informed that that was the amount the Commissioner advised that we could take based on the information given. We would like to provide more information and further explanation behind our originally proposed increase of 12.6% because we believe it is justified and well supported.

Our rate level indication for Arkansas is +22.6% overall, with a credibility weighted indication of 18.7%. By coverage and overall, our proposed rate changes are well within, and conservative compared to, these indications.

We realize in the previously submitted Rate/Rule Filing Schedule we showed that the maximum increase was 24.5%, which may have caused some concern. We would like to point out that this is the only policy with an increase greater than 20% and that the dollar effect in this case is $187.32. This comes out to a monthly increase of just $15.61, which we feel is reasonable. All of the other policies remaining in the current program have an increase less than 20%, with an average overall change of 12.6%.

We think the 12.6% increase will help ease the transition to the new MyAuto Policy program for those policies remaining in our current program. Please keep in mind that if these insureds were forced to move to MyAuto Policy without the transition plan, their increases would be above the thresholds of 20% and $400. We would also like to note that this rate revision applies only to those policies that will be remaining in our current program, which we believe will be only about 6.7% of our Arkansas book.

The maximum dollar increase for this program is $851. For this particular policy, this is equivalent to a percent increase of 14.4%. However, this is not the norm, as we expect 92.5% of the policies remaining in the current program to have a dollar increase less than $500 per year.

In response to an objection for our new MyAuto Policy program (SERFF tracking # EMCC-129091719), we are decreasing the previously filed percent threshold for our 3-year transition plan, as described in the Actuarial Memorandum, to 20%. This causes fewer policies to transition to MyAuto Policy and more

policies to remain in our current program, which has changed our effect slightly to 12.5%. Because of this we have revised and resubmitted the following for the current program:

- Actuarial Memorandum
- Summary of Changes
- Form RF-1

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)
08/21/2013	Filed 09/05/2013	Supporting Document	NAIC loss cost data entry document	08/29/2013	rff_Rate Filing Abstract_RF1-1_8-20-13.pdf (Superceded)
08/14/2013	Filed 09/05/2013	Rate	manual pages	08/29/2013	subm_xpg.pdf amd_agency_8-14-13.pdf (Superceded)
08/14/2013	Filed 09/05/2013	Supporting Document	Exhibits	08/29/2013	act_exhibits_8-14-13.pdf act_Actuarial Memo-Current-Obj Resp_8-13.pdf act_Summary of Changes-Obj Response_8-13.pdf (Superceded)
08/05/2013	Filed 09/05/2013	Supporting Document	NAIC loss cost data entry document	08/21/2013	rff_Rate Filing Abstract_RF1-1_8-5-13.pdf (Superceded)
08/05/2013	Filed 09/05/2013	Supporting Document	Exhibits	08/14/2013	act_exhibits_amended 8-5-13.pdf (Superceded) act_Actuarial Memo-Current-Obj Resp_8-5-13.pdf (Superceded) act_Summary of Changes-Curr Obj Response_8-5-13.pdf (Superceded)
07/08/2013	Filed 09/05/2013	Rate	manual pages	08/14/2013	subm_xpg.pdf amd_agency.pdf (Superceded)
06/20/2013	Filed 09/05/2013	Supporting Document	Exhibits	08/05/2013	act_exhibits.pdf (Superceded)

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/20/2013	Filed 09/05/2013	Rate	manual pages	07/08/2013	subm_agency.pdf (Superceded) subm_xpg.pdf
06/20/2013	Filed 09/05/2013	Supporting Document	NAIC loss cost data entry document	08/05/2013	rff_Rate Filing Abstract_RF1-1.pdf (Superceded)

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

1.	This filing transmittal is part of Company Tracking #	AR-PA-2013-03

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

		Company Name		Company NAIC Number
3.	**A.**	EMCASCO Insurance Company	**B.**	062-21407

		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%	17.4%					
PPA Medical	40.8%	25.3%					
PPA Comprehensive	46.1%	19.0%					
PPA Collision	1.0%	1.0%					
PPA Uninsured Motorists	N/A	-0.3%					
PPA Underinsured Motorists	N/A	-0.3%					
TOTAL OVERALL EFFECT	18.7%	10.2%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	407	-2.2%	3/15/2008	465	176	37.9%	56.7%
2008	450	-4.7%	12/15/2008	467	301	64.5%	51.2%
2009	825	-0.2%	10/15/2009	682	342	50.1%	65.2%
2010	1625	3.4%	5/1/2011	1436	691	48.1%	68.6%
2011	2632	8.6%	9/1/2012	2530	2141	84.9%	70.0%

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. 19.9% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. 4.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PERSONAL VEHICLE MANUAL INDEX

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UNDERWRITING ELIGIBILITY

1. NON-PAYMENT CANCELLATION

When a policy has been cancelled for non-payment of premium, it will not be reinstated after the cancellation date has become effective.

Subject to the underwriter's authorization, a policy may be reinstated prior to the effective date of cancellation. However, this will not be done more than three times, or more than twice in a two year period, regardless of how long the policy has been in force.

Agents are not authorized to accept payments for direct bill policies on the company's behalf under any circumstance without prior company approval.

2. CUSTOMER PLUS PROGRAM

Those risks meeting the eligibility guidelines below will be eligible for the Customer Plus program which will result in a 15% discount applied to the total policy premium, as follows:

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

3. CUSTOMER PLUS PROGRAM — RENEWAL ELIGIBILITY — (36 MONTH HISTORY)

Risks which do not meet the guidelines listed below will have the Customer Plus discount removed upon the following renewal.

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

4. RENEWAL GUIDELINE ELIGIBILITY — MAXIMUM PER HOUSEHOLD — (36 MONTH HISTORY)

A. No more than one additional at fault accident; or,
B. No more than one additional moving violation, Group B; or,
C. No more than two additional non-moving violations, Group C; or,
D. No more than one additional towing loss.

5. 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; open container – alcohol or drugs – 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. Mutilated License
16. Reckless driving – ALL
17. Revocation – ALL
18. Serious offense – ALL – including speeding in excess of 15 mph
19. Suspension – ALL
20. Unauthorized use of motor vehicle
21. Unsatisfied judgment
22. 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

5. VIOLATIONS AND CONVICTIONS (Cont'd.)

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
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 – ALL
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

PERSONAL VEHICLE MANUAL RULES

A. ADDITIONAL COMPANY RULES

1. 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.

2. 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.

3. 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.

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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

4. EMC PERSONAL LINES ADVANTAGE COVERAGE

A. 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.

B. 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.

C. 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.

D. 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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

E. 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.

F. Endorsement

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

5. 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.

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)**

1. DEFINITIONS (Cont'd.)

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.

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:

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

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. When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

G. 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.

3. PREMIUM DETERMINATION (Cont'd.)

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. Determine if the auto is:

(1) a single car, or

(2) part of a multi-car risk.

b. Refer to the Safe Driver Insurance Plan, to classify licensed operators according to the provisions of the Plan.

c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

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.

4. CLASSIFICATIONS (Cont'd.)

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.

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.

4. CLASSIFICATIONS (Cont'd.)

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) **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.

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**.

4. CLASSIFICATIONS (Cont'd.)

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

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.

4. CLASSIFICATIONS (Cont'd.)

(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.

(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.

4. CLASSIFICATIONS (Cont'd.)

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

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

4. CLASSIFICATIONS (Cont'd.)

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.

(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 outboard 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 <u>and,</u> also provide a theft recovery component in their service utilizing GPS technology to locate the stolen vehicle.

4. CLASSIFICATIONS (Cont'd.)

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.

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. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in Companies authorizing its use.

When SDIP 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

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

Exceptions:

1) The SDIP does not apply to an auto that is used in the business of driver training.

2) The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

(a) driving while intoxicated or under the influence of drugs; or

(b) failure to stop and report when involved in an accident; or

(c) homicide or assault arising out of the operation of a motor vehicle; or

(d) driving while licensed is suspended or revoked.

(2) One point is assigned for conviction of any other moving traffic violation resulting in:

(a) suspension or revocation of an operator's license, or

(b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for at fault accidents that occurred during the experience period involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

(a) bodily injury, or death; or

(b) total damage to all property including his or her own in excess of $1000.

(2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points 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 points 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

(b) the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

(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.

c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies.

d. Refund of Surcharged Premium

If a point 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 premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

D. Multi-Car Risk

1. Two Car Risk

The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.

2. Three or More Car Risk

Any points developed under SDIP are assigned to the two cars with the highest Total Base Premiums. The remaining autos are rated at Sub-Class 0.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

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.

F. Accident Free Discount

For eligible policies described below, a 10% accident free discount shall be applied to the total policy premium before application of other policy level discounts.

A 10% discount will be applied to all policies having 0 driving record points (does NOT include Inexperienced Operator Point) in the prior 3 years experience period. Upon assignment of a point, the discount will be removed at next renewal.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	Drive To or From Work: Less Than 15 Miles	Drive To or From Work: 15 or More Miles	Business Use	Farm Use
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 — —
Excess Farm Autos	***Factor***	***.68***
	Code	***5980*** — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8024	— —	8025	— —	8124	— —	8125	— —
18	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8034	— —	8035	— —	8134	— —	8135	— —
19	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8044	— —	8045	— —	8144	— —	8145	— —
20	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8054	— —	8055	— —	8154	— —	8155	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8064	— —	8065	— —	8164	— —	8165	— —
18	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8074	— —	8075	— —	8174	— —	8175	— —
19	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8084	— —	8085	— —	8184	— —	8185	— —
20	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8094	— —	8095	— —	8194	— —	8195	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.30**		**1.45**		**1.75**		**1.90**
	Code	8254	— —	8255	— —	8354	— —	8355	— —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**					**1.10**		**1.25**
	Code					8358	— —	8359	— —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8400 — —	8403 — —	8600 — —	8603 — —
18	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8401 — —	8405 — —	8601 — —	8605 — —
19	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8451 — —	8455 — —	8651 — —	8655 — —
20	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8450 — —	8453 — —	8650 — —	8653 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8460 — —	8463 — —	8660 — —	8663 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8470 — —	8473 — —	8670 — —	8673 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8480 — —	8483 — —	8680 — —	8683 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8490 — —	8493 — —	8690 — —	8693 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.35**	**1.50**	**1.90**	**2.05**
	Code	8754 — —	8755 — —	8704 — —	8705 — —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**		**1.30**	**1.45**
	Code			8708 — —	8709 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8026 — —	8027 — —	8126 — —	8127 — —
18	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8036 — —	8037 — —	8136 — —	8137 — —
19	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8046 — —	8047 — —	8146 — —	8147 — —
20	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8056 — —	8057 — —	8156 — —	8157 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8066 — —	8067 — —	8166 — —	8167 — —
18	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8076 — —	8077 — —	8176 — —	8177 — —
19	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8086 — —	8087 — —	8186 — —	8187 — —
20	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8096 — —	8097 — —	8196 — —	8197 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.10**	**1.25**	**1.50**	**1.65**
	Code	8256 — —	8257 — —	8356 — —	8357 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8406 — —	8408 — —	8606 — —	8608 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8402 — —	8404 — —	8602 — —	8604 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8452 — —	8454 — —	8652 — —	8654 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8456 — —	8458 — —	8656 — —	8658 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8466 — —	8468 — —	8666 — —	8668 — —
18	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8476 — —	8478 — —	8676 — —	8678 — —
19	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8486 — —	8488 — —	8686 — —	8688 — —
20	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8496 — —	8498 — —	8696 — —	8698 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.15**	**1.30**	**1.65**	**1.80**
	Code	8756 — —	8757 — —	8706 — —	8707 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8924 — —	8925 — —	8926 — —	8927 — —
18	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8934 — —	8935 — —	8936 — —	8937 — —
19	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8944 — —	8945 — —	8946 — —	8947 — —
20	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8964 — —	8965 — —	8966 — —	8967 — —
18	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8974 — —	8975 — —	8976 — —	8977 — —
19	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8984 — —	8985 — —	8986 — —	8987 — —
20	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.25**	**1.40**	**1.05**	**1.20**
	Code	8554 — —	8555 — —	8556 — —	8557 — —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**				

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8804	— —	8805	— —	8806	— —	8807	— —
18	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8854	— —	8855	— —	8856	— —	8857	— —
19	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8864	— —	8865	— —	8866	— —	8867	— —
20	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8874	— —	8875	— —	8876	— —	8877	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8884	— —	8885	— —	8886	— —	8887	— —
18	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8894	— —	8895	— —	8896	— —	8897	— —
19	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8904	— —	8905	— —	8906	— —	8907	— —
20	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8914	— —	8915	— —	8916		8917	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.15**		**1.30**		**1.00**		**1.15**
	Code	8664	— —	8665	— —	8006	— —	8007	— —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**								

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: SECONDARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

The Rating Factors applicable to Single or Multi-Car risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the Primary Rating Factor.

		Sub-Class					
		0	**1A**	**1B**	**2**	**3**	**4**
Single Car Risk	**Factor**	**0.00**	**+0.40**	**+0.40**	**+0.90**	**+1.50**	**+2.20**
	Code*	10	11	15	12	13	14
Multi-Car Risk	**Factor**	**-0.20**	**0.00**	**0.00**	**+0.25**	**+0.55**	**+0.90**
	Code*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

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 hall 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 prorate 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.

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

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.

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

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.** Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES – UMBI ONLY

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 104.50	$ 83.50	$ 47.00	$ 38.00	$ 32.50	$ 26.00
75,000	125.00	100.00	56.50	45.00	38.50	31.00
100,000	141.00	113.00	63.50	51.00	43.50	35.00
200,000	179.00	143.50	81.00	64.50	55.50	44.50
300,000	200.00	160.00	90.50	72.50	62.00	49.50
500,000	223.50	179.00	101.00	81.00	69.50	55.50

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 81.00	$ 65.00	$ 36.50	$ 29.50	$ 25.00	$ 20.00
50/100	110.00	88.00	50.00	40.00	34.00	27.50
100/300	146.50	117.50	66.00	53.00	45.50	36.50
250/500	193.50	155.00	87.50	70.00	60.00	48.00

ANNUAL RATES – UMBI/PD

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 75,000	$211.50	$169.00	$112.50	$ 90.00	$ 72.50	$ 58.00
100,000	228.00	182.50	119.50	95.50	77.50	62.00
200,000	266.00	213.00	136.50	109.50	89.50	71.50
300,000	287.50	230.00	146.50	117.00	96.00	77.00
500,000	311.00	248.50	157.00	125.50	103.50	82.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 25/50	$ 173.00	$ 138.50	$ 94.50	$75.50	$59.00	$47.00
50/100	202.50	162.00	107.50	86.00	68.00	54.50
100/300	239.00	191.00	124.00	99.00	79.00	63.50
250/500	286.00	228.50	145.00	116.00	94.00	75.00

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**. Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 119.50	$ 95.50	$102.00	$ 81.50	$ 81.50	$ 65.00
75,000	159.00	127.00	136.00	108.50	108.50	87.00
100,000	191.50	153.00	163.50	131.00	131.00	104.50
200,000	280.00	224.00	239.50	191.50	191.50	153.00
300,000	334.50	267.50	286.00	229.00	228.50	183.00
500,000	400.50	320.50	342.00	274.00	273.50	219.00

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 71.00	$ 57.00	$ 60.50	$ 48.50	$ 48.50	$ 39.00
50/100	123.50	98.50	105.50	84.50	84.50	67.50
100/300	197.50	158.00	169.00	135.00	135.00	108.00
250/500	313.50	251.00	268.00	214.50	214.50	171.50

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.

$0 Deductible	*Percentage*
$50	***165%***
100	***161%***
250	***156%***
500	***150%***
1000	***143%***

$100 Deductible	*Percentage*
250	***125%***
500	***105%***
1000	***85%***

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. Safe Driver Insurance 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. Safe Driver Insurance 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**. Safe Driver Insurance 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.**, Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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

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

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.

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.

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

PERSONAL VEHICLE MANUAL
ANNUAL RATES

EMCASCO

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP $500 Deductible	COLL $500 Deductible
021	439	359	962	29	374	807
022	288	311	705	29	355	820
023	271	318	693	29	336	773
024	262	284	642	29	355	798
025	301	209	622	29	424	928
026	262	262	624	29	386	847
027	255	265	612	29	449	876
028	275	243	624	29	424	904
029	254	276	624	29	415	876
030	269	269	639	29	276	753
031	244	286	624	29	379	773
032	270	249	618	29	396	847
033	254	276	624	29	406	826

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 PA-R-1.
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-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	72116	72118	72190	72199	72207	72211	72212	72217	72221
	72222	72227								
024	71602	71612	71901	71902	71903	71913	71914	71964	71968	72001
	72002	72007	72011	72013	72015	72016	72018	72019	72022	72023
	72027	72028	72030	72031	72032	72033	72034	72035	72037	72039
	72046	72057	72063	72065	72070	72076	72078	72079	72083	72086
	72087	72089	72099	72103	72105	72106	72110	72114	72115	72117
	72119	72120	72122	72124	72125	72126	72128	72129	72132	72135
	72142	72150	72156	72157	72158	72167	72173	72176	72180	72210
	72223	72231								
025	71601	71603	71611	71613	71659	71665	71667			
026	71630	71639	71643	71644	71654	71662	71666	71670	71674	71677
	71678	72003	72004	72006	72010	72012	72014	72017	72020	72021
	72024	72026	72029	72036	72038	72040	72041	72042	72045	72047
	72048	72052	72055	72058	72059	72060	72061	72064	72066	72067
	72068	72069	72072	72073	72074	72081	72082	72085	72101	72102
	72107	72108	72111	72121	72123	72127	72131	72133	72134	72136
	72137	72139	72140	72143	72145	72149	72152	72160	72165	72166
	72168	72170	72175	72178	72179	72181	72182	72311	72312	72322
	72326	72328	72333	72335	72336	72340	72342	72352	72353	72355
	72359	72366	72367	72368	72369	72372	72374	72379	72383	72387
	72389	72390	72392	72394	72396	72501	72503	72521	72523	72526
	72527	72534	72543	72545	72546	72550	72553	72564	72568	72571
	72575	72579								
027	71631	71638	71640	71646	71647	71652	71653	71655	71656	71657
	71658	71660	71661	71663	71671	71675	71676	71701	71711	71720
	71721	71722	71725	71726	71728	71742	71743	71744	71745	71748
	71751	71752	71758	71763	71764	71766	71770	71772	71823	71828
	71831	71832	71833	71835	71846	71847	71851	71852	71858	71859
	71862	71864	71922	71923	71940	71941	71942	71958	71962	71998
	71999	72084	72104							
028	71635	71642	71651	71724	71730	71731	71740	71747	71749	71750
	71753	71754	71759	71762	71765	71801	71802	71820	71822	71825
	71826	71827	71834	71836	71837	71838	71839	71840	71842	71845
	71853	71854	71855	71857	71860	71861	71865	71866		

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	JESSIEVILE	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			

CONFIDENTIAL - For Company Use Only
Rate Review Test: Personal Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$0.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
CSL	50	7.7%	29,911.61	34,978.72	5,067.11	16.9%
Bodily Injury	602	92.3%	159,991.56	196,207.07	36,215.51	22.6%
Property Damage	602	92.3%	140,060.39	156,088.17	16,027.78	11.4%
Subtotal			329,963.56	387,273.96	57,310.40	17.4%
Medical	586	89.9%	21,798.81	27,317.11	5,518.30	25.3%
PIP	567	87.0%	5,755.16	5,738.30	-16.86	-0.3%
Uninsured Motorists	20	3.1%	1,064.42	1,059.46	-4.96	-0.5%
Uninsured Motor W/UMPD	613	94.0%	41,132.83	41,010.65	-122.18	-0.3%
Underinsured Motorists	610	93.6%	58,798.97	58,617.39	-181.58	-0.3%
Liability Total			458,513.75	521,016.87	62,503.12	13.6%
Comprehensive	641	98.3%	160,978.03	191,606.02	30,627.99	19.0%
Collision	634	97.2%	312,048.36	315,105.16	3,056.80	1.0%
Physical Damage Total			473,026.39	506,711.18	33,684.79	7.1%
Other Coverages	550	84.4%	11,942.32	12,149.03	206.71	1.7%
Total	**652**	**100.0%**	**943,482.46**	**1,039,877.08**	**96,394.62**	**10.2%**

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

1.	This filing transmittal is part of Company Tracking #	AR-PA-2013-03

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

		Company Name		Company NAIC Number
3.	**A.**	EMCASCO Insurance Company	**B.**	062-21407

		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%	19.7%					
PPA Medical	40.8%	25.2%					
PPA Comprehensive	46.1%	25.9%					
PPA Collision	1.0%	0.8%					
PPA Uninsured Motorists	N/A	-0.4%					
PPA Underinsured Motorists	N/A	-0.4%					
TOTAL OVERALL EFFECT	18.7%	12.5%					

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	407	-2.2%	3/15/2008	465	176	37.9%	56.7%
2008	450	-4.7%	12/15/2008	467	301	64.5%	51.2%
2009	825	-0.2%	10/15/2009	682	342	50.1%	65.2%
2010	1625	3.4%	5/1/2011	1436	691	48.1%	68.6%
2011	2632	8.6%	9/1/2012	2530	2141	84.9%	70.0%

7.

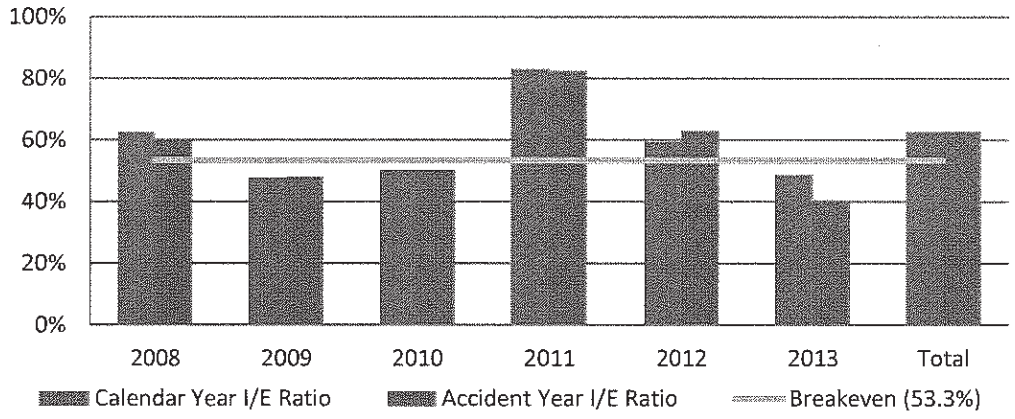
Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	6.5%
C. Taxes, Licenses & Fees	2.6% (Liab) 2.6% (PD)
D. Underwriting Profit & Contingencies	4.4% (Liab) 4.3% (PD)
E. Other (explain)	0.0%
F. TOTAL	38.0% (Liab) 37.9% (PD)

8. N/A Apply Loss Cost Factors to Future filings? (Y or N)
9. 24.5% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. 7.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
Experience

Company	Year		Written Premium	Earned Premium	Cal Year Incurred Losses	Acc Year Incurred Loss	Cal Year I/E Loss Ratio	Acc Year 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



ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY
CURRENT & REVISED BASE RATES

	Liability		Medical		Comprehensive		Collision	
	$75,000		$1,000		500 ded (13,11)		500 ded (13,11)	
Territory	Cur	Rev	Cur	Rev	Cur	Rev	Cur	Rev
21	$819	$983	$23	$29	$299	$396	$751	$807
22	$600	$720	$23	$29	$284	$376	$763	$820
23	$590	$708	$23	$29	$269	$356	$719	$773
24	$546	$655	$23	$29	$284	$376	$742	$798
25	$529	$635	$23	$29	$339	$449	$863	$928
26	$531	$637	$23	$29	$309	$409	$788	$847
27	$521	$625	$23	$29	$359	$476	$815	$876
28	$531	$637	$23	$29	$339	$449	$841	$904
29	$531	$637	$23	$29	$332	$440	$815	$876
30	$544	$653	$23	$29	$221	$293	$700	$753
31	$531	$637	$23	$29	$303	$401	$719	$773
32	$526	$631	$23	$29	$317	$420	$788	$847
33	$531	$637	$23	$29	$325	$431	$768	$826

ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY

SPLIT LIMIT BASE RATES

	BODILY INJURY 25/50 BASE RATE		PROPERTY DAMAGE 25 BASE RATE	
TERR	CUR	REV	CUR	REV
21	$351	$449	$337	$367
22	$235	$294	$275	$318
23	$218	$277	$289	$325
24	$213	$267	$251	$290
25	$241	$307	$198	$214
26	$212	$268	$239	$268
27	$204	$260	$239	$271
28	$227	$280	$219	$249
29	$207	$260	$244	$281
30	$217	$275	$245	$275
31	$201	$249	$256	$292
32	$217	$276	$225	$254
33	$207	$260	$244	$281

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

MODEL YEAR / SYMBOL RELATIVITIES

CURRENT COMPREHENSIVE*

Symbol	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

REVISED COMPREHENSIVE

Symbol	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

CURRENT COLLISION*

Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 2001	1989 & prior
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	0.48	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

REVISED COLLISION

Symbol	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 Premium	Comprehensive Exposure	Comprehensive Percent Change	Comprehensive Dollar Effect	Collision Premium	Collision Exposure	Collision Percent Change	Collision 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 - *Liability*
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A.	UNEARNED PREMIUM RESERVE	
	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.	DELAYED REMISSION OF PREMIUMS	
	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.	EXPECTED LOSS & LOSS ADJUSTMENT RESERVE	
	1. Direct Earned Premium (line A.1)	$48,794,083
	× (Expected Loss & Loss Adjustment Ratio)	0.62
	2. Expected Incurred Loss & Loss Adjustment	$30,252,331
	× (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	1.267
	3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	$38,329,703
D.	NET SUBJECT TO INVESTMENT (line A.7 - line B.3 + line C.3)	$39,140,953
E.	AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)	3.6%
F.	INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	$1,409,074
G.	RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM (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.	UNEARNED PREMIUM RESERVE	
	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.	DELAYED REMISSION OF PREMIUMS	
	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.	EXPECTED LOSS & LOSS ADJUSTMENT RESERVE	
	1. Direct Earned Premium (line A.1)	$44,688,216
	x (Expected Loss & Loss Adjustment Ratio)	0.621
	2. Expected Incurred Loss & Loss Adjustment	$27,751,382
	x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	0.074
	3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	$2,053,602
D.	NET SUBJECT TO INVESTMENT (line A.7 - line B.3 + line C.3)	$2,796,588
E.	AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)	3.6%
F.	INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	$100,677
G.	RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM (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

RATE LEVEL INDICATIONS

Year	Coverage	(1) Earned Premium	(2) Current Level Earned Premium	(3) Projected Cur. Level Earned Premium	(4) Incurred Losses @3/31/2013	(5) Adjusted Incurred Losses	(6) Developed Incurred Losses	(7) Incurred Losses & Loss Adj. Expense	(8) Projected Losses & Loss Adj. Expense	(9) Projected Loss Ratio	(10) Permissible Loss Ratio	(11) Rate Level Indication	(12) Credibility-Weighted Indication
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

Year	Coverage	(1) Earned Premium	(2) Current Level Earned Premium	(3) Projected Cur. Level Earned Premium	(4) Incurred Losses @3/31/2013	(5) Adjusted Incurred Losses	(6) Developed Incurred Losses	(7) Incurred Losses & Loss Adj. Expense	(8) Projected Losses & Loss Adj. Expense	(9) Projected Loss Ratio	(10) Permissible Loss Ratio	(11) Rate Level Indication	(12) Credibility-Weighted Indication
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-	**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%***
2012	**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%***

ARKANSAS
PERSONAL AUTO

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

	LIAB	Medical	COMP	COLL
Indication Based on Company Experience	20.6%	78.7%	52.7%	5.3%
Credibility of Company Experience				
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
Indication Based on Countrywide Experience (countrywide indications):	21.6%	31.3%	37.7%	-2.4%
Credibility-weighted indication:	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

Coverage	Selected Annual Trend	Trend Factor 2009	2010	2011	2012
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:

Year	Coverage	Adjustment
none		

Selected Excess Wind & Water losses and factor:

Year	Excess Wind Losses	Loading
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.

Coverage	2009	2010	2011	2012
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.

Coverage	Factor
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

	Annual	Trend Factor			
Coverage	Trend	2009	2010	2011	2012
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**

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
Bonds	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%		
Stocks	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%		
Short-term Investments		108,880,946	$4,096	0.0%	35.0%	0.0%
Other Invested Assets		83,673,135	12,626,818	15.1%	35.0%	9.8%
Investment Expenses			($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 Miscelllaneous 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 Captial 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

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 max,min	1.099	1.013	0.988	0.980	0.997	0.997	0.999	1.000	1.000
	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 max, min	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000
	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

EMCASCO Insurance Company

Actuarial Memorandum

We are filing a new, single company personal auto program called MyAuto. We have selected Employers Mutual Casualty Company (EMCC) as the company for MyAuto, so all EMCC policies, in our current personal auto program, will automatically convert to MyAuto. In addition, all new business will be written in the MyAuto program. The MyAuto program will eventually replace our current auto program, so all current policyholders will convert during a 3-year period from our current auto program to EMCC in our new MyAuto program. We realize with the implementation of a new program and rating system, swings can take place. To prevent insureds from receiving large increases, we are introducing a 3-year transition plan (see details below) for EMCASCO. This plan uses a % and $ threshold to determine which policies are converting. If a policy is equal to or below either the % or $ threshold it will convert to EMCC in our new MyAuto program. If the policy is above both the % and $ thresholds it will remain in its current company in our current personal auto program. The thresholds are only used to determine whether an EMCASCO policy will move to our new MyAuto program. The goal in determining a threshold was to move as much of our book as possible to MyAuto while keeping the policyholders' rate increases reasonable. We used actuarial, marketing, and underwriting judgment to determine the thresholds used.

3-year Transition Plan: used to determine if a policy in EMCASCO converts from our current auto program to our new MyAuto program.

A. This transition rule applies to policies currently written in EMCASCO in our current auto program.
   1. For the first year implementation of the new MyAuto program (EMCC), and the two following renewals, if a policyholder's premium in EMCC (the MyAuto program) is more than 20% higher than the premium for the renewal coverage at the prior term~~s~~ rates, and above the $400 threshold, the policy will not convert to EMCC in the MyAuto program, but will remain in EMCASCO in our current auto program.
   2. If the policy has renewed for three terms and does not convert to EMCC in the MyAuto program based on A.1. above, the policy will automatically be converted to EMCC in the MyAuto program on the fourth renewal, with no premium increases limitation.

B. EMC reserves the right to file an adjustment, concurrent with the next rate filing, to the percent (%) and/or dollar ($) threshold amounts that determine company movement, upon review of the remaining policies in our current auto program.

After all business has converted to MyAuto or the 3-year transition period has ended, we will file to withdraw our current auto program.

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$400.00
Summary of Changes

Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
CSL	16	8.0%	18,674.53	22,279.50	3,604.97	19.3%
Bodily Injury	184	92.0%	82,751.54	103,431.05	20,679.51	25.0%
Property Damage	184	92.0%	70,289.62	79,881.52	9,591.90	13.6%
Subtotal			171,715.69	205,592.07	33,876.38	19.7%
Medical	183	91.5%	10,863.71	13,603.73	2,740.02	25.2%
PIP	179	89.5%	2,384.70	2,375.86	-8.84	-0.4%
Uninsured Motorists	8	4.0%	615.59	610.63	-4.96	-0.8%
Uninsured Motor W/UMPD	188	94.0%	17,157.02	17,096.65	-60.37	-0.4%
Underinsured Motorists	189	94.5%	26,289.99	26,191.87	-98.12	-0.4%
Liability Total			229,026.70	265,470.81	36,444.11	15.9%
Comprehensive	200	100.0%	79,951.56	100,618.80	20,667.24	25.9%
Collision	198	99.0%	154,547.55	155,830.06	1,282.51	0.8%
Physical Damage Total			234,499.11	256,448.86	21,949.75	9.4%
Other Coverages	180	90.0%	5,209.28	5,320.29	111.01	2.1%
Total	**200**	**100.0%**	**468,735.09**	**527,239.96**	**58,504.87**	**12.5%**

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$400.00
Percent Changes by Territory and Coverage

Terr	Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
021	Bodily Injury	2	1.0%	556.13	710.76	154.63	27.8%
021	Property Damage	2	1.0%	533.11	580.74	47.63	8.9%
021	Medical	2	1.0%	67.21	84.01	16.80	25.0%
021	PIP	2	1.0%	12.74	12.74	0.00	0.0%
021	Uninsured Motor W/UMPD	2	1.0%	204.63	204.63	0.00	0.0%
021	Underinsured Motorists	2	1.0%	83.89	83.89	0.00	0.0%
021	Comprehensive	2	1.0%	495.95	620.77	124.82	25.2%
021	Collision	2	1.0%	1,019.93	1,028.05	8.12	0.8%
021	Other Coverages	1	0.5%	10.08	10.08	0.00	0.0%
021	Totals	2	1.0%	2,983.67	3,335.67	352.00	11.8%
022	Bodily Injury	6	3.0%	2,206.50	2,760.20	553.70	25.1%
022	Property Damage	6	3.0%	1,807.57	2,087.02	279.45	15.5%
022	Medical	6	3.0%	254.15	317.87	63.72	25.1%
022	PIP	6	3.0%	61.66	61.66	0.00	0.0%
022	Uninsured Motor W/UMPD	6	3.0%	599.02	599.02	0.00	0.0%
022	Underinsured Motorists	6	3.0%	771.10	771.10	0.00	0.0%
022	Comprehensive	6	3.0%	1,763.01	2,222.57	459.56	26.1%
022	Collision	6	3.0%	3,728.30	3,755.74	27.44	0.7%
022	Other Coverages	5	2.5%	101.04	101.04	0.00	0.0%
022	Totals	6	3.0%	11,292.35	12,676.22	1,383.87	12.3%
023	CSL	3	1.5%	2,946.73	3,535.47	588.74	20.0%
023	Bodily Injury	8	4.0%	4,733.92	5,980.05	1,246.13	26.3%
023	Property Damage	8	4.0%	4,455.27	4,972.38	517.11	11.6%
023	Medical	10	5.0%	771.25	964.54	193.29	25.1%
023	PIP	9	4.5%	100.32	100.32	0.00	0.0%
023	Uninsured Motorists	1	0.5%	94.29	94.29	0.00	0.0%
023	Uninsured Motor W/UMPD	10	5.0%	1,283.31	1,274.31	-9.00	-0.7%
023	Underinsured Motorists	10	5.0%	1,696.16	1,690.35	-5.81	-0.3%
023	Comprehensive	11	5.5%	5,474.30	6,922.78	1,448.48	26.5%
023	Collision	11	5.5%	11,996.10	12,163.15	167.05	1.4%
023	Other Coverages	10	5.0%	295.44	301.47	6.03	2.0%
023	Totals	11	5.5%	33,847.09	37,999.11	4,152.02	12.3%
024	CSL	3	1.5%	4,950.09	5,937.72	987.63	20.0%
024	Bodily Injury	50	25.0%	21,582.20	26,946.49	5,364.29	24.9%
024	Property Damage	50	25.0%	17,605.58	20,298.60	2,693.02	15.3%
024	Medical	49	24.5%	2,756.83	3,459.00	702.17	25.5%
024	PIP	47	23.5%	645.96	644.90	-1.06	-0.2%
024	Uninsured Motorists	1	0.5%	78.96	78.96	0.00	0.0%
024	Uninsured Motor W/UMPD	50	25.0%	5,763.07	5,750.98	-12.09	-0.2%
024	Underinsured Motorists	51	25.5%	8,098.20	8,082.09	-16.11	-0.2%
024	Comprehensive	53	26.5%	18,517.12	23,264.52	4,747.40	25.6%
024	Collision	53	26.5%	38,090.81	38,375.77	284.96	0.7%
024	Other Coverages	48	24.0%	1,609.90	1,663.73	53.83	3.3%
024	Totals	53	26.5%	119,698.72	134,502.76	14,804.04	12.4%
026	Bodily Injury	19	9.5%	8,375.50	10,550.00	2,174.50	26.0%
026	Property Damage	19	9.5%	7,146.39	7,978.35	831.96	11.6%
026	Medical	17	8.5%	1,054.24	1,318.23	263.99	25.0%
026	PIP	17	8.5%	242.78	241.73	-1.05	-0.4%
026	Uninsured Motor W/UMPD	19	9.5%	1,445.95	1,440.71	-5.24	-0.4%
026	Underinsured Motorists	19	9.5%	2,066.08	2,059.75	-6.33	-0.3%
026	Comprehensive	19	9.5%	7,299.38	9,264.42	1,965.04	26.9%
026	Collision	19	9.5%	14,204.81	14,453.24	248.43	1.7%
026	Other Coverages	17	8.5%	516.16	522.30	6.14	1.2%
026	Totals	19	9.5%	42,351.29	47,828.73	5,477.44	12.9%
027	CSL	2	1.0%	3,576.51	4,165.55	589.04	16.5%
027	Bodily Injury	15	7.5%	5,566.77	7,086.02	1,519.25	27.3%
027	Property Damage	15	7.5%	4,624.20	5,238.71	614.51	13.3%
027	Medical	16	8.0%	1,025.74	1,278.50	252.76	24.6%
027	PIP	16	8.0%	246.78	245.28	-1.50	-0.6%
027	Uninsured Motorists	2	1.0%	165.24	160.28	-4.96	-3.0%
027	Uninsured Motor W/UMPD	15	7.5%	1,102.56	1,101.06	-1.50	-0.1%
027	Underinsured Motorists	16	8.0%	2,175.66	2,155.52	-20.14	-0.9%
027	Comprehensive	17	8.5%	8,949.74	11,223.86	2,274.12	25.4%
027	Collision	16	8.0%	14,239.42	14,280.94	41.52	0.3%
027	Other Coverages	16	8.0%	502.50	515.46	12.96	2.6%
027	Totals	17	8.5%	42,175.12	47,451.18	5,276.06	12.5%

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$400.00
Percent Changes by Territory and Coverage

Terr	Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
028	Bodily Injury	4	2.0%	1,786.71	2,204.89	418.18	23.4%
028	Property Damage	4	2.0%	1,099.80	1,251.91	152.11	13.8%
028	Medical	4	2.0%	150.74	189.03	38.29	25.4%
028	PIP	4	2.0%	52.55	52.55	0.00	0.0%
028	Uninsured Motor W/UMPD	4	2.0%	297.20	297.20	0.00	0.0%
028	Underinsured Motorists	3	1.5%	424.76	424.76	0.00	0.0%
028	Comprehensive	4	2.0%	1,628.20	2,053.11	424.91	26.1%
028	Collision	4	2.0%	3,121.21	3,137.95	16.74	0.5%
028	Other Coverages	4	2.0%	89.56	89.56	0.00	0.0%
028	Totals	4	2.0%	8,650.73	9,700.96	1,050.23	12.1%
029	CSL	1	0.5%	755.83	905.16	149.33	19.8%
029	Bodily Injury	33	16.5%	14,773.82	18,403.40	3,629.58	24.6%
029	Property Damage	33	16.5%	13,496.49	15,396.40	1,899.91	14.1%
029	Medical	30	15.0%	1,644.60	2,061.06	416.46	25.3%
029	PIP	29	14.5%	308.17	306.85	-1.32	-0.4%
029	Uninsured Motor W/UMPD	32	16.0%	2,166.03	2,159.46	-6.57	-0.3%
029	Underinsured Motorists	29	14.5%	2,698.76	2,691.06	-7.70	-0.3%
029	Comprehensive	34	17.0%	14,644.56	18,430.30	3,785.74	25.9%
029	Collision	33	16.5%	26,231.91	26,391.26	159.35	0.6%
029	Other Coverages	30	15.0%	388.94	387.05	-1.89	-0.5%
029	Totals	34	17.0%	77,109.11	87,132.00	10,022.89	13.0%
030	CSL	5	2.5%	4,511.66	5,417.75	906.09	20.1%
030	Bodily Injury	12	6.0%	6,911.52	8,719.37	1,807.85	26.2%
030	Property Damage	12	6.0%	5,504.83	6,162.09	657.26	11.9%
030	Medical	16	8.0%	1,175.40	1,475.97	300.57	25.6%
030	PIP	16	8.0%	255.31	254.35	-0.96	-0.4%
030	Uninsured Motorists	3	1.5%	218.96	218.96	0.00	0.0%
030	Uninsured Motor W/UMPD	14	7.0%	1,354.42	1,348.93	-5.49	-0.4%
030	Underinsured Motorists	16	8.0%	3,225.14	3,215.48	-9.66	-0.3%
030	Comprehensive	17	8.5%	4,458.74	5,607.25	1,148.51	25.8%
030	Collision	17	8.5%	11,859.17	11,938.97	79.80	0.7%
030	Other Coverages	15	7.5%	441.12	443.01	1.89	0.4%
030	Totals	17	8.5%	39,916.27	44,802.13	4,885.86	12.2%
031	CSL	2	1.0%	1,933.71	2,317.85	384.14	19.9%
031	Bodily Injury	24	12.0%	12,050.24	14,806.69	2,756.45	22.9%
031	Property Damage	24	12.0%	10,526.68	11,915.56	1,388.88	13.2%
031	Medical	23	11.5%	1,462.03	1,824.28	362.25	24.8%
031	PIP	23	11.5%	314.28	311.63	-2.65	-0.8%
031	Uninsured Motorists	1	0.5%	58.14	58.14	0.00	0.0%
031	Uninsured Motor W/UMPD	25	12.5%	2,120.71	2,104.41	-16.30	-0.8%
031	Underinsured Motorists	26	13.0%	3,851.44	3,823.87	-27.57	-0.7%
031	Comprehensive	26	13.0%	12,379.35	15,576.42	3,197.07	25.8%
031	Collision	26	13.0%	22,030.11	22,252.68	222.57	1.0%
031	Other Coverages	24	12.0%	942.23	964.22	21.99	2.3%
031	Totals	26	13.0%	67,668.92	75,955.75	8,286.83	12.2%
033	Bodily Injury	11	5.5%	4,208.23	5,263.18	1,054.95	25.1%
033	Property Damage	11	5.5%	3,489.70	3,999.76	510.06	14.6%
033	Medical	10	5.0%	501.52	631.24	129.72	25.9%
033	PIP	10	5.0%	144.15	143.85	-0.30	-0.2%
033	Uninsured Motor W/UMPD	11	5.5%	820.12	815.94	-4.18	-0.5%
033	Underinsured Motorists	11	5.5%	1,198.80	1,194.00	-4.80	-0.4%
033	Comprehensive	11	5.5%	4,341.21	5,432.80	1,091.59	25.1%
033	Collision	11	5.5%	8,025.78	8,052.31	26.53	0.3%
033	Other Coverages	10	5.0%	312.31	322.37	10.06	3.2%
033	Totals	11	5.5%	23,041.82	25,855.45	2,813.63	12.2%
Total	CSL	16	8.0%	18,674.53	22,279.50	3,604.97	19.3%
Total	Bodily Injury	184	92.0%	82,751.54	103,431.05	20,679.51	25.0%
Total	Property Damage	184	92.0%	70,289.62	79,881.52	9,591.90	13.6%
Total	Medical	183	91.5%	10,863.71	13,603.73	2,740.02	25.2%
Total	PIP	179	89.5%	2,384.70	2,375.86	-8.84	-0.4%
Total	Uninsured Motorists	8	4.0%	615.59	610.63	-4.96	-0.8%
Total	Uninsured Motor W/UMPD	188	94.0%	17,157.02	17,096.65	-60.37	-0.4%
Total	Underinsured Motorists	189	94.5%	26,289.99	26,191.87	-98.12	-0.4%
Total	Comprehensive	200	100.0%	79,951.56	100,618.80	20,667.24	25.9%
Total	Collision	198	99.0%	154,547.55	155,830.06	1,282.51	0.8%
Total	Other Coverages	180	90.0%	5,209.28	5,320.29	111.01	2.1%
Total	Totals	200	100.0%	468,735.09	527,239.96	58,504.87	12.5%

Rate Review Test: Auto - ARKANSAS
EMCASCO Exceeding Threshold of 20.0%/$400.00
Percent Changes by Territory and Coverage

B

Terr	Coverage	Policy Count	%Total	Annual Written Premium Current	Annual Written Premium Revised	$ Effect	%Change
	Total	200	100.0%	468,735.09	527,239.96	58,504.87	12.5%

PERSONAL VEHICLE MANUAL INDEX

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UNDERWRITING ELIGIBILITY

1. NON-PAYMENT CANCELLATION

When a policy has been cancelled for non-payment of premium, it will not be reinstated after the cancellation date has become effective.

Subject to the underwriter's authorization, a policy may be reinstated prior to the effective date of cancellation. However, this will not be done more than three times, or more than twice in a two year period, regardless of how long the policy has been in force.

Agents are not authorized to accept payments for direct bill policies on the company's behalf under any circumstance without prior company approval.

2. CUSTOMER PLUS PROGRAM

Those risks meeting the eligibility guidelines below will be eligible for the Customer Plus program which will result in a 15% discount applied to the total policy premium, as follows:

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

3. CUSTOMER PLUS PROGRAM — RENEWAL ELIGIBILITY — (36 MONTH HISTORY)

Risks which do not meet the guidelines listed below will have the Customer Plus discount removed upon the following renewal.

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

4. RENEWAL GUIDELINE ELIGIBILITY — MAXIMUM PER HOUSEHOLD — (36 MONTH HISTORY)

A. No more than one additional at fault accident; or,
B. No more than one additional moving violation, Group B; or,
C. No more than two additional non-moving violations, Group C; or,
D. No more than one additional towing loss.

5. 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; open container – alcohol or drugs – 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. Mutilated License
16. Reckless driving – ALL
17. Revocation – ALL
18. Serious offense – ALL – including speeding in excess of 15 mph
19. Suspension – ALL
20. Unauthorized use of motor vehicle
21. Unsatisfied judgment
22. 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

5. VIOLATIONS AND CONVICTIONS (Cont'd.)

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
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 – ALL
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

PERSONAL VEHICLE MANUAL RULES

A. ADDITIONAL COMPANY RULES

1. 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.

2. 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.

3. 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.

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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

4. EMC PERSONAL LINES ADVANTAGE COVERAGE

A. 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.

B. 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.

C. 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.

D. 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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

E. 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.

F. Endorsement

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

5. 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.

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)**

1. DEFINITIONS (Cont'd.)

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.

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:

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

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. When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

G. 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.

3. PREMIUM DETERMINATION (Cont'd.)

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. Determine if the auto is:

(1) a single car, or

(2) part of a multi-car risk.

b. Refer to the Safe Driver Insurance Plan, to classify licensed operators according to the provisions of the Plan.

c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

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.

4. CLASSIFICATIONS (Cont'd.)

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.

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.

4. CLASSIFICATIONS (Cont'd.)

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) **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.

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**.

4. CLASSIFICATIONS (Cont'd.)

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

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.

4. CLASSIFICATIONS (Cont'd.)

(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.

(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.

4. CLASSIFICATIONS (Cont'd.)

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

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

4. CLASSIFICATIONS (Cont'd.)

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.

(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 outboard 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 <u>and,</u> also provide a theft recovery component in their service utilizing GPS technology to locate the stolen vehicle.

4. CLASSIFICATIONS (Cont'd.)

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.

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. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in Companies authorizing its use.

When SDIP 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

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

Exceptions:

1) The SDIP does not apply to an auto that is used in the business of driver training.

2) The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

(a) driving while intoxicated or under the influence of drugs; or

(b) failure to stop and report when involved in an accident; or

(c) homicide or assault arising out of the operation of a motor vehicle; or

(d) driving while licensed is suspended or revoked.

(2) One point is assigned for conviction of any other moving traffic violation resulting in:

(a) suspension or revocation of an operator's license, or

(b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for at fault accidents that occurred during the experience period involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

(a) bodily injury, or death; or

(b) total damage to all property including his or her own in excess of $1000.

(2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points 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 points 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

(b) the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

(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.

c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies.

d. Refund of Surcharged Premium

If a point 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 premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

D. Multi-Car Risk

1. Two Car Risk

The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.

2. Three or More Car Risk

Any points developed under SDIP are assigned to the two cars with the highest Total Base Premiums. The remaining autos are rated at Sub-Class 0.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

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.

F. Accident Free Discount

For eligible policies described below, a 10% accident free discount shall be applied to the total policy premium before application of other policy level discounts.

A 10% discount will be applied to all policies having 0 driving record points (does NOT include Inexperienced Operator Point) in the prior 3 years experience period. Upon assignment of a point, the discount will be removed at next renewal.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	Drive To or From Work: Less Than 15 Miles	Drive To or From Work: 15 or More Miles	Business Use	Farm Use
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 — —
Excess Farm Autos	***Factor***	***.68***
	Code	***5980*** — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8024	— —	8025	— —	8124	— —	8125	— —
18	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8034	— —	8035	— —	8134	— —	8135	— —
19	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8044	— —	8045	— —	8144	— —	8145	— —
20	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8054	— —	8055	— —	8154	— —	8155	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8064	— —	8065	— —	8164	— —	8165	— —
18	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8074	— —	8075	— —	8174	— —	8175	— —
19	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8084	— —	8085	— —	8184	— —	8185	— —
20	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8094	— —	8095	— —	8194	— —	8195	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.30**		**1.45**		**1.75**		**1.90**
	Code	8254	— —	8255	— —	8354	— —	8355	— —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**					**1.10**		**1.25**
	Code					8358	— —	8359	— —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8400 — —	8403 — —	8600 — —	8603 — —
18	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8401 — —	8405 — —	8601 — —	8605 — —
19	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8451 — —	8455 — —	8651 — —	8655 — —
20	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8450 — —	8453 — —	8650 — —	8653 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8460 — —	8463 — —	8660 — —	8663 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8470 — —	8473 — —	8670 — —	8673 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8480 — —	8483 — —	8680 — —	8683 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8490 — —	8493 — —	8690 — —	8693 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.35**	**1.50**	**1.90**	**2.05**
	Code	8754 — —	8755 — —	8704 — —	8705 — —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**		**1.30**	**1.45**
	Code			8708 — —	8709 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8026 — —	8027 — —	8126 — —	8127 — —
18	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8036 — —	8037 — —	8136 — —	8137 — —
19	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8046 — —	8047 — —	8146 — —	8147 — —
20	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8056 — —	8057 — —	8156 — —	8157 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8066 — —	8067 — —	8166 — —	8167 — —
18	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8076 — —	8077 — —	8176 — —	8177 — —
19	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8086 — —	8087 — —	8186 — —	8187 — —
20	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8096 — —	8097 — —	8196 — —	8197 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.10**	**1.25**	**1.50**	**1.65**
	Code	8256 — —	8257 — —	8356 — —	8357 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8406 — —	8408 — —	8606 — —	8608 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8402 — —	8404 — —	8602 — —	8604 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8452 — —	8454 — —	8652 — —	8654 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8456 — —	8458 — —	8656 — —	8658 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8466 — —	8468 — —	8666 — —	8668 — —
18	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8476 — —	8478 — —	8676 — —	8678 — —
19	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8486 — —	8488 — —	8686 — —	8688 — —
20	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8496 — —	8498 — —	8696 — —	8698 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.15**	**1.30**	**1.65**	**1.80**
	Code	8756 — —	8757 — —	8706 — —	8707 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8924 — —	8925 — —	8926 — —	8927 — —
18	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8934 — —	8935 — —	8936 — —	8937 — —
19	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8944 — —	8945 — —	8946 — —	8947 — —
20	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8964 — —	8965 — —	8966 — —	8967 — —
18	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8974 — —	8975 — —	8976 — —	8977 — —
19	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8984 — —	8985 — —	8986 — —	8987 — —
20	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.25**	**1.40**	**1.05**	**1.20**
	Code	8554 — —	8555 — —	8556 — —	8557 — —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**				

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8804	— —	8805	— —	8806	— —	8807	— —
18	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8854	— —	8855	— —	8856	— —	8857	— —
19	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8864	— —	8865	— —	8866	— —	8867	— —
20	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8874	— —	8875	— —	8876	— —	8877	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8884	— —	8885	— —	8886	— —	8887	— —
18	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8894	— —	8895	— —	8896	— —	8897	— —
19	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8904	— —	8905	— —	8906	— —	8907	— —
20	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8914	— —	8915	— —	8916		8917	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.15**		**1.30**		**1.00**		**1.15**
	Code	8664	— —	8665	— —	8006	— —	8007	— —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**								

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: SECONDARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

The Rating Factors applicable to Single or Multi-Car risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the Primary Rating Factor.

		Sub-Class					
		0	**1A**	**1B**	**2**	**3**	**4**
Single Car Risk	**Factor**	**0.00**	**+0.40**	**+0.40**	**+0.90**	**+1.50**	**+2.20**
	Code*	10	11	15	12	13	14
Multi-Car Risk	**Factor**	**-0.20**	**0.00**	**0.00**	**+0.25**	**+0.55**	**+0.90**
	Code*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

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 hall 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 prorate 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.

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

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.

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

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.** Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES – UMBI ONLY

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 104.50	$ 83.50	$ 47.00	$ 38.00	$ 32.50	$ 26.00
75,000	125.00	100.00	56.50	45.00	38.50	31.00
100,000	141.00	113.00	63.50	51.00	43.50	35.00
200,000	179.00	143.50	81.00	64.50	55.50	44.50
300,000	200.00	160.00	90.50	72.50	62.00	49.50
500,000	223.50	179.00	101.00	81.00	69.50	55.50

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 81.00	$ 65.00	$ 36.50	$ 29.50	$ 25.00	$ 20.00
50/100	110.00	88.00	50.00	40.00	34.00	27.50
100/300	146.50	117.50	66.00	53.00	45.50	36.50
250/500	193.50	155.00	87.50	70.00	60.00	48.00

ANNUAL RATES – UMBI/PD

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 75,000	$211.50	$169.00	$112.50	$ 90.00	$ 72.50	$ 58.00
100,000	228.00	182.50	119.50	95.50	77.50	62.00
200,000	266.00	213.00	136.50	109.50	89.50	71.50
300,000	287.50	230.00	146.50	117.00	96.00	77.00
500,000	311.00	248.50	157.00	125.50	103.50	82.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 25/50	$ 173.00	$ 138.50	$ 94.50	$75.50	$59.00	$47.00
50/100	202.50	162.00	107.50	86.00	68.00	54.50
100/300	239.00	191.00	124.00	99.00	79.00	63.50
250/500	286.00	228.50	145.00	116.00	94.00	75.00

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**. Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 119.50	$ 95.50	$102.00	$ 81.50	$ 81.50	$ 65.00
75,000	159.00	127.00	136.00	108.50	108.50	87.00
100,000	191.50	153.00	163.50	131.00	131.00	104.50
200,000	280.00	224.00	239.50	191.50	191.50	153.00
300,000	334.50	267.50	286.00	229.00	228.50	183.00
500,000	400.50	320.50	342.00	274.00	273.50	219.00

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 71.00	$ 57.00	$ 60.50	$ 48.50	$ 48.50	$ 39.00
50/100	123.50	98.50	105.50	84.50	84.50	67.50
100/300	197.50	158.00	169.00	135.00	135.00	108.00
250/500	313.50	251.00	268.00	214.50	214.50	171.50

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.

$0 Deductible	*Percentage*
$50	***165%***
100	***161%***
250	***156%***
500	***150%***
1000	***143%***

$100 Deductible	*Percentage*
250	***125%***
500	***105%***
1000	***85%***

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. Safe Driver Insurance 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. Safe Driver Insurance 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**. Safe Driver Insurance 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.**, Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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

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

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.

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.

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

PERSONAL VEHICLE MANUAL
ANNUAL RATES

EMCASCO

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP $500 Deductible	COLL $500 Deductible
021	449	367	983	29	396	807
022	294	318	720	29	376	820
023	277	325	708	29	356	773
024	267	290	655	29	376	798
025	307	214	635	29	449	928
026	268	268	637	29	409	847
027	260	271	625	29	476	876
028	280	249	637	29	449	904
029	260	281	637	29	440	876
030	275	275	653	29	293	753
031	249	292	637	29	401	773
032	276	254	631	29	420	847
033	260	281	637	29	431	826

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 PA-R-1.
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-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	72116	72118	72190	72199	72207	72211	72212	72217	72221
	72222	72227								
024	71602	71612	71901	71902	71903	71913	71914	71964	71968	72001
	72002	72007	72011	72013	72015	72016	72018	72019	72022	72023
	72027	72028	72030	72031	72032	72033	72034	72035	72037	72039
	72046	72057	72063	72065	72070	72076	72078	72079	72083	72086
	72087	72089	72099	72103	72105	72106	72110	72114	72115	72117
	72119	72120	72122	72124	72125	72126	72128	72129	72132	72135
	72142	72150	72156	72157	72158	72167	72173	72176	72180	72210
	72223	72231								
025	71601	71603	71611	71613	71659	71665	71667			
026	71630	71639	71643	71644	71654	71662	71666	71670	71674	71677
	71678	72003	72004	72006	72010	72012	72014	72017	72020	72021
	72024	72026	72029	72036	72038	72040	72041	72042	72045	72047
	72048	72052	72055	72058	72059	72060	72061	72064	72066	72067
	72068	72069	72072	72073	72074	72081	72082	72085	72101	72102
	72107	72108	72111	72121	72123	72127	72131	72133	72134	72136
	72137	72139	72140	72143	72145	72149	72152	72160	72165	72166
	72168	72170	72175	72178	72179	72181	72182	72311	72312	72322
	72326	72328	72333	72335	72336	72340	72342	72352	72353	72355
	72359	72366	72367	72368	72369	72372	72374	72379	72383	72387
	72389	72390	72392	72394	72396	72501	72503	72521	72523	72526
	72527	72534	72543	72545	72546	72550	72553	72564	72568	72571
	72575	72579								
027	71631	71638	71640	71646	71647	71652	71653	71655	71656	71657
	71658	71660	71661	71663	71671	71675	71676	71701	71711	71720
	71721	71722	71725	71726	71728	71742	71743	71744	71745	71748
	71751	71752	71758	71763	71764	71766	71770	71772	71823	71828
	71831	71832	71833	71835	71846	71847	71851	71852	71858	71859
	71862	71864	71922	71923	71940	71941	71942	71958	71962	71998
	71999	72084	72104							
028	71635	71642	71651	71724	71730	71731	71740	71747	71749	71750
	71753	71754	71759	71762	71765	71801	71802	71820	71822	71825
	71826	71827	71834	71836	71837	71838	71839	71840	71842	71845
	71853	71854	71855	71857	71860	71861	71865	71866		

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

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	JESSIEVILE	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			

ARKANSAS
PERSONAL AUTO
EMCASCO Insurance Company
Actuarial Memorandum

We are filing a new, single company personal auto program called MyAuto. We have selected Employers Mutual Casualty Company (EMCC) as the company for MyAuto, so all EMCC policies, in our current personal auto program, will automatically convert to MyAuto. In addition, all new business will be written in the MyAuto program. The MyAuto program will eventually replace our current auto program, so all current policyholders will convert during a 3-year period from our current auto program to EMCC in our new MyAuto program. We realize with the implementation of a new program and rating system, swings can take place. To prevent insureds from receiving large increases, we are introducing a 3-year transition plan (see details below) for EMCASCO. This plan uses a % and $ threshold to determine which policies are converting. If a policy is equal to or below either the % or $ threshold it will convert to EMCC in our new MyAuto program. If the policy is above both the % and $ thresholds it will remain in its current company in our current personal auto program. The thresholds are only used to determine whether an EMCASCO policy will move to our new MyAuto program. The goal in determining a threshold was to move as much of our book as possible to MyAuto while keeping the policyholders' rate increases reasonable. We used actuarial, marketing, and underwriting judgment to determine the thresholds used.

3-year Transition Plan: used to determine if a policy in EMCASCO converts from our current auto program to our new MyAuto program.

A. This transition rule applies to policies currently written in EMCASCO in our current auto program.
   1. For the first year implementation of the new MyAuto program (EMCC), and the two following renewals, if a policyholder's premium in EMCC (the MyAuto program) is more than 25% higher than the premium for the renewal coverage at the prior terms rates, and above the $400 threshold, the policy will not convert to EMCC in the MyAuto program, but will remain in EMCASCO in our current auto program.
   2. If the policy has renewed for three terms and does not convert to EMCC in the MyAuto program based on A.1. above, the policy will automatically be converted to EMCC in the MyAuto program on the fourth renewal, with no premium increases limitation.

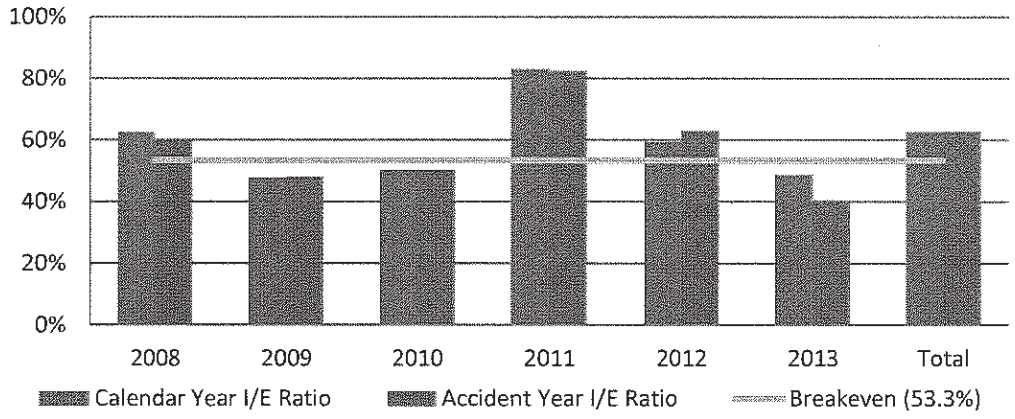
B. EMC reserves the right to file an adjustment, concurrent with the next rate filing, to the percent (%) and/or dollar ($) threshold amounts that determine company movement, upon review of the remaining policies in our current auto program.

After all business has converted to MyAuto or the 3-year transition period has ended, we will file to withdraw our current auto program.

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES
Experience

Company	Year		Written Premium	Earned Premium	Cal Year Incurred Losses	Acc Year Incurred Loss	Cal Year I/E Loss Ratio	Acc Year 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



ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY
CURRENT & REVISED BASE RATES

	Liability		Medical		Comprehensive		Collision	
	$75,000		$1,000		500 ded (13,11)		500 ded (13,11)	
Territory	Cur	Rev	Cur	Rev	Cur	Rev	Cur	Rev
21	$819	$983	$23	$29	$299	$396	$751	$807
22	$600	$720	$23	$29	$284	$376	$763	$820
23	$590	$708	$23	$29	$269	$356	$719	$773
24	$546	$655	$23	$29	$284	$376	$742	$798
25	$529	$635	$23	$29	$339	$449	$863	$928
26	$531	$637	$23	$29	$309	$409	$788	$847
27	$521	$625	$23	$29	$359	$476	$815	$876
28	$531	$637	$23	$29	$339	$449	$841	$904
29	$531	$637	$23	$29	$332	$440	$815	$876
30	$544	$653	$23	$29	$221	$293	$700	$753
31	$531	$637	$23	$29	$303	$401	$719	$773
32	$526	$631	$23	$29	$317	$420	$788	$847
33	$531	$637	$23	$29	$325	$431	$768	$826

ARKANSAS
PERSONAL AUTO
EMCASCO INSURANCE COMPANY

SPLIT LIMIT BASE RATES

	BODILY INJURY 25/50 BASE RATE		PROPERTY DAMAGE 25 BASE RATE	
TERR	CUR	REV	CUR	REV
21	$351	$449	$337	$367
22	$235	$294	$275	$318
23	$218	$277	$289	$325
24	$213	$267	$251	$290
25	$241	$307	$198	$214
26	$212	$268	$239	$268
27	$204	$260	$239	$271
28	$227	$280	$219	$249
29	$207	$260	$244	$281
30	$217	$275	$245	$275
31	$201	$249	$256	$292
32	$217	$276	$225	$254
33	$207	$260	$244	$281

ARKANSAS
PERSONAL AUTO
EMC INSURANCE COMPANIES

MODEL YEAR / SYMBOL RELATIVITIES

CURRENT COMPREHENSIVE*

Symbol	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

REVISED COMPREHENSIVE

Symbol	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

CURRENT COLLISION*

Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 2001	1989 & prior
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	0.48	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

REVISED COLLISION

Symbol	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 Premium	Comprehensive Exposure	Comprehensive Percent Change	Comprehensive Dollar Effect	Collision Premium	Collision Exposure	Collision Percent Change	Collision 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 - *Liability*
EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A.	UNEARNED PREMIUM RESERVE	
	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.	DELAYED REMISSION OF PREMIUMS	
	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.	EXPECTED LOSS & LOSS ADJUSTMENT RESERVE	
	1. Direct Earned Premium (line A.1)	$48,794,083
	× (Expected Loss & Loss Adjustment Ratio)	0.62
	2. Expected Incurred Loss & Loss Adjustment	$30,252,331
	× (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	1.267
	3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	$38,329,703
D.	NET SUBJECT TO INVESTMENT (line A.7 - line B.3 + line C.3)	$39,140,953
E.	AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)	3.6%
F.	INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	$1,409,074
G.	RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM (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.	UNEARNED PREMIUM RESERVE	
	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.	DELAYED REMISSION OF PREMIUMS	
	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.	EXPECTED LOSS & LOSS ADJUSTMENT RESERVE	
	1. Direct Earned Premium (line A.1)	$44,688,216
	x (Expected Loss & Loss Adjustment Ratio)	0.621
	2. Expected Incurred Loss & Loss Adjustment	$27,751,382
	x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	0.074
	3. Adjusted Expected Loss & Loss Adjustment Reserve for ARKANSAS	$2,053,602
D.	NET SUBJECT TO INVESTMENT (line A.7 - line B.3 + line C.3)	$2,796,588
E.	AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)	3.6%
F.	INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	$100,677
G.	RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM (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

RATE LEVEL INDICATIONS

Year	Coverage	(1) Earned Premium	(2) Current Level Earned Premium	(3) Projected Cur. Level Earned Premium	(4) Incurred Losses @3/31/2013	(5) Adjusted Incurred Losses	(6) Developed Incurred Losses	(7) Incurred Losses & Loss Adj. Expense	(8) Projected Losses & Loss Adj. Expense	(9) Projected Loss Ratio	(10) Permissible Loss Ratio	(11) Rate Level Indication	(12) Credibility-Weighted Indication
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

Year	Coverage	(1) Earned Premium	(2) Current Level Earned Premium	(3) Projected Cur. Level Earned Premium	(4) Incurred Losses @3/31/2013	(5) Adjusted Incurred Losses	(6) Developed Incurred Losses	(7) Incurred Losses & Loss Adj. Expense	(8) Projected Losses & Loss Adj. Expense	(9) Projected Loss Ratio	(10) Permissible Loss Ratio	(11) Rate Level Indication	(12) Credibility-Weighted Indication
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-	**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%***
2012	**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%***

ARKANSAS
PERSONAL AUTO

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

	LIAB	Medical	COMP	COLL
Indication Based on Company Experience	20.6%	78.7%	52.7%	5.3%
Credibility of Company Experience				
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
Indication Based on Countrywide Experience (countrywide indications):	21.6%	31.3%	37.7%	-2.4%
Credibility-weighted indication:	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

Coverage	Selected Annual Trend	Trend Factor 2009	2010	2011	2012
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:

Year	Coverage	Adjustment
none		

Selected Excess Wind & Water losses and factor:

Year	Excess Wind Losses	Loading
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.

Coverage	2009	2010	2011	2012
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.

Coverage	Factor
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

	Annual	Trend Factor			
Coverage	Trend	2009	2010	2011	2012
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**

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
Bonds	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%		
Stocks	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%		
Short-term Investments		108,880,946	$4,096	0.0%	35.0%	0.0%
Other Invested Assets		83,673,135	12,626,818	15.1%	35.0%	9.8%
Investment Expenses			($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 Miscelllaneous 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 Captial 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

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 max,min	1.099	1.013	0.988	0.980	0.997	0.997	0.999	1.000	1.000
	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 max, min	1.098	1.020	0.995	0.978	1.000	0.997	1.000	1.000	1.000
	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

PERSONAL VEHICLE MANUAL INDEX

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UNDERWRITING ELIGIBILITY

1. NON-PAYMENT CANCELLATION

When a policy has been cancelled for non-payment of premium, it will not be reinstated after the cancellation date has become effective.

Subject to the underwriter's authorization, a policy may be reinstated prior to the effective date of cancellation. However, this will not be done more than three times, or more than twice in a two year period, regardless of how long the policy has been in force.

Agents are not authorized to accept payments for direct bill policies on the company's behalf under any circumstance without prior company approval.

2. CUSTOMER PLUS PROGRAM

Those risks meeting the eligibility guidelines below will be eligible for the Customer Plus program which will result in a 15% discount applied to the total policy premium, as follows:

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

3. CUSTOMER PLUS PROGRAM — RENEWAL ELIGIBILITY — (36 MONTH HISTORY)

Risks which do not meet the guidelines listed below will have the Customer Plus discount removed upon the following renewal.

1. Zero moving violations per household
2. Zero non-moving violations per household
3. Zero at-fault accidents per household
4. Home owned and insured with EMC in Union
5. At least one vehicle with comprehensive and collision coverages

4. RENEWAL GUIDELINE ELIGIBILITY — MAXIMUM PER HOUSEHOLD — (36 MONTH HISTORY)

A. No more than one additional at fault accident; or,
B. No more than one additional moving violation, Group B; or,
C. No more than two additional non-moving violations, Group C; or,
D. No more than one additional comprehensive loss; or,
E. No more than one additional towing loss.

5. 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; open container – alcohol or drugs – 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. Mutilated License
16. Reckless driving – ALL
17. Revocation – ALL
18. Serious offense – ALL – including speeding in excess of 15 mph
19. Suspension – ALL
20. Unauthorized use of motor vehicle
21. Unsatisfied judgment
22. 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

5. VIOLATIONS AND CONVICTIONS (Cont'd.)

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
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 – ALL
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

PERSONAL VEHICLE MANUAL RULES

A. ADDITIONAL COMPANY RULES

1. 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.

2. 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.

3. 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.

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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

4. EMC PERSONAL LINES ADVANTAGE COVERAGE

A. 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.

B. 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.

C. 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.

D. 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.

A. ADDITIONAL COMPANY RULES (Cont'd.)

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.

E. 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.

F. Endorsement

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

5. 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.

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)**

1. DEFINITIONS (Cont'd.)

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.

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:

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

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. When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

G. 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.

3. PREMIUM DETERMINATION (Cont'd.)

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. Determine if the auto is:

(1) a single car, or

(2) part of a multi-car risk.

b. Refer to the Safe Driver Insurance Plan, to classify licensed operators according to the provisions of the Plan.

c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

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.

4. CLASSIFICATIONS (Cont'd.)

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.

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.

4. CLASSIFICATIONS (Cont'd.)

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) **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.

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**.

4. CLASSIFICATIONS (Cont'd.)

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

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.

4. CLASSIFICATIONS (Cont'd.)

(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.

(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.

4. CLASSIFICATIONS (Cont'd.)

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

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

4. CLASSIFICATIONS (Cont'd.)

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.

(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 outboard 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 <u>and,</u> also provide a theft recovery component in their service utilizing GPS technology to locate the stolen vehicle.

4. CLASSIFICATIONS (Cont'd.)

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.

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. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in Companies authorizing its use.

When SDIP 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

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

Exceptions:

1) The SDIP does not apply to an auto that is used in the business of driver training.

2) The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

(a) driving while intoxicated or under the influence of drugs; or

(b) failure to stop and report when involved in an accident; or

(c) homicide or assault arising out of the operation of a motor vehicle; or

(d) driving while licensed is suspended or revoked.

(2) One point is assigned for conviction of any other moving traffic violation resulting in:

(a) suspension or revocation of an operator's license, or

(b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for at fault accidents that occurred during the experience period involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

(a) bodily injury, or death; or

(b) total damage to all property including his or her own in excess of $1000.

(2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points 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 points 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

(b) the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

(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.

c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies.

d. Refund of Surcharged Premium

If a point 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 premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

D. Multi-Car Risk

1. Two Car Risk

The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.

2. Three or More Car Risk

Any points developed under SDIP are assigned to the two cars with the highest Total Base Premiums. The remaining autos are rated at Sub-Class 0.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

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.

F. Accident Free Discount

For eligible policies described below, a 10% accident free discount shall be applied to the total policy premium before application of other policy level discounts.

A 10% discount will be applied to all policies having 0 driving record points (does NOT include Inexperienced Operator Point) in the prior 3 years experience period. Upon assignment of a point, the discount will be removed at next renewal.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	Drive To or From Work: Less Than 15 Miles	Drive To or From Work: 15 or More Miles	Business Use	Farm Use
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 — —
Excess Farm Autos	***Factor***	***.68***
	Code	***5980*** — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8024	— —	8025	— —	8124	— —	8125	— —
18	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8034	— —	8035	— —	8134	— —	8135	— —
19	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8044	— —	8045	— —	8144	— —	8145	— —
20	**Factor**		**2.10**		**2.25**		**2.75**		**2.90**
	Code	8054	— —	8055	— —	8154	— —	8155	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8064	— —	8065	— —	8164	— —	8165	— —
18	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8074	— —	8075	— —	8174	— —	8175	— —
19	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8084	— —	8085	— —	8184	— —	8185	— —
20	**Factor**		**1.90**		**2.05**		**2.50**		**2.65**
	Code	8094	— —	8095	— —	8194	— —	8195	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.30**		**1.45**		**1.75**		**1.90**
	Code	8254	— —	8255	— —	8354	— —	8355	— —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**					**1.10**		**1.25**
	Code					8358	— —	8359	— —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8400 — —	8403 — —	8600 — —	8603 — —
18	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8401 — —	8405 — —	8601 — —	8605 — —
19	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8451 — —	8455 — —	8651 — —	8655 — —
20	**Factor**	**2.50**	**2.65**	**3.45**	**3.60**
	Code	8450 — —	8453 — —	8650 — —	8653 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8460 — —	8463 — —	8660 — —	8663 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8470 — —	8473 — —	8670 — —	8673 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8480 — —	8483 — —	8680 — —	8683 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8490 — —	8493 — —	8690 — —	8693 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.35**	**1.50**	**1.90**	**2.05**
	Code	8754 — —	8755 — —	8704 — —	8705 — —
25 thru 29	**Factor**	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**		**1.30**	**1.45**
	Code			8708 — —	8709 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8026 — —	8027 — —	8126 — —	8127 — —
18	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8036 — —	8037 — —	8136 — —	8137 — —
19	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8046 — —	8047 — —	8146 — —	8147 — —
20	**Factor**	**1.90**	**2.05**	**2.50**	**2.65**
	Code	8056 — —	8057 — —	8156 — —	8157 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8066 — —	8067 — —	8166 — —	8167 — —
18	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8076 — —	8077 — —	8176 — —	8177 — —
19	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8086 — —	8087 — —	8186 — —	8187 — —
20	**Factor**	**1.70**	**1.85**	**2.25**	**2.40**
	Code	8096 — —	8097 — —	8196 — —	8197 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.10**	**1.25**	**1.50**	**1.65**
	Code	8256 — —	8257 — —	8356 — —	8357 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8406 — —	8408 — —	8606 — —	8608 — —
18	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8402 — —	8404 — —	8602 — —	8604 — —
19	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8452 — —	8454 — —	8652 — —	8654 — —
20	**Factor**	**2.25**	**2.40**	**3.15**	**3.30**
	Code	8456 — —	8458 — —	8656 — —	8658 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8466 — —	8468 — —	8666 — —	8668 — —
18	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8476 — —	8478 — —	8676 — —	8678 — —
19	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8486 — —	8488 — —	8686 — —	8688 — —
20	**Factor**	**2.00**	**2.15**	**2.80**	**2.95**
	Code	8496 — —	8498 — —	8696 — —	8698 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.15**	**1.30**	**1.65**	**1.80**
	Code	8756 — —	8757 — —	8706 — —	8707 — —

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8924 — —	8925 — —	8926 — —	8927 — —
18	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8934 — —	8935 — —	8936 — —	8937 — —
19	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8944 — —	8945 — —	8946 — —	8947 — —
20	**Factor**	**1.55**	**1.70**	**1.40**	**1.55**
	Code	8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING					
17 or Less	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8964 — —	8965 — —	8966 — —	8967 — —
18	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8974 — —	8975 — —	8976 — —	8977 — —
19	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8984 — —	8985 — —	8986 — —	8987 — —
20	**Factor**	**1.40**	**1.55**	**1.25**	**1.40**
	Code	8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING					
21 thru 24	**Factor**	**1.25**	**1.40**	**1.05**	**1.20**
	Code	8554 — —	8555 — —	8556 — —	8557 — —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**				

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: 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**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8804	— —	8805	— —	8806	— —	8807	— —
18	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8854	— —	8855	— —	8856	— —	8857	— —
19	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8864	— —	8865	— —	8866	— —	8867	— —
20	**Factor**		**1.30**		**1.45**		**1.15**		**1.30**
	Code	8874	— —	8875	— —	8876	— —	8877	— —
WITH DRIVER TRAINING									
17 or Less	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8884	— —	8885	— —	8886	— —	8887	— —
18	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8894	— —	8895	— —	8896	— —	8897	— —
19	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8904	— —	8905	— —	8906	— —	8907	— —
20	**Factor**		**1.15**		**1.30**		**1.05**		**1.20**
	Code	8914	— —	8915	— —	8916		8917	— —
WITH OR WITHOUT DRIVER TRAINING									
21 thru 24	**Factor**		**1.15**		**1.30**		**1.00**		**1.15**
	Code	8664	— —	8665	— —	8006	— —	8007	— —
25 thru 29	**CLASSIFY AS ALL OTHER OPERATORS AGE 25-29**								

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)

202 CLASS PLAN: SECONDARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

The Rating Factors applicable to Single or Multi-Car risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the Primary Rating Factor.

		Sub-Class					
		0	**1A**	**1B**	**2**	**3**	**4**
Single Car Risk	**Factor**	**0.00**	**+0.40**	**+0.40**	**+0.90**	**+1.50**	**+2.20**
	Code*	10	11	15	12	13	14
Multi-Car Risk	**Factor**	**-0.20**	**0.00**	**0.00**	**+0.25**	**+0.55**	**+0.90**
	Code*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

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 hall 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 prorate 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.

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

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.

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

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.** Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES – UMBI ONLY

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 104.50	$ 83.50	$ 47.00	$ 38.00	$ 32.50	$ 26.00
75,000	125.00	100.00	56.50	45.00	38.50	31.00
100,000	141.00	113.00	63.50	51.00	43.50	35.00
200,000	179.00	143.50	81.00	64.50	55.50	44.50
300,000	200.00	160.00	90.50	72.50	62.00	49.50
500,000	223.50	179.00	101.00	81.00	69.50	55.50

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 81.00	$ 65.00	$ 36.50	$ 29.50	$ 25.00	$ 20.00
50/100	110.00	88.00	50.00	40.00	34.00	27.50
100/300	146.50	117.50	66.00	53.00	45.50	36.50
250/500	193.50	155.00	87.50	70.00	60.00	48.00

ANNUAL RATES – UMBI/PD

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 75,000	$211.50	$169.00	$112.50	$ 90.00	$ 72.50	$ 58.00
100,000	228.00	182.50	119.50	95.50	77.50	62.00
200,000	266.00	213.00	136.50	109.50	89.50	71.50
300,000	287.50	230.00	146.50	117.00	96.00	77.00
500,000	311.00	248.50	157.00	125.50	103.50	82.50

14. MISCELLANEOUS COVERAGES (Cont'd.)

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
$ 25/50	$ 173.00	$ 138.50	$ 94.50	$75.50	$59.00	$47.00
50/100	202.50	162.00	107.50	86.00	68.00	54.50
100/300	239.00	191.00	124.00	99.00	79.00	63.50
250/500	286.00	228.50	145.00	116.00	94.00	75.00

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**. Safe Driver Insurance Plan do not apply to the rates for this coverage.

ANNUAL RATES

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Single Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 50,000	$ 119.50	$ 95.50	$102.00	$ 81.50	$ 81.50	$ 65.00
75,000	159.00	127.00	136.00	108.50	108.50	87.00
100,000	191.50	153.00	163.50	131.00	131.00	104.50
200,000	280.00	224.00	239.50	191.50	191.50	153.00
300,000	334.50	267.50	286.00	229.00	228.50	183.00
500,000	400.50	320.50	342.00	274.00	273.50	219.00

	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
Split Limit	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**	**Single Car**	**Multi-Car Per Car**
$ 25/50	$ 71.00	$ 57.00	$ 60.50	$ 48.50	$ 48.50	$ 39.00
50/100	123.50	98.50	105.50	84.50	84.50	67.50
100/300	197.50	158.00	169.00	135.00	135.00	108.00
250/500	313.50	251.00	268.00	214.50	214.50	171.50

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.

$0 Deductible	*Percentage*
$50	***165%***
100	***161%***
250	***156%***
500	***150%***
1000	***143%***

$100 Deductible	*Percentage*
250	***125%***
500	***105%***
1000	***85%***

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. Safe Driver Insurance 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. Safe Driver Insurance 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**. Safe Driver Insurance 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.**, Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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 Safe Driver Insurance 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

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

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.

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.

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

	MODEL YEAR													
Symbol	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

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

	MODEL YEAR													
Symbol	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

PERSONAL VEHICLE MANUAL
ANNUAL RATES

EMCASCO

TERRITORY	BI 25/50	PD 25,000	CSL 75,000	MED 1,000	COMP $500 Deductible	COLL $500 Deductible
021	449	367	983	29	396	807
022	294	318	720	29	376	820
023	277	325	708	29	356	773
024	267	290	655	29	376	798
025	307	214	635	29	449	928
026	268	268	637	29	409	847
027	260	271	625	29	476	876
028	280	249	637	29	449	904
029	260	281	637	29	440	876
030	275	275	653	29	293	753
031	249	292	637	29	401	773
032	276	254	631	29	420	847
033	260	281	637	29	431	826

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 PA-R-1.
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-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	72116	72118	72190	72199	72207	72211	72212	72217	72221
	72222	72227								
024	71602	71612	71901	71902	71903	71913	71914	71964	71968	72001
	72002	72007	72011	72013	72015	72016	72018	72019	72022	72023
	72027	72028	72030	72031	72032	72033	72034	72035	72037	72039
	72046	72057	72063	72065	72070	72076	72078	72079	72083	72086
	72087	72089	72099	72103	72105	72106	72110	72114	72115	72117
	72119	72120	72122	72124	72125	72126	72128	72129	72132	72135
	72142	72150	72156	72157	72158	72167	72173	72176	72180	72210
	72223	72231								
025	71601	71603	71611	71613	71659	71665	71667			
026	71630	71639	71643	71644	71654	71662	71666	71670	71674	71677
	71678	72003	72004	72006	72010	72012	72014	72017	72020	72021
	72024	72026	72029	72036	72038	72040	72041	72042	72045	72047
	72048	72052	72055	72058	72059	72060	72061	72064	72066	72067
	72068	72069	72072	72073	72074	72081	72082	72085	72101	72102
	72107	72108	72111	72121	72123	72127	72131	72133	72134	72136
	72137	72139	72140	72143	72145	72149	72152	72160	72165	72166
	72168	72170	72175	72178	72179	72181	72182	72311	72312	72322
	72326	72328	72333	72335	72336	72340	72342	72352	72353	72355
	72359	72366	72367	72368	72369	72372	72374	72379	72383	72387
	72389	72390	72392	72394	72396	72501	72503	72521	72523	72526
	72527	72534	72543	72545	72546	72550	72553	72564	72568	72571
	72575	72579								
027	71631	71638	71640	71646	71647	71652	71653	71655	71656	71657
	71658	71660	71661	71663	71671	71675	71676	71701	71711	71720
	71721	71722	71725	71726	71728	71742	71743	71744	71745	71748
	71751	71752	71758	71763	71764	71766	71770	71772	71823	71828
	71831	71832	71833	71835	71846	71847	71851	71852	71858	71859
	71862	71864	71922	71923	71940	71941	71942	71958	71962	71998
	71999	72084	72104							
028	71635	71642	71651	71724	71730	71731	71740	71747	71749	71750
	71753	71754	71759	71762	71765	71801	71802	71820	71822	71825
	71826	71827	71834	71836	71837	71838	71839	71840	71842	71845
	71853	71854	71855	71857	71860	71861	71865	71866		

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

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	JESSIEVILE	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-2013-03

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

		Company Name		Company NAIC Number
3.	**A.**	EMCASCO Insurance Company	**B.**	062-21407

		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%	19.8%					
PPA Medical/PIP	40.8%	20.8%					
PPA Comprehensive	46.1%	26.0%					
PPA Collision	1.0%	1.0%					
PPA Uninsured Motorists	N/A	-0.3%					
PPA Underinsured Motorists	N/A	-0.4%					
TOTAL OVERALL EFFECT	18.7%	12.6%					

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	407	-2.2%	3/15/2008	465	176	37.9%	56.7%
2008	450	-4.7%	12/15/2008	467	301	64.5%	51.2%
2009	825	-0.2%	10/15/2009	682	342	50.1%	65.2%
2010	1625	3.4%	5/1/2011	1436	691	48.1%	68.6%
2011	2504	8.6%	9/1/2012	2530	2147	84.9%	70.0%

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. 24.5% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. 7.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____