

State: Arkansas **Filing Company:** Republic Underwriters Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Republic RoadMaster (sm) Personal Automobile Program
Project Name/Number: Rate and Rule Revision/

Filing at a Glance

Company: Republic Underwriters Insurance Company
Product Name: Republic RoadMaster (sm) Personal Automobile Program
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0000 Personal Auto Combinations
Filing Type: Rate/Rule
Date Submitted: 09/15/2014
SERFF Tr Num: TRGR-129710193
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 14-0605

Effective Date
Requested (New):
Effective Date 01/01/2015
Requested (Renewal):
Author(s): William Bradford, Michael McDowell, Jose Aguilar
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 10/13/2014
Disposition Status: Filed
Effective Date (New): 01/01/2015
Effective Date (Renewal):

State Filing Description:

State: Arkansas **Filing Company:** Republic Underwriters Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
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General Information

Project Name: Rate and Rule Revision	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments: These changes are being filed in all states where we write personal auto.
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 10/13/2014	
State Status Changed:	Deemer Date:
Created By: William Bradford	Submitted By: William Bradford
Corresponding Filing Tracking Number:	

Filing Description:

We are revising the rates and rules in our Republic RoadMaster(sm) program to match changes filed for our Republic Personal Auto Program (see filing TRGR-129693697).

The overall change includes modification to the Comprehensive and Collision symbol factors to match our Republic Auto Program, implemented in Arkansas in March, 2014, in an effort to reduce volatility upon conversion. Additionally, this flattens the curve and has shown to better align our rates with competitor's rates. Republic Group is also modifying the Comprehensive factor for Motor Homes and Recreational Trailers to improve results.

These and other miscellaneous revisions are found on the following pages:

- Page G-10 – Revised the definition of Married. Rule 4.D.2.c.
- Page G-23 – Changed the heading for Rule 12.B. to 1990-2010 Model Years – Symbol 27 Vehicles. Also updated the factors in this rule.
- Page G-25 – Corrected the Collision Deductible factors.
- Page G-32 – Revised motor home Physical Damage rule 2.c..
- Pages R-4 – R-7 Updated Physical Damage Symbol Factors

Company and Contact

Filing Contact Information

William Bradford, Senior Products Filing Specialist	bill.bradford@republicgroup.com
5525 LBJ Freeway	972-788-6617 [Phone]
Dallas, TX 75240	972-788-6022 [FAX]

Filing Company Information

Republic Underwriters Insurance Company	CoCode: 24538	State of Domicile: Texas
5525 LBJ Freeway	Group Code: 3489	Company Type:
Dallas, TX 75240-6241	Group Name: Republic Group	State ID Number:
(972) 788-6001 ext. [Phone]	FEIN Number: 75-1221537	

State: Arkansas **Filing Company:** Republic Underwriters Insurance Company
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Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Independent rate/rule filing = \$100
 Per Company: No

Company	Amount	Date Processed	Transaction #
Republic Underwriters Insurance Company	\$100.00	09/15/2014	86287531

SERFF Tracking #:

TRGR-129710193

State Tracking #:

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State:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/13/2014	10/13/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/29/2014	09/29/2014

Response Letters

Responded By	Created On	Date Submitted
William Bradford	09/30/2014	09/30/2014

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Republic RoadMaster (sm) Personal Automobile Program
Project Name/Number: Rate and Rule Revision/
Filing Company: Republic Underwriters Insurance Company

Disposition

Disposition Date: 10/13/2014

Effective Date (New): 01/01/2015

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Republic Underwriters Insurance Company	-1.670%	-1.670%	\$-29,142	4,180	\$1,745,000	19.000%	-18.000%

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 Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Actuarial Memorandum and Support	Filed	Yes
Supporting Document	Actuarial Memorandum and Support	Filed	Yes
Rate	Definition of Married. Rule 4.D.2.c.	Filed	Yes
Rate	Heading for Rule 12.B. to 1990-2010 Model Years – Symbol 27 Vehicles, updated factors	Filed	Yes
Rate	Collision Deductible factors.	Filed	Yes
Rate (revised)	Motor home Physical Damage rule 2.c..	Filed	Yes
Rate	Motor home Physical Damage rule 2.c..	Filed	Yes
Rate	Updated Physical Damage Symbol Factors	Filed	Yes

State: Arkansas **Filing Company:** Republic Underwriters Insurance Company
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/29/2014
Submitted Date	09/29/2014
Respond By Date	

Dear William Bradford,

Introduction:

This will acknowledge receipt of the captioned filing. Individual increases should be capped at 20 percent. Please amend the filing accordingly.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Conclusion:

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

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

SERFF Tracking #:

TRGR-129710193

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Company Tracking #:

14-0605

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19.0 Personal Auto/19.0000 Personal Auto Combinations

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/30/2014
Submitted Date	09/30/2014

Dear Alexa Grissom,

Introduction:

Thank you for your reply.

Response 1

Comments:

We have adjusted the factor that was causing the increase for the 7 policies in question so that the top increase is now 19%.

We have revised the manual page, the rate tab, the filing exhibit with the rate, and the RF-1 to reflect this.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf

State: Arkansas

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Supporting Document Schedule Item Changes**Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):** FORM RF-1 Rate Filing Abstract.pdf*Previous Version***Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):** FORM RF-1 Rate Filing Abstract.pdf**Satisfied - Item:** Actuarial Memorandum and Support**Comments:** Also includes highlighted changes**Attachment(s):** Actuarial Memorandum eff 2015-1-1.pdf
RM Filing Exhibits.pdf
comparison.pdf
AR Filing Exhibits - revised 1.3.pdf*Previous Version***Satisfied - Item:** Actuarial Memorandum and Support**Comments:** Also includes highlighted changes**Attachment(s):** Actuarial Memorandum eff 2015-1-1.pdf
RM Filing Exhibits.pdf
comparison.pdf

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	Motor home Physical Damage rule 2.c..	Page G-32	Replacement	TRGR-128784065	09/30/2014 By: William Bradford
<i>Previous Version</i>					
1	Motor home Physical Damage rule 2.c..	Page G-32	Replacement	TRGR-128784065	09/15/2014 By: William Bradford

Conclusion:

Please let us know if you need anything further.

Sincerely,

SERFF Tracking #:

TRGR-129710193

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Company Tracking #:

14-0605

State:

Arkansas

Filing Company:

Republic Underwriters Insurance Company

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Republic RoadMaster (sm) Personal Automobile Program

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William Bradford

State: Arkansas **Filing Company:** Republic Underwriters Insurance Company
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Post Submission Update Request Processed On 10/13/2014

Status: Allowed
 Created By: William Bradford
 Processed By: Alexa Grissom
 Comments:

Company Rate Information:

Company Name: Republic Underwriters Insurance Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	19.000%	33.500%
Minimum %Change (where required)	-18.000%	-17.300%

SERFF Tracking #:

TRGR-129710193

State Tracking #:

Company Tracking #:

14-0605

State: Arkansas

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Product Name: Republic RoadMaster (sm) Personal Automobile Program

Project Name/Number: Rate and Rule Revision/

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: 10.200%

Effective Date of Last Rate Revision: 02/01/2013

Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Republic Underwriters Insurance Company	-1.670%	-1.670%	\$-29,142	4,180	\$1,745,000	19.000%	-18.000%

State: Arkansas

Filing Company:

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 10/13/2014	Definition of Married. Rule 4.D.2.c.	Page G-10	Replacement	TRGR-127657330	10.pdf
2	Filed 10/13/2014	Heading for Rule 12.B. to 1990-2010 Model Years Symbol 27 Vehicles, updated factors	Page G-23	Replacement	TRGR-126344722	23.pdf
3	Filed 10/13/2014	Collision Deductible factors.	Page G-25	Replacement	TRGR-126344722	25.pdf
4	Filed 10/13/2014	Motor home Physical Damage rule 2.c..	Page G-32	Replacement	TRGR-128784065	32.pdf
5	Filed 10/13/2014	Updated Physical Damage Symbol Factors	Pages R-4 – R-7	Replacement	TRGR-126344722	4-7.pdf

4. CLASSIFICATIONS, (cont.)

(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; or

(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 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.

e. 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.

2. Age 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 under 25 years of age.

b. AGE means the age attained on the last birthday.

c. MARRIED means a married person living with his or her spouse and includes a person legally separated.

d. RESIDENT means anyone residing in the same household.

Exceptions: 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.

e. PRINCIPAL DRIVER means the driver who operates a vehicle the greatest percentage of the time.

f. OCCASIONAL OPERATOR means a driver who operates a vehicle but is not the PRINCIPAL

g. YOUTHFUL OCCASIONAL OPERATOR means an OCCASIONAL OPERATOR who is a YOUTHFUL OPERATOR (under 25 years of age).

E. Coverage Premium Classifications

1. Base Rate

Refer to the Base Rate section of this manual.

2. Underwriting Tier

Assign tiers based on company tiering guidelines.

Market	Tier		BI	PD	MP	UMBI/ UIM	UMPD	Comp	Coll
Preferred	1		0.76	0.76	0.72	0.72	0.77	0.77	0.77
Preferred	2		0.79	0.79	0.75	0.75	0.81	0.81	0.81
Preferred	3		0.82	0.82	0.81	0.79	0.84	0.84	0.84
Preferred	4		0.86	0.86	0.85	0.83	0.87	0.87	0.87
Preferred	5		0.90	0.90	0.89	0.89	0.91	0.91	0.91
Preferred	6		0.96	0.96	0.95	0.95	0.97	0.97	0.97
Preferred	7		1.00	1.00	1.00	1.00	1.00	1.00	1.00

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

1. Comprehensive
 - a. Increase the factor for Symbol 70 by +0.53 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
 - b. Apply this factor to the Symbol 18 rate on the rate pages for the applicable model year.
2. Collision
 - a. Increase the factor for Symbol 70 by +0.29 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
 - b. Apply this factor to the Symbol 18 rate on the rate pages for the applicable model year.
- B. 1990-2010 Model Years – Symbol 27 Vehicles
Develop the Base Rates for Symbol 27 vehicles as follows:
 1. **Comprehensive**
 - a. Increase the factor for Symbol 26 by +0.43 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the Symbol 13 rate on the rate pages for the applicable model year.
 2. **Collision**
 - a. Increase the factor for Symbol 26 by +0.18 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the Symbol 13 rate on the rate pages for the applicable model year.
- C. 1975 And Prior Model Year Vehicles Above \$10,000
 1. COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
 2. COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- D. **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

Suspension is not available in the RoadMaster program.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. **Bodily Injury**
 - a. This form of 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.
 - b. Attach endorsement **PP 04 95** Uninsured Motorists Coverage - Arkansas
 - c. 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.

14. MISCELLANEOUS COVERAGES, (cont.)**C. Deductible Insurance****1. Comprehensive Deductibles**

Refer to the table below:

Deductible	Model Years 2010 and Prior			Model Years 2011 and After		
	Symbol Groups			Symbol Groups		
	1-13	14-20	21+	1-19	20-41	42+
50	1.07	1.08	1.09	1.07	1.08	1.09
100	1.00	1.00	1.00	1.00	1.00	1.00
250	0.75	0.77	0.79	0.75	0.77	0.79
500	0.58	0.61	0.63	0.58	0.61	0.63
1000	0.45	0.49	0.52	0.45	0.49	0.52
1500	0.40	0.45	0.49	0.40	0.45	0.49
2000	0.35	0.40	0.45	0.35	0.40	0.45

Table 14.c.2., Comprehensive Deductibles**2. Collision Deductibles**

Refer to the table below:

Deductible	Model Years 2010 and Prior			Model Years 2011 and After		
	Symbol Groups			Symbol Groups		
	1-13	14-20	21+	1-19	20-41	42+
100	1.10	1.11	1.12	1.10	1.11	1.12
250	1.00	1.00	1.00	1.00	1.00	1.00
500	0.87	0.90	0.92	0.87	0.90	0.92
1000	0.67	0.72	0.77	0.67	0.72	0.77
1500	0.60	0.66	0.72	0.60	0.66	0.72
2000	0.50	0.58	0.65	0.50	0.58	0.65

Table 14.c.2., Collision Deductibles**D. Optional Limits Transportation Expenses Coverage**

1. The policy contains a limit of \$20 Per Day For Temporary Transportation Or Loss Of Use Expenses with a Maximum Limit Of Liability of \$600. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limit Per Day For Temporary Transportation Or Loss Of Use Expenses	Maximum Limit Of Liability	Rating Factor
\$30	\$900	1.00
\$40	\$1,200	1.23
\$50	\$1,500	1.46

Table 14.D.1., Optional Limits Transportation Expenses Limits and Factors**2. Rating**

- a. The provisions of **Rule 4. Classifications** and **Rule 5. Merit Rating Plan** do not apply to the rates for this coverage
- b. The base rate for this coverage is \$33.00.

19. MISCELLANEOUS TYPES (Cont'd)

- (2) 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 follows:

- (a) Comprehensive
1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (b) Collision
1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- b. 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.
- c. Pleasure Use Motor Homes
 - (1) Comprehensive
Apply a factor of 1.25 to the base rates calculated in a.
 - (2) Collision
Apply a factor of 0.35 to the base rates calculated in a.
- d. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

3. RENTAL COVERAGE

This coverage is not available in the Arkansas RoadMaster program.

B. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups**1. 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:

- a. Used for business purposes with other than a private passenger auto or owned pickup or van, or
- b. When no auto is owned by the insured.

2. MEDICAL PAYMENTS, WORK LOSS COVERAGE, AND ACCIDENTAL DEATH BENEFIT

A Personal Auto Policy affording Medical payments, Work loss coverage, and Accidental death benefit coverage covers trailers designed for use with 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:

- a. Used for business purposes with other than a private passenger auto or owned pickup or van,
- b. When no auto is owned by the insured, or
- c. Located for use as a residence or premises.

3. LIABILITY AND MEDICAL PAYMENTS – FARM WAGONS

Liability and Medical payments, Work loss coverage, and Accidental death benefit Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

5. Physical Damage Symbol Factors
A. Comprehensive

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
1	0.30	0.42	0.45
2	0.36	0.51	0.51
3	0.44	0.58	0.57
4	0.56	0.63	0.63
5	0.59	0.69	0.69
6	0.64	0.72	0.71
7	0.69	0.76	0.73
8	0.71	0.81	0.77
9	n/a	n/a	n/a
10	0.81	0.87	0.81
11	0.85	0.93	0.83
12	0.91	0.96	0.87
13	0.98	1.00	0.90
14	1.06	1.04	0.93
15	1.13	1.07	0.95
16	1.27	1.11	0.96
17	1.40	1.16	0.98
18	1.54	1.21	1.00
19	1.67	1.28	1.01
20	1.73	1.36	1.02
21	2.00	1.46	1.03
22	n/a	1.57	1.05
23	n/a	1.70	1.06
24	n/a	1.85	1.06
25	n/a	2.13	1.08
26	n/a	2.45	1.08
27	n/a	+	1.09
28	n/a	n/a	1.10
29	n/a	n/a	1.13
30	n/a	n/a	1.15
31	n/a	n/a	1.16
32	n/a	n/a	1.18
33	n/a	n/a	1.19
34	n/a	n/a	1.20
35	n/a	n/a	1.23
36	n/a	n/a	1.25
37	n/a	n/a	1.28
38	n/a	n/a	1.30
39	n/a	n/a	1.34
40	n/a	n/a	1.36
41	n/a	n/a	1.38

5. Physical Damage Symbol Factors, (cont)

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
42	n/a	n/a	1.41
43	n/a	n/a	1.44
44	n/a	n/a	1.45
45	n/a	n/a	1.49
46	n/a	n/a	1.52
47	n/a	n/a	1.55
48	n/a	n/a	1.56
49	n/a	n/a	1.60
50	n/a	n/a	1.63
51	n/a	n/a	1.68
52	n/a	n/a	1.69
53	n/a	n/a	1.73
54	n/a	n/a	1.78
55	n/a	n/a	1.81
56	n/a	n/a	1.85
57	n/a	n/a	1.91
58	n/a	n/a	1.96
59	n/a	n/a	2.02
60	n/a	n/a	2.10
61	n/a	n/a	2.19
62	n/a	n/a	2.28
63	n/a	n/a	2.36
64	n/a	n/a	2.48
65	n/a	n/a	2.61
66	n/a	n/a	2.74
67	n/a	n/a	2.88
68	n/a	n/a	3.05
69	n/a	n/a	3.23
70	n/a	n/a	3.45
71	n/a	n/a	n/a
72	n/a	n/a	n/a
73	n/a	n/a	n/a
74	n/a	n/a	n/a
75	n/a	n/a	n/a
98	n/a	n/a	+
Additive per \$10,000 MSRP	n/a	0.43	0.53
Add to Relativity for Symbol:	n/a	26	70
For Amounts Over:	n/a	\$80,000	\$150,000

Table R.5.A., Comprehensive Symbol Factors

5. Physical Damage Symbol Factors, (cont.)
 B. Collision

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
1	0.28	0.56	0.69
2	0.39	0.69	0.72
3	0.47	0.74	0.75
4	0.56	0.77	0.77
5	0.60	0.80	0.79
6	0.66	0.81	0.81
7	0.69	0.84	0.82
8	0.73	0.87	0.84
9	n/a	n/a	n/a
10	0.81	0.90	0.87
11	0.85	0.93	0.88
12	0.91	0.96	0.90
13	0.98	1.00	0.91
14	1.05	1.04	0.93
15	1.13	1.07	0.94
16	1.26	1.11	0.95
17	1.41	1.16	0.98
18	1.54	1.22	1.00
19	1.67	1.30	1.01
20	1.73	1.37	1.02
21	1.87	1.44	1.03
22	n/a	1.54	1.04
23	n/a	1.64	1.05
24	n/a	1.71	1.06
25	n/a	1.76	1.08
26	n/a	1.81	1.09
27	n/a	+	1.10
28	n/a	n/a	1.12
29	n/a	n/a	1.13
30	n/a	n/a	1.15
31	n/a	n/a	1.16
32	n/a	n/a	1.18
33	n/a	n/a	1.19
34	n/a	n/a	1.21
35	n/a	n/a	1.23
36	n/a	n/a	1.27
37	n/a	n/a	1.30
38	n/a	n/a	1.31
39	n/a	n/a	1.32
40	n/a	n/a	1.34
41	n/a	n/a	1.35

5. Physical Damage Symbol Factors, (cont)

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
42	n/a	n/a	1.37
43	n/a	n/a	1.38
44	n/a	n/a	1.40
45	n/a	n/a	1.42
46	n/a	n/a	1.44
47	n/a	n/a	1.45
48	n/a	n/a	1.47
49	n/a	n/a	1.49
50	n/a	n/a	1.51
51	n/a	n/a	1.53
52	n/a	n/a	1.54
53	n/a	n/a	1.56
54	n/a	n/a	1.58
55	n/a	n/a	1.61
56	n/a	n/a	1.62
57	n/a	n/a	1.68
58	n/a	n/a	1.71
59	n/a	n/a	1.77
60	n/a	n/a	1.81
61	n/a	n/a	1.90
62	n/a	n/a	1.99
63	n/a	n/a	2.08
64	n/a	n/a	2.16
65	n/a	n/a	2.34
66	n/a	n/a	2.53
67	n/a	n/a	2.70
68	n/a	n/a	2.89
69	n/a	n/a	3.06
70	n/a	n/a	3.36
71	n/a	n/a	n/a
72	n/a	n/a	n/a
73	n/a	n/a	n/a
74	n/a	n/a	n/a
75	n/a	n/a	n/a
98	n/a	n/a	+
Additive per \$10,000 MSRP	n/a	0.18	0.29
Add to Relativity for Symbol:	n/a	26	70
For Amounts Over:	n/a	\$80,000	\$150,000

Table R.5.B., Collision Symbol Factors

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Republic RoadMaster (sm) Personal Automobile Program
Project Name/Number: Rate and Rule Revision/

Filing Company: Republic Underwriters Insurance Company

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	Form A-1.pdf
Item Status:	Filed
Status Date:	10/13/2014

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey FORM APCS.xls PPA Survey FORM APCS.pdf
Item Status:	Filed
Status Date:	10/13/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Item Status:	Filed
Status Date:	10/13/2014

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Filed
Status Date:	10/13/2014

Satisfied - Item:	Actuarial Memorandum and Support
Comments:	Also includes highlighted changes
Attachment(s):	Actuarial Memorandum eff 2015-1-1.pdf RM Filing Exhibits.pdf comparison.pdf AR Filing Exhibits - revised 1.3.pdf
Item Status:	Filed
Status Date:	10/13/2014

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name **Republic Underwriters Insurance Company**
NAIC No. **24538**

Group No. **3489**

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No.
2. Do you furnish a market for young drivers? **Yes.**
3. Do you require collateral business to support a youthful driver risk? **No.**
4. Do you insure driver with an international or foreign driver's license? **Yes.**
5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver Over 55	10%
b.	Good Student Discount	up to 17%
c.	Multi-car Discount	up to 20%
d.	Accident Free Discount*	up to 16%
*Please Specify Qualification for Discount All drivers on the policy must have no at-fault accidents or major violations in the past 3 years. Larger discounts are available if criteria are met for the past 4-5 years.		
e.	Anti-theft Discount	2 - 5%
f.	Other (specify)	
	Hybrid Auto Discount	up to 10%
	New Vehicle Discount	up to 15%
	Passive Restraints Discount	2 - 10%
	Corporate Car Discount	15%
	Policy Discount (Advanced Quote, Pay-In-Full, and/or Multi-Policy)	up to 14%
	Youthful Driver Training Discount	up to 3%
	Youthful Distant Student Discount	up to 20%
	College Graduate Scholastic Achievement Discount	5%
6. Do you have an installment payment plan for automobile insurance? **Yes.**
If so, what is the fee for installment payments? **\$3-\$5**

7. Does your company utilize a tiered rating plan? **Yes**
 If so, list the programs and percentage difference. State the current volume for each program.

Tier	Distribution	Percentage Difference*
1	9.0%	-24%
2	13.0%	-21%
3	9.4%	-18%
4	14.3%	-14%
5	10.5%	-10%
6	8.0%	-4%
7	13.4%	0%
8	14.9%	15%
9	3.8%	22%
10	2.0%	27%
11	0.8%	32%
12	0.7%	40%
13	0.1%	61%
14	0.0%	74%
15	0.0%	89%
16	0.0%	114%
17	0.0%	183%

* Base Tier 7, difference for BI/PD coverages.

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

 Signature

Bill Bradford
 Printed Name

Sr Prod Filing Specialist
 Title

972-788-6617
 Telephone Number

bill.bradford@republicgroup.com
 Email Address

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified May 2012

NAIC Number: 24538
 Company Name: Republic Underwriters Insurance Company
 Contact Person: Bill Bradford
 Telephone No.: 972-788-6617
 Email Address: bill.bradford@republicgroup.com
 Effective Date: 1/1/2015

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	2 to 10	%
AUTO/HOMEOWNERS	5 to 15	%
GOOD STUDENT	3 to 17	%
ANTI-THEFT DEVICE	2 to 5	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	21-25%/8-13	%

Vehicle	Coverages	Age	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$1,658	\$1,944	\$657	\$554	\$1,418	\$1,656	\$570	\$485	\$1,470	\$1,719	\$589	\$499	\$1,452	\$1,697	\$584	\$496	\$1,434	\$1,677	\$578	\$490
	Minimum Liability with Comprehensive and Collision			\$2,726	\$3,344	\$1,149	\$874	\$2,614	\$3,209	\$1,134	\$852	\$2,757	\$3,388	\$1,197	\$897	\$2,654	\$3,260	\$1,147	\$864	\$2,680	\$3,291	\$1,165	\$876
	100/300/50 Liability with Comprehensive and Collision			\$3,047	\$3,717	\$1,295	\$1,003	\$2,883	\$3,521	\$1,261	\$966	\$3,038	\$3,714	\$1,326	\$1,012	\$2,928	\$3,577	\$1,277	\$979	\$2,949	\$3,603	\$1,291	\$989
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,856	\$2,174	\$727	\$611	\$1,586	\$1,852	\$631	\$534	\$1,644	\$1,923	\$652	\$551	\$1,623	\$1,897	\$646	\$546	\$1,606	\$1,875	\$639	\$541
	Minimum Liability with Comprehensive and Collision			\$3,006	\$3,683	\$1,259	\$956	\$2,879	\$3,531	\$1,240	\$933	\$3,037	\$3,728	\$1,309	\$982	\$2,923	\$3,587	\$1,255	\$945	\$2,952	\$3,621	\$1,275	\$958
	100/300/50 Liability with Comprehensive and Collision			\$3,358	\$4,095	\$1,415	\$1,094	\$3,175	\$3,873	\$1,377	\$1,053	\$3,345	\$4,086	\$1,448	\$1,104	\$3,224	\$3,934	\$1,393	\$1,066	\$3,247	\$3,963	\$1,411	\$1,077
2010 Honda Odyssey "EX"	Minimum Liability			\$1,379	\$1,608	\$558	\$475	\$1,185	\$1,376	\$489	\$419	\$1,227	\$1,426	\$504	\$431	\$1,212	\$1,408	\$500	\$427	\$1,199	\$1,393	\$496	\$425
	Minimum Liability with Comprehensive and Collision			\$2,632	\$3,243	\$1,135	\$855	\$2,567	\$3,166	\$1,138	\$847	\$2,713	\$3,349	\$1,203	\$894	\$2,604	\$3,212	\$1,150	\$859	\$2,637	\$3,252	\$1,172	\$873
	100/300/50 Liability with Comprehensive and Collision			\$2,902	\$3,556	\$1,264	\$971	\$2,795	\$3,429	\$1,252	\$950	\$2,950	\$3,622	\$1,318	\$998	\$2,836	\$3,479	\$1,266	\$963	\$2,865	\$3,514	\$1,285	\$975
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$1,696	\$1,980	\$672	\$567	\$1,457	\$1,694	\$585	\$497	\$1,508	\$1,756	\$604	\$512	\$1,489	\$1,733	\$599	\$508	\$1,474	\$1,715	\$593	\$504
	Minimum Liability with Comprehensive and Collision			\$3,337	\$4,121	\$1,428	\$1,069	\$3,261	\$4,030	\$1,433	\$1,063	\$3,448	\$4,264	\$1,517	\$1,121	\$3,307	\$4,089	\$1,449	\$1,075	\$3,351	\$4,140	\$1,477	\$1,093
	100/300/50 Liability with Comprehensive and Collision			\$3,657	\$4,492	\$1,574	\$1,198	\$3,530	\$4,341	\$1,560	\$1,176	\$3,727	\$4,588	\$1,646	\$1,235	\$3,580	\$4,405	\$1,579	\$1,190	\$3,618	\$4,451	\$1,603	\$1,205
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$1,539	\$1,795	\$616	\$522	\$1,323	\$1,537	\$538	\$459	\$1,369	\$1,593	\$554	\$472	\$1,353	\$1,573	\$550	\$469	\$1,340	\$1,555	\$546	\$465
	Minimum Liability with Comprehensive and Collision			\$3,397	\$4,215	\$1,464	\$1,090	\$3,348	\$4,158	\$1,481	\$1,092	\$3,543	\$4,404	\$1,569	\$1,153	\$3,395	\$4,219	\$1,497	\$1,103	\$3,442	\$4,275	\$1,528	\$1,124
	100/300/50 Liability with Comprehensive and Collision			\$3,691	\$4,556	\$1,601	\$1,212	\$3,595	\$4,443	\$1,602	\$1,200	\$3,800	\$4,701	\$1,691	\$1,262	\$3,646	\$4,508	\$1,619	\$1,213	\$3,689	\$4,559	\$1,648	\$1,231
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$1,537	\$1,795	\$615	\$521	\$1,318	\$1,535	\$536	\$457	\$1,366	\$1,591	\$553	\$471	\$1,350	\$1,571	\$548	\$468	\$1,335	\$1,554	\$544	\$464
	Minimum Liability with Comprehensive and Collision			\$2,945	\$3,628	\$1,267	\$950	\$2,873	\$3,543	\$1,269	\$944	\$3,036	\$3,747	\$1,343	\$995	\$2,914	\$3,595	\$1,283	\$955	\$2,951	\$3,640	\$1,309	\$970
	100/300/50 Liability with Comprehensive and Collision			\$3,241	\$3,971	\$1,404	\$1,072	\$3,122	\$3,831	\$1,389	\$1,052	\$3,296	\$4,048	\$1,465	\$1,105	\$3,167	\$3,887	\$1,406	\$1,065	\$3,200	\$3,928	\$1,428	\$1,078

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	14-0605
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	No
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	Company Name		Company NAIC Number
3.	A.	Republic Underwriters Insurance Company	B. 24538

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B. 19.0000 Personal Auto Combinations

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
BI	n/a	0.0%					
PD	n/a	0.0%					
PIP	n/a	0.0%					
UMBI/UIMBI	n/a	0.0%					
UMPD	n/a	0.0%					
Comprehensive	n/a	-9.8%					
Collision	n/a	-2.9%					
TOTAL OVERALL EFFECT	n/a	-2.3%					

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
2014*	2,050	-2.3%	1/1/15	1,745	1,065	61.0%	
2013	4,180			4,318	2,534	58.7%	63.5%
2012	5,004	10.0%	12/15/12	4,555	2,978	65.4%	68.5%
2011	4,162	5.0%	12/15/11	3,353	2,667	79.6%	68.7%
2010	2,519			1,794	1,110	61.8%	68.4%
2009	794	New	1/26/09	390	247	63.3%	69.8%

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	21.0 / 20.4%
	B. General Expense	8.8 / 8.8%
	C. Taxes, License & Fees	3.8% / 3.8%
	D. Underwriting Profit & Contingencies	5.7% / 5.3%
	E. Reinsurance (Phys Dmg)	0.0 / 0.1%
	F. TOTAL	39.3 / 38.2%

*Indicates partial year ending 6/30/2014

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

9. 19% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -18% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

ACTUARIAL FILING MEMORANDUM
Arkansas Republic RoadMaster Auto Program
Republic Underwriters Insurance Company

The Republic Group proposes a -1.67% rate change for our Republic Roadmaster Auto Program written in Republic Underwriters Insurance Company. Proposed effective dates are January 1, 2015 for renewals. The last rate change was on January 15, 2013.

The overall change includes modification to the Comprehensive and Collision symbol factors to match our Republic Auto Program, implemented in Arkansas in March, 2014, in an effort to reduce volatility upon conversion. Additionally, this flattens the curve and has shown to better align our rates with competitor's rates. Republic Group is also modifying the Comprehensive factor for Motor Homes and Recreational Trailers to improve results.

Coverage	Effect
Bodily Injury (BI)	0.0%
Property Damage (PD)	0.0%
Personal Injury Protection (PIP)	0.0%
Uninsured Motorist BI (UMBI)	0.0%
Uninsured Motorist PD (UMPD)	0.0%
Comprehensive (CP)	-5.71%
Collision (CL)	-2.92%
Miscellaneous Coverages*	0.0%
Total	-1.67%

* Includes Accidental Death & Disability, Deluxe Package Endorsement, Extended Non-Owned Endorsement, Limited Mexico Endorsement, Rental Reimbursement, and Towing coverage.

Exhibit 1: Rating Tables and Factors

This section provides tables with Republic Roadmaster Auto proposed premiums and rating factors. *Complete rules and tables of proposed factors for all coverages are also provided in Republic's Personal Auto Manual.*

Exhibit **Symbol Factors**
1.1-1.2:

Exhibit **Miscellaneous Endorsements**
1.3:

Republic Underwriters Insurance Company
 AR Republic RoadMaster Auto Program
 Proposed Comprehensive and Collision Symbol Factors

Exhibit 1.1

Model Years 1989 & Prior			Model Years 1990 - 2010		
Symbol	CP	CL	Symbol	CP	CL
1	0.30	0.28	1	0.42	0.56
2	0.36	0.39	2	0.51	0.69
3	0.44	0.47	3	0.58	0.74
4	0.56	0.56	4	0.63	0.77
5	0.59	0.60	5	0.69	0.80
6	0.64	0.66	6	0.72	0.81
7	0.69	0.69	7	0.76	0.84
8	0.71	0.73	8	0.81	0.87
10	0.81	0.81	10	0.87	0.90
11	0.85	0.85	11	0.93	0.93
12	0.91	0.91	12	0.96	0.96
13	0.98	0.98	13	1.00	1.00
14	1.06	1.05	14	1.04	1.04
15	1.13	1.13	15	1.07	1.07
16	1.27	1.26	16	1.11	1.11
17	1.40	1.41	17	1.16	1.16
18	1.54	1.54	18	1.21	1.22
19	1.67	1.67	19	1.28	1.30
20	1.73	1.73	20	1.36	1.37
21	2.00	1.87	21	1.46	1.44
			22	1.57	1.54
			23	1.70	1.64
			24	1.85	1.71
			25	2.13	1.76
			26	2.45	1.81
			27	+	+
Additive per \$10,000 MSRP if above Symbol 26 (\$80,000):				0.43	0.18

Republic Underwriters Insurance Company
 AR Republic RoadMaster Auto Program
 Proposed Comprehensive and Collision Symbol Factors

Exhibit 1.2

Model Years 2011 & Later

Symbol	CP	CL	Symbol	CP	CL
1	0.45	0.69	40	1.36	1.34
2	0.51	0.72	41	1.38	1.35
3	0.57	0.75	42	1.41	1.37
4	0.63	0.77	43	1.44	1.38
5	0.69	0.79	44	1.45	1.40
6	0.71	0.81	45	1.49	1.42
7	0.73	0.82	46	1.52	1.44
8	0.77	0.84	47	1.55	1.45
10	0.81	0.87	48	1.56	1.47
11	0.83	0.88	49	1.60	1.49
12	0.87	0.90	50	1.63	1.51
13	0.90	0.91	51	1.68	1.53
14	0.93	0.93	52	1.69	1.54
15	0.95	0.94	53	1.73	1.56
16	0.96	0.95	54	1.78	1.58
17	0.98	0.98	55	1.81	1.61
18	1.00	1.00	56	1.85	1.62
19	1.01	1.01	57	1.91	1.68
20	1.02	1.02	58	1.96	1.71
21	1.03	1.03	59	2.02	1.77
22	1.05	1.04	60	2.10	1.81
23	1.06	1.05	61	2.19	1.90
24	1.06	1.06	62	2.28	1.99
25	1.08	1.08	63	2.36	2.08
26	1.08	1.09	64	2.48	2.16
27	1.09	1.10	65	2.61	2.34
28	1.10	1.12	66	2.74	2.53
29	1.13	1.13	67	2.88	2.70
30	1.15	1.15	68	3.05	2.89
31	1.16	1.16	69	3.23	3.06
32	1.18	1.18	70	3.45	3.36
33	1.19	1.19	98	+	+
34	1.20	1.21	Additive per \$10,000 MSRP if above Symbol 70:	0.53	0.29
35	1.23	1.23			
36	1.25	1.27			
37	1.28	1.30			
38	1.30	1.31			
39	1.34	1.32			

Miscellaneous Vehicle Types (PP 03 28 06 98)

Motor Home Rating

Use ISO standard rating for Motor Homes. Use a factor of 1.00 for driver class factors.

Motor Home rating factor deviations are as follows:

BI	0.50
PD	0.50
PIP	0.50
UMBI	0.50
UIMBI	0.50
UMPD	0.50
CP	1.35
CL	0.35

Recreational Trailer Rating

Use ISO standard rating, which is the same logic as the Motor Home rating.

Coverage is automatically included for BI, PD, PIP, UMBI, UIMBI, and UMPD as part of the standard policy. Premiums are charged using the Motor Home rating logic for CP and CL coverages.

4. CLASSIFICATIONS, (cont.)

- (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; or
- (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 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.
- e. 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.

2. Age 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 under 25 years of age.
- b. AGE means the age attained on the last birthday.
- c. 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.~~
- d. RESIDENT means anyone residing in the same household.
- Exceptions:** 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.
- e. PRINCIPAL DRIVER means the driver who operates a vehicle the greatest percentage of the time.
- f. OCCASIONAL OPERATOR means a driver who operates a vehicle but is not the PRINCIPAL
- g. YOUTHFUL OCCASIONAL OPERATOR means an OCCASIONAL OPERATOR who is a YOUTHFUL OPERATOR (under 25 years of age).

E. Coverage Premium Classifications**1. Base Rate**

Refer to the Base Rate section of this manual.

2. Underwriting Tier

Assign tiers based on company tiering guidelines.

Market	Tier		BI	PD	MP	UMBI/ UIM	UMPD	Comp	Coll
Preferred	1		0.76	0.76	0.72	0.72	0.77	0.77	0.77
Preferred	2		0.79	0.79	0.75	0.75	0.81	0.81	0.81
Preferred	3		0.82	0.82	0.81	0.79	0.84	0.84	0.84
Preferred	4		0.86	0.86	0.85	0.83	0.87	0.87	0.87
Preferred	5		0.90	0.90	0.89	0.89	0.91	0.91	0.91
Preferred	6		0.96	0.96	0.95	0.95	0.97	0.97	0.97
Preferred	7		1.00	1.00	1.00	1.00	1.00	1.00	1.00

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

1. Comprehensive
 - a. Increase the factor for Symbol 70 by +0.53 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
 - b. Apply this factor to the Symbol 18 rate on the rate pages for the applicable model year.
2. Collision
 - a. Increase the factor for Symbol 70 by +0.29 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
 - b. Apply this factor to the Symbol 18 rate on the rate pages for the applicable model year.
- B. 1990 ~~and Later 2010~~ Model Years – Symbol 27 Vehicles
Develop the Base Rates for Symbol 27 vehicles as follows:
 1. **Comprehensive**
 - a. Increase the factor for Symbol 26 by +0.5243 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the Symbol 13 rate on the rate pages for the applicable model year.
 2. **Collision**
 - a. Increase the factor for Symbol 26 by +0.2918 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the Symbol 13 rate on the rate pages for the applicable model year.
- C. 1975 And Prior Model Year Vehicles Above \$10,000
 1. COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
 2. COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- D. **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

Suspension is not available in the RoadMaster program.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. **Bodily Injury**
 - a. This form of 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.
 - b. Attach endorsement **PP 04 95** Uninsured Motorists Coverage - Arkansas
 - c. 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.

14. MISCELLANEOUS COVERAGES, (cont.)

C. Deductible Insurance

1. Comprehensive Deductibles

Refer to the table below:

Deductible	Model Years 2010 and Prior			Model Years 2011 and After		
	Symbol Groups			Symbol Groups		
	1-13	14-20	21+	1-19	20-41	42+
50	1.07	1.08	1.09	1.07	1.08	1.09
100	1.00	1.00	1.00	1.00	1.00	1.00
250	0.75	0.77	0.79	0.75	0.77	0.79
500	0.58	0.61	0.63	0.58	0.61	0.63
1000	0.45	0.49	0.52	0.45	0.49	0.52
1500	0.40	0.45	0.49	0.40	0.45	0.49
2000	0.35	0.40	0.45	0.35	0.40	0.45

Table 14.c.2., Comprehensive Deductibles

2. Collision Deductibles

Refer to the table below:

Deductible	Model Years 2010 and Prior			Model Years 2011 and After		
	Symbol Groups			Symbol Groups		
	1-13	14-20	21+	1-19	20-41	42+
100	<u>1.4410</u>	<u>1.4511</u>	<u>1.4612</u>	<u>1.4410</u>	<u>1.4511</u>	<u>1.4612</u>
250	1.00	1.00	1.00	1.00	1.00	1.00
500	<u>0.8687</u>	<u>0.8890</u>	<u>0.9092</u>	<u>0.8687</u>	<u>0.8890</u>	<u>0.9092</u>
1000	0.67	0.72	0.77	0.67	0.72	0.77
1500	<u>0.5760</u>	<u>0.6366</u>	<u>0.6972</u>	<u>0.5760</u>	<u>0.6366</u>	<u>0.6972</u>
2000	<u>0.4750</u>	<u>0.5458</u>	<u>0.6465</u>	<u>0.4750</u>	<u>0.5458</u>	<u>0.6465</u>

Table 14.c.2., Collision Deductibles

D. Optional Limits Transportation Expenses Coverage

1. The policy contains a limit of \$20 Per Day For Temporary Transportation Or Loss Of Use Expenses with a Maximum Limit Of Liability of \$600. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limit Per Day For Temporary Transportation Or Loss Of Use Expenses	Maximum Limit Of Liability	Rating Factor
\$30	\$900	1.00
\$40	\$1,200	1.23
\$50	\$1,500	1.46

Table 14.D.1., Optional Limits Transportation Expenses Limits and Factors

2. Rating

- a. The provisions of **Rule 4**. Classifications and **Rule 5**. Merit Rating Plan do not apply to the rates for this coverage
- b. The base rate for this coverage is \$33.00.

19. MISCELLANEOUS TYPES (Cont'd)

- (2) 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 follows:

(a) Comprehensive

1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(b) Collision

1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.

b. 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.**

c. Pleasure Use Motor Homes

~~Charge 35%~~ **(1) Comprehensive**

Apply a factor of 1.35 to the base rates calculated in a. (The Merit Rating Plan does not

apply.)

(2) Collision

Apply a factor of 0.35 to the base rates calculated in a.

- d.** For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

3. RENTAL COVERAGE

This coverage is not available in the Arkansas RoadMaster program.

B. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups**1. 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:

- a.** Used for business purposes with other than a private passenger auto or owned pickup or van, or
- b.** When no auto is owned by the insured.

2. MEDICAL PAYMENTS, WORK LOSS COVERAGE, AND ACCIDENTAL DEATH BENEFIT

A Personal Auto Policy affording Medical payments, Work loss coverage, and Accidental death benefit coverage covers trailers designed for use with 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:

- a.** Used for business purposes with other than a private passenger auto or owned pickup or van,
- b.** When no auto is owned by the insured, or
- c.** Located for use as a residence or premises.

3. LIABILITY AND MEDICAL PAYMENTS – FARM WAGONS

Liability and Medical payments, Work loss coverage, and Accidental death benefit Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

5. Physical Damage Symbol Factors
A. Comprehensive

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
1	0.4430	0.2742	0.2245
2	0.4436	0.3451	0.2751
3	0.4444	0.4258	0.3457
4	0.4456	0.4763	0.4263
5	0.4859	0.5369	0.4769
6	0.2764	0.5972	0.5371
7	0.3469	0.6476	0.5873
8	0.4571	0.7081	0.6377
9	n/a	n/a	n/a
10	0.5681	0.7787	0.6881
11	0.6785	0.8493	0.7283
12	0.8091	0.9296	0.7687
13	0.9698	1.00	0.8090
14	1.1506	1.0904	0.8393
15	1.3713	1.2407	0.8895
16	1.5927	1.3411	0.9496
17	1.8540	1.4216	0.9698
18	2.151.54	1.5221	1.00
19	2.491.67	1.6428	1.0401
20	2.901.73	1.7836	1.0702
21	2.003.63	1.9446	1.1403
22	n/a	2.151.57	1.1405
23	n/a	2.361.70	1.1806
24	n/a	2.691.85	1.2206
25	n/a	3.142.13	1.2508
26	n/a	3.632.45	1.2808
27	n/a	+	1.3209
28	n/a	n/a	1.3510
29	n/a	n/a	1.3813
30	n/a	n/a	1.4215
31	n/a	n/a	1.4516
32	n/a	n/a	1.4818
33	n/a	n/a	1.5419
34	n/a	n/a	1.5520
35	n/a	n/a	1.5823
36	n/a	n/a	1.6225
37	n/a	n/a	1.6728
38	n/a	n/a	1.7230
39	n/a	n/a	1.7634
40	n/a	n/a	1.8136
41	n/a	n/a	1.8638

5. Physical Damage Symbol Factors, (cont)

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
42	n/a	n/a	1.9141
43	n/a	n/a	1.9544
44	n/a	n/a	1.45 2.00
45	n/a	n/a	2.041.49
46	n/a	n/a	2.091.52
47	n/a	n/a	2.151.55
48	n/a	n/a	2.211.56
49	n/a	n/a	2.271.60
50	n/a	n/a	2.321.63
51	n/a	n/a	2.371.68
52	n/a	n/a	2.431.69
53	n/a	n/a	2.481.73
54	n/a	n/a	2.571.78
55	n/a	n/a	2.681.81
56	n/a	n/a	2.791.85
57	n/a	n/a	21.91
58	n/a	n/a	3.091.96
59	n/a	n/a	3.322.02
60	n/a	n/a	3.572.10
61	n/a	n/a	3.822.19
62	n/a	n/a	4.082.28
63	n/a	n/a	4.352.36
64	n/a	n/a	4.612.48
65	n/a	n/a	4.872.61
66	n/a	n/a	5.272.74
67	n/a	n/a	5.802.88
68	n/a	n/a	6.323.05
69	n/a	n/a	6.853.23
70	n/a	n/a	7.383.45
71	n/a	n/a	7.91n/a
72	n/a	n/a	8.45n/a
73	n/a	n/a	8.98n/a
74	n/a	n/a	9.51n/a
75	n/a	n/a	10.04n/a
98	n/a	n/a	+
Additive per \$10,000 MSRP	n/a	0.5243	0.53
Add to Relativity for Symbol:	n/a	26	70
For Amounts Over:	n/a	\$80,000	\$150,000

Table R.5.A., Comprehensive Symbol Factors

5. Physical Damage Symbol Factors, (cont.)
 B. Collision

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
1	0.3528	0.5456	0.3769
2	0.3539	0.5869	0.4672
3	0.3547	0.6374	0.5675
4	0.3556	0.6777	0.6577
5	0.4360	0.7480	0.6979
6	0.5466	0.7481	0.7481
7	0.5869	0.7884	0.7482
8	0.6673	0.8387	0.7784
9	n/a	n/a	n/a
10	0.7381	0.8790	0.8187
11	0.8085	0.9493	0.8488
12	0.8891	0.9596	0.8790
13	0.98	1.00	0.8991
14	1.0905	1.0604	0.9493
15	1.2213	1.4307	0.9394
16	1.3726	1.4911	0.95
17	1.4841	1.2616	0.9798
18	1.6054	1.3222	1.00
19	1.7467	1.3930	1.0301
20	1.9273	1.4537	1.0402
21	2.241.87	1.5244	1.0703
22	n/a	1.6054	1.0904
23	n/a	1.6964	1.1205
24	n/a	1.8371	1.1306
25	n/a	2.031.76	1.1608
26	n/a	2.241.81	1.1809
27	n/a	+	1.1910
28	n/a	n/a	1.2212
29	n/a	n/a	1.2413
30	n/a	n/a	1.2615
31	n/a	n/a	1.2816
32	n/a	n/a	1.2918
33	n/a	n/a	1.3219
34	n/a	n/a	1.3421
35	n/a	n/a	1.3523
36	n/a	n/a	1.3827
37	n/a	n/a	1.4030
38	n/a	n/a	1.4331
39	n/a	n/a	1.4532
40	n/a	n/a	1.4734
41	n/a	n/a	1.4935

5. Physical Damage Symbol Factors, (cont)

Symbol	Model Year 1989/Prior	Model Year 1990-2010	Model Year 2011/Newer
42	n/a	n/a	1.5137
43	n/a	n/a	1.5338
44	n/a	n/a	1.5540
45	n/a	n/a	1.5642
46	n/a	n/a	1.5944
47	n/a	n/a	1.6145
48	n/a	n/a	1.6347
49	n/a	n/a	1.6649
50	n/a	n/a	1.6851
51	n/a	n/a	1.7153
52	n/a	n/a	1.7254
53	n/a	n/a	1.7556
54	n/a	n/a	1.7858
55	n/a	n/a	1.8261
56	n/a	n/a	1.8762
57	n/a	n/a	1.9268
58	n/a	n/a	2.041.71
59	n/a	n/a	2.111.77
60	n/a	n/a	2.211.81
61	n/a	n/a	2.341.90
62	n/a	n/a	2.491.99
63	n/a	n/a	2.6308
64	n/a	n/a	2.7816
65	n/a	n/a	2.9234
66	n/a	n/a	3.142.53
67	n/a	n/a	3.442.70
68	n/a	n/a	3.732.89
69	n/a	n/a	4.033.06
70	n/a	n/a	4.313.36
71	n/a	n/a	4.61n/a
72	n/a	n/a	4.90n/a
73	n/a	n/a	5.19n/a
74	n/a	n/a	5.49n/a
75	n/a	n/a	5.78n/a
98	n/a	n/a	+
Additive per \$10,000 MSRP	n/a	0.2918	0.29
Add to Relativity for Symbol:	n/a	26	70
For Amounts Over:	n/a	\$80,000	\$150,000

Table R.5.B., Collision Symbol Factors

Miscellaneous Vehicle Types (PP 03 28 06 98)

Motor Home Rating

Use ISO standard rating for Motor Homes. Use a factor of 1.00 for driver class factors.

Motor Home rating factor deviations are as follows:

BI	0.50
PD	0.50
PIP	0.50
UMBI	0.50
UIMBI	0.50
UMPD	0.50
CP	1.25
CL	0.35

Recreational Trailer Rating

Use ISO standard rating, which is the same logic as the Motor Home rating.

Coverage is automatically included for BI, PD, PIP, UMBI, UIMBI, and UMPD as part of the standard policy. Premiums are charged using the Motor Home rating logic for CP and CL coverages.

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Republic RoadMaster (sm) Personal Automobile Program
Project Name/Number: Rate and Rule Revision/
Filing Company: Republic Underwriters Insurance Company

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)
09/05/2014	Filed 10/13/2014	Rate	Motor home Physical Damage rule 2.c..	09/30/2014	32.pdf (Superceded)
09/05/2014	Filed 10/13/2014	Supporting Document	NAIC loss cost data entry document	09/30/2014	FORM RF-1 Rate Filing Abstract.pdf (Superceded)
09/05/2014	Filed 10/13/2014	Supporting Document	Actuarial Memorandum and Support	09/30/2014	Actuarial Memorandum eff 2015-1-1.pdf RM Filing Exhibits.pdf comparison.pdf

19. MISCELLANEOUS TYPES (Cont'd)

- (2) 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 follows:

- (a) Comprehensive
1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (b) Collision
1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- b. 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.
- c. Pleasure Use Motor Homes
 - (1) Comprehensive
Apply a factor of 1.35 to the base rates calculated in a.
 - (2) Collision
Apply a factor of 0.35 to the base rates calculated in a.
- d. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

3. RENTAL COVERAGE

This coverage is not available in the Arkansas RoadMaster program.

B. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups**1. 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:

- a. Used for business purposes with other than a private passenger auto or owned pickup or van, or
- b. When no auto is owned by the insured.

2. MEDICAL PAYMENTS, WORK LOSS COVERAGE, AND ACCIDENTAL DEATH BENEFIT

A Personal Auto Policy affording Medical payments, Work loss coverage, and Accidental death benefit coverage covers trailers designed for use with 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:

- a. Used for business purposes with other than a private passenger auto or owned pickup or van,
- b. When no auto is owned by the insured, or
- c. Located for use as a residence or premises.

3. LIABILITY AND MEDICAL PAYMENTS – FARM WAGONS

Liability and Medical payments, Work loss coverage, and Accidental death benefit Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	14-0605
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	No
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	Company Name		Company NAIC Number
3.	A.	B.	
	Republic Underwriters Insurance Company		24538

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	B.	
	19.0 Personal Auto		19.0000 Personal Auto Combinations

5.			FOR LOSS COSTS ONLY					
	(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
	BI	n/a	0.0%					
	PD	n/a	0.0%					
	PIP	n/a	0.0%					
	UMBI/UIMBI	n/a	0.0%					
	UMPD	n/a	0.0%					
	Comprehensive	n/a	-5.71%					
	Collision	n/a	-2.92%					
	TOTAL OVERALL EFFECT	n/a	-1.67%					

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
	2014*	2,050	-1.67%	1/1/15	1,745	1,065	61.0%	
	2013	4,180			4,318	2,534	58.7%	63.5%
	2012	5,004	10.0%	12/15/12	4,555	2,978	65.4%	68.5%
	2011	4,162	5.0%	12/15/11	3,353	2,667	79.6%	68.7%
	2010	2,519			1,794	1,110	61.8%	68.4%
	2009	794	New	1/26/09	390	247	63.3%	69.8%

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	21.0 / 20.4%
	B. General Expense	8.8 / 8.8%
	C. Taxes, License & Fees	3.8% / 3.8%
	D. Underwriting Profit & Contingencies	5.7% / 5.3%
	E. Reinsurance (Phys Dmg)	0.0 / 0.1%
	F. TOTAL	39.3 / 38.2%

*Indicates partial year ending 6/30/2014

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

9. 33.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): *Note: Only 4% of policies will see greater than a 5% increase, with maximum increases due to change in motor home comprehensive coverage rating factor.*

10. -17.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____