

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

Filing at a Glance

Company: Automobile Club Inter-Insurance Exchange
Product Name: Private Passenger Auto
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 12/17/2013
SERFF Tr Num: AAAM-129324197
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR131217XRMXX125

Effective Date: 04/01/2014
Requested (New):
Effective Date: 04/01/2014
Requested (Renewal):
Author(s): Debbie Furman, Katina Arras, Dennis Kettler
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 02/03/2014
Disposition Status: Filed
Effective Date (New): 04/01/2014
Effective Date (Renewal): 04/01/2014

State Filing Description:

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

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 02/03/2014
 State Status Changed: Deemer Date:
 Created By: Katina Arras Submitted By: Katina Arras
 Corresponding Filing Tracking Number:

Filing Description:

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective April 1, 2014 for New Business and Renewals. Please find the details of this filing in the Explanatory Memorandum and the Actuarial Memorandum.

Company and Contact

Filing Contact Information

Katina Arras, kaaras@aaamissouri.com
 12901 North Forty Drive 314-523-7350 [Phone] 5236 [Ext]
 St. Louis, MO 63141 314-523-6940 [FAX]

Filing Company Information

Automobile Club Inter-Insurance Exchange CoCode: 15512 State of Domicile: Missouri
 Exchange Group Code: Company Type:
 12901 North Forty Drive Group Name: State ID Number:
 St. Louis, MO 63141 FEIN Number: 43-6029277
 (314) 523-7350 ext. 5233[Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate & Rule = \$100.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
Automobile Club Inter-Insurance Exchange	\$100.00	12/17/2013	77571242

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/03/2014	02/03/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	01/28/2014	01/28/2014
Pending Industry Response	Alexa Grissom	01/07/2014	01/07/2014

Response Letters

Responded By	Created On	Date Submitted
Katina Arras	01/28/2014	01/28/2014
Katina Arras	01/08/2014	01/08/2014

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Disposition

Disposition Date: 02/03/2014

Effective Date (New): 04/01/2014

Effective Date (Renewal): 04/01/2014

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):
Automobile Club Inter-Insurance Exchange	10.700%	4.000%	\$1,058,070	19,847	\$26,547,330	74.900%	-18.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Exhibit 2 - Proposed Changes by Coverage	Filed	Yes
Supporting Document	Exhibit 3 - Overall Statewide Indications	Filed	Yes
Supporting Document	Exhibit 4a - Trended On-Level Earned Premium	Filed	Yes
Supporting Document	Exhibit 4b - Premium Trend	Filed	Yes
Supporting Document	Exhibit 5a - Trended and Adjusted Developed Losses	Filed	Yes
Supporting Document	Exhibit 5b - Selected Loss Trends as of 6/30/2013	Filed	Yes
Supporting Document	Exhibit 6a - Loss Frequency Trend	Filed	Yes
Supporting Document	Exhibit 6b - Loss Severity Trend	Filed	Yes
Supporting Document	Exhibit 7 - Unallocated Loss Adjustment Expense Ratio	Filed	Yes
Supporting Document	Exhibit 8 - Loss Adjustment Expense Ratio	Filed	Yes

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Exhibit 9 - Derivation of Expense Provision	Filed	Yes
Supporting Document	Exhibit 10 - Developement of Catastrophe Factor	Filed	Yes
Supporting Document	Exhibit 11 - Net Cost of Reinsurance	Filed	Yes
Supporting Document	Exhibit 12a - Bodily Injury	Filed	Yes
Supporting Document	Exhibit 12b - UM/UIM	Filed	Yes
Supporting Document	Exhibit 13 - Analysis of Underwriting Profit Provision and Target Combined Ratio	Filed	Yes
Supporting Document	Exhibit 14 - Development of Underwriting Profit Provision	Filed	Yes
Supporting Document	Exhibit 15 - Target Rate of Return, Dividend Yield Method	Filed	Yes
Supporting Document	Exhibit 16 - Target Rate of Return, Capital Asset Pricing Model	Filed	Yes
Supporting Document	Exhibit 17 - Derivation of Premium to Surplus Ratio Using Selected Companies Data	Filed	Yes
Supporting Document	Exhibit 18 - Federal Taxes on Investment Income	Filed	Yes
Supporting Document	Exhibit 19 - Computation of Projected Yield	Filed	Yes
Supporting Document	Exhibit 20 - Computation of Average Realized Capital Gains	Filed	Yes
Supporting Document	Exhibit 21 - Annual Mileage Bands	Filed	Yes
Supporting Document	Exhibit 22 - Salvage Title Loss Experience by Coverage	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Salvage Title	Filed	Yes
Rate	Annual Mileage Rating	Filed	Yes
Rate	Table of Contents	Filed	Yes
Rate	Driver and Use Classification Codes	Filed	Yes
Rate	Longevity Discount	Filed	Yes
Rate	AAA OnBoard Discount	Filed	Yes
Rate	AAA OnBoard Teen Discount	Filed	Yes
Rate	Verified Mileage Discount	Filed	Yes
Rate	Discount Factors	Filed	Yes
Rate	Rating Surcharge Points	Filed	Yes
Rate	AR ERP Rate Pages	Filed	Yes

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

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/28/2014
Submitted Date	01/28/2014
Respond By Date	

Dear Katina Arras,

Introduction:

This will acknowledge receipt of the captioned filing. A premium cell may contain a text value. Change all text to numbers.

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:** Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/07/2014
Submitted Date	01/07/2014
Respond By Date	

Dear Katina Arras,

Introduction:

This will acknowledge receipt of the captioned filing. Please resubmit the APCS: Premium cells may contain a text value, please change all to numbers.

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:** Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 01/28/2014
 Submitted Date 01/28/2014

Dear Alexa Grissom,

Introduction:

The Automobile Club Inter-Insurance Exchange is submitting the following response to the objection dated January 28, 2014:

Response 1

Comments:

Please see the revised APCS-Auto Premium Comparison Survey that has been attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Auto Premium Comparison Survey_REVISED_2.xls APCS Auto Premium Comparison Survey_REVISED_2.pdf
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Auto Premium Comparison Survey_REVISED.pdf APCS Auto Premium Comparison Survey_REVISED.xls
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Auto Premium Comparison Survey.pdf APCS Auto Premium Comparison Survey.xls

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

AAAM-129324197

State Tracking #:

Company Tracking #:

AR131217XRMXX125

State:

Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

/

Thank you in advance for your time and consideration. Please let me know if you have any questions.

Sincerely,

Katina Arras

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

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 01/08/2014
 Submitted Date 01/08/2014

Dear Alexa Grissom,

Introduction:

The Automobile Club Inter-Insurance Exchange is submitting the following response to the objection dated January 8, 2014:

Response 1

Comments:

Please see the revised Auto Premium Comparison Survey attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Auto Premium Comparison Survey_REVISED.pdf APCS Auto Premium Comparison Survey_REVISED.xls
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Auto Premium Comparison Survey.pdf APCS Auto Premium Comparison Survey.xls

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you in advance for your time and consideration. Please contact me if you have any questions.

Sincerely,

Katina Arras

SERFF Tracking #:

AAAM-129324197

State Tracking #:

Company Tracking #:

AR131217XRMXX125

State: Arkansas

Filing Company: Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: PRIOR APPROVAL

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 4.700%

Effective Date of Last Rate Revision: 03/01/2013

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):
Automobile Club Inter-Insurance Exchange	10.700%	4.000%	\$1,058,070	19,847	\$26,547,330	74.900%	-18.800%

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger 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 02/03/2014	Salvage Title	Rule 329.3	New		RULE 329 3.pdf
2	Filed 02/03/2014	Annual Mileage Rating	Rule 333	New		RULE 333.pdf
3	Filed 02/03/2014	Table of Contents		Replacement	AAAM-129237827	AR ERP TOC_040114.pdf
4	Filed 02/03/2014	Driver and Use Classification Codes	Rule 302	Replacement	AAAM-126843032	RULE 302rev040114.pdf
5	Filed 02/03/2014	Longevity Discount	Rule 327.9	Replacement	AAAM-128663033	Rule 327.9rev040114.pdf
6	Filed 02/03/2014	AAA OnBoard Discount	Rule 327.10	Replacement	AAAM-128663033	RULE 327.10rev040114.pdf
7	Filed 02/03/2014	AAA OnBoard Teen Discount	Rule 327.11	Replacement	AAAM-128663033	RULE 327.11rev040114.pdf
8	Filed 02/03/2014	Verified Mileage Discount	Rule 327.13	Replacement	AAAM-128663033	RULE 327.13rev040114.pdf
9	Filed 02/03/2014	Discount Factors	Rule 328	Replacement	AAAM-128663033	RULE 328rev040114.pdf
10	Filed 02/03/2014	Rating Surcharge Points	Rule 329.2	Replacement	AAAM-126508644	RULE 329.2rev040114.pdf
11	Filed 02/03/2014	AR ERP Rate Pages	Exhibit 1	Replacement	AAAM-128663033	Exhibit 1 - AR ERP Rate Pages 4-1-2014.pdf

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SALVAGE TITLE SURCHARGE

A premium surcharge will apply to all vehicles that have a salvage title. Vehicles with a salvage title will be verified by a third party. The surcharge will be 50% and will apply to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

If the vehicle no longer has a salvage title, the surcharge can be removed. This surcharge does not apply to vehicles rated as recreational use, antique, classic or trailers.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**ANNUAL MILEAGE RATING**

The annual mileage rating factor may apply as a decrease or increase to the policy premium depending on the miles driven and the method for providing vehicle mileage information. The annual mileage calculator is used as a tool to determine annual mileage. This tool asks questions regarding the vehicle usage, commuting patterns and odometer information. The annual mileage rating will include three separate annual mileage rating tables. Each table will consist of mileage bands (e.g. 15,001 – 20,000) and an “unknown” band. The “unknown” band will be used if the annual mileage calculation results in a “0”, a negative number or when we have insufficient data to calculate annual mileage. The tables will be:

- Verified Mileage table
- AAA OnBoard table
- Non-Verified Mileage table

Verified Mileage Table

Vehicles that are receiving the Verified Mileage Discount will be rated with an annual mileage factor from the Verified Mileage Table.

At new business, the annual mileage will be derived based on the annual mileage calculator tool. At renewal, the annual mileage will be calculated based on the odometer reading provided by the insured at our request. If we do not request an updated odometer reading from the insured, then the vehicle will continue to be rated using the same annual mileage band from the prior term.

AAA OnBoard Table

Vehicles that are receiving the AAA OnBoard Discount will be rated with an annual mileage factor from the AAA OnBoard Table.

At new business, the annual mileage will be derived based on the annual mileage calculator tool. At renewal, the annual mileage will be calculated based on mileage data captured by the AAA OnBoard device. If there is not a sufficient amount of data captured by the AAA OnBoard device because it has been less than 365 days since the device was first activated, the vehicle will be rated with a factor from the AAA OnBoard table using the mileage band from the prior term. If the AAA OnBoard device was first activated at least 365 days prior and there is not a sufficient amount of data captured by the device, then the vehicle will not be rated with a factor from the AAA OnBoard table. It will be eligible to be rated with a factor from the Verified Mileage table.

Non-Verified Mileage Table

Vehicles that are not receiving the Verified Mileage Discount or the AAA OnBoard Discount will be rated with an annual mileage factor from the Non-Verified Mileage Table.

At new business, the annual mileage will be derived based on the annual mileage calculator tool. At renewal, the vehicle will be rated in the mileage band from the prior term.

Vehicles rated as recreational use, antiques, classics and trailers will also be rated based on the Non-Verified Mileage table. These vehicles will be rated using the lowest annual mileage band.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

Annual mileage rating factors will apply to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss; Collision; Comprehensive; Uninsured Motorist Property Damage and Rental Reimbursement.

The annual mileage rating factors are as follows:

VERIFIED MILEAGE TABLE		
MILEAGE BAND	ALL COVERAGES (EXCLUDING COMPREHENSIVE)	COMPREHENSIVE
1 – 2,500	0.867	0.901
2,501 – 5,000	0.884	0.918
5,001 – 7,500	0.901	0.931
7,501 – 10,000	0.918	0.951
10,001 – 12,500	0.944	0.967
12,501 – 15,000	0.960	0.968
15,001 – 20,000	0.977	0.971
20,001 – 25,000	1.010	0.986
25,001 – 30,000	1.040	1.009
30,001 – 40,000	1.051	1.025
40,001 – 50,000	1.061	1.030
50,001 or more	1.077	1.034
Unknown	0.950	0.950

AAA ONBOARD TABLE		
MILEAGE BAND	ALL COVERAGES (EXCLUDING COMPREHENSIVE)	COMPREHENSIVE
1 – 2,500	0.737	0.765
2,501 – 5,000	0.778	0.808
5,001 – 7,500	0.820	0.847
7,501 – 10,000	0.863	0.894
10,001 – 12,500	0.906	0.928
12,501 – 15,000	0.931	0.939
15,001 – 20,000	0.947	0.942
20,001 – 25,000	0.980	0.956
25,001 – 30,000	1.009	0.979
30,001 – 40,000	1.019	0.994
40,001 – 50,000	1.030	0.999
50,001 or more	1.045	1.003
Unknown	0.900	0.900

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

NON-VERIFIED MILEAGE TABLE		
MILEAGE BAND	ALL COVERAGES (EXCLUDING COMPREHENSIVE)	COMPREHENSIVE
1 – 2,500	0.980	1.000
2,501 – 5,000	0.990	1.010
5,001 – 7,500	1.000	1.015
7,501 – 10,000	1.010	1.020
10,001 – 12,500	1.020	1.025
12,501 – 15,000	1.030	1.026
15,001 – 20,000	1.040	1.030
20,001 – 25,000	1.051	1.035
25,001 – 30,000	1.061	1.040
30,001 – 40,000	1.072	1.045
40,001 – 50,000	1.083	1.050
50,001 or more	1.093	1.055
Unknown	1.000	1.000

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SECTION RULE**200 TIERING**

- 201 TIERING
- 202 CONSUMER INSURANCE SCORE (CIS)
- 203 PRIOR NON-CHARGEABLE LOSSES
- 204 PRIOR INSURANCE
- 205 PRIOR BODILY INJURY (BI) LIABILITY LIMITS
- 206 PRIOR RENTAL COVERAGE

300 RATING, DISCOUNT AND SURCHARGE REQUIREMENTS

- 301 VEHICLE DEFINITIONS
 - 301.1 PRIVATE PASSENGER AUTOMOBILE
 - 301.2 RECREATIONAL VEHICLE
- 302 DRIVER AND USE CLASSIFICATION CODES
 - 302.1 MULTIPLE CAR USE FACTOR
- 303 TERRITORIES
- 304 SYMBOLS
- 305 DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE
- 306 MINIMUM COMPREHENSIVE PREMIUM
- 307 ANTIQUE AND CLASSIC AUTOMOBILES
- 308 SPECIAL INTEREST AUTOMOBILES
- 309 CUSTOMIZED EQUIPMENT/AUTO
 - 309.1 CAMPER SHELL OR CAMPER BODY
- 310 PRIVATE PASSENGER TRAILERS
- 311 LOAN/LEASE VALUE ENDORSEMENT
- 312 REPLACEMENT COST AUTO ENDORSEMENT
- 313 CO-RESIDENTS
- 314 ONE DRIVER, MORE THAN ONE VEHICLE
- 315 YOUTHFUL OPERATOR VEHICLE ASSIGNMENT
- 316 STUDENTS AND CLERGY RATED AS PLEASURE
- 317 STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME
- 318 FEDERAL GOVERNMENT EMPLOYEES
- 319 CHANGES ON POLICY
- 320 PREMIUM MISQUOTES ON NEW BUSINESS
- 321 CANCELLATIONS
- 322 POLICY TERM
- 323 PREMIUM TRANSITION RULE
- 324 PREMIUM PAYMENTS
- 325 SERVICE CHARGE
- 326 PAYMENT PLANS
 - 326.1 INSTALLMENT PAYMENT PLAN
 - 326.2 ELECTRONIC FUNDS TRANSFER PLAN
 - 326.3 RESERVED FOR FUTURE USE
 - 326.4 50/50 PAYMENT PLAN

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

300 RATING, DISCOUNT AND SURCHARGE REQUIREMENTS *continued*

- 327 DISCOUNTS
 - 327.1 AAA MEMBERSHIP DISCOUNT
 - 327.2 ACCIDENT PREVENTION COURSE DISCOUNT
 - 327.3 AIR BAG DISCOUNT
 - 327.4 ANTI-LOCK BRAKE SYSTEM DISCOUNT
 - 327.5 ANTI-THEFT MECHANISM DISCOUNT
 - 327.6 DRIVER TRAINING DISCOUNT
 - 327.7 GOOD STUDENT DISCOUNT
 - 327.8 MULTI-LINE DISCOUNT
 - 327.9 LONGEVITY DISCOUNT
 - 327.10 AAA ONBOARD DISCOUNT
 - 327.11 AAA ONBOARD TEEN DISCOUNT
 - 327.12 DRIVESHARP DISCOUNT
 - 327.13 VERIFIED MILEAGE DISCOUNT
- 328 DISCOUNT FACTORS
- 329 SURCHARGES
 - 329.1 INEXPERIENCED OPERATOR SURCHARGE
 - 329.2 RATING SURCHARGE POINTS
 - 329.3 SALVAGE TITLE**
- 330 GUARANTEED RENEWAL ENDORSEMENT
- 331 MARKET TIER
- 332 ACCIDENT FORGIVENESS
- 333 ANNUAL MILEAGE RATING**

400 COVERAGE LIMITS AND DEDUCTIBLES

- 401 AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES
- 402 COVERAGE COMBINATIONS
- 403 UNIFORM LIMITS
- 404 AUTOMATIC COVERAGE

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

DRIVER AND USE CLASSIFICATION CODES

In order to properly rate an insurance risk, it is essential that the driver and use classifications are determined correctly. Without a precise determination, the premium will not be appropriate to cover the risk.

Under our classification and rating structure, there are a number of driver and use classifications. Each classification will have a 6 character indicator and each character has a specific meaning. The meaning of these characters are as follows.

1. First and Second character is the age of the driver. The characters are as follows:

A6 = 16	B0 = 20	C0 = 30	D0 = 40	E0 = 50	F0 = 60	G0 = 70	H0 = 80	I0 = 90
A7 = 17	B1 = 21	C1 = 31	D1 = 41	E1 = 51	F1 = 61	G1 = 71	H1 = 81	I1 = 91
A8 = 18	B2 = 22	C2 = 32	D2 = 42	E2 = 52	F2 = 62	G2 = 72	H2 = 82	I2 = 92
A9 = 19	B3 = 23	C3 = 33	D3 = 43	E3 = 53	F3 = 63	G3 = 73	H3 = 83	I3 = 93
	B4 = 24	C4 = 34	D4 = 44	E4 = 54	F4 = 64	G4 = 74	H4 = 84	I4 = 94
	B5 = 25	C5 = 35	D5 = 45	E5 = 55	F5 = 65	G5 = 75	H5 = 85	I5 = 95
	B6 = 26	C6 = 36	D6 = 46	E6 = 56	F6 = 66	G6 = 76	H6 = 86	I6 = 96
	B7 = 27	C7 = 37	D7 = 47	E7 = 57	F7 = 67	G7 = 77	H7 = 87	I7 = 97
	B8 = 28	C8 = 38	D8 = 48	E8 = 58	F8 = 68	G8 = 78	H8 = 88	I8 = 98
	B9 = 29	C9 = 39	D9 = 49	E9 = 59	F9 = 69	G9 = 79	H9 = 89	I9 = 99+

Age means the age attained on the last birthday.

2. Third character is the sex of the driver. The characters are as follows:

F = Female M = Male

3. Fourth character is the marital status of the driver. The characters are as follows:

M = Married S = All others

Married means a married person living with a spouse.

4. Fifth character is the frequency of use of the driver assigned to the rated vehicle. The characters are as follows:

I = Incidental Operator - operator drives vehicle less than 50% of the time the vehicle is in operation.

P = Principal Operator - operator drives vehicle 50% or more of the time the vehicle is in operation.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

5. Sixth character is the use of vehicle classification. The characters are as follows:

P = "Pleasure use" - there is no business use of the automobile, nor is it customarily used in the course of driving to and from work more than once a week.

C = "Commute" - there is no business use of the automobile but it is customarily used in the course of driving to and from work.

B = "Business" - the use of the automobile is required by or customarily used in the duties of the applicant, or any other person customarily operating the automobile, in his or her occupation, profession or business, other than in going to and from the principal place of occupation, profession or business.

F = "Farm use" - the vehicle has a manufacturer's tonnage rating of 1 ton or less, is principally garaged on a farm or ranch and it is not used in going to and from work, other than farming or ranching and is not used in any occupation, other than farm or ranching and is not used for pleasure use.

R = "Recreational use" - the vehicle is principally used as a temporary living quarters and is not customarily used for driving to and from work or family and business use.

DEFINITIONS

Customarily - means more than once a week, which includes use of automobiles in a car pool or other share-a-ride arrangements and an automobile driven part way to and from work, such as to a railroad depot during the day or a commuter parking lot, more than one day per week or more than one week in five.

In addition to the Driver/Use Classification Codes listed above, there are two special driver classifications. These classes override any other driver/use classification assigned to the vehicle. The classes are as follows:

1. ANTIQ - Antique vehicle
2. CLASC - Classic vehicle

When determining the driver/use classification that should apply to a vehicle, you must analyze all operators of the vehicle residing in the household and what their percentage of use of the vehicle will be. With only one vehicle, there is only one principal operator. There must be a principal operator for each vehicle carrying liability coverage. If there is more than one vehicle insured, the same driver cannot appear as a principal operator on more than one of the vehicles until all drivers on the policy have been assigned to at least one vehicle that carries liability coverage.

If an insured has more drivers than vehicles listed on the policy, each driver will have one vehicle for which he or she could be listed as driving the "most" and only one driver could be identified as a principal operator for each vehicle. The remaining drivers would have to be incidental drivers.

If the number of youthful drivers (male operators under the age of 25 or an unmarried female operator under the age of 25) exceeds the number of vehicles, the highest rating classification will apply. If there is

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

more than one vehicle and more than one youthful operator, then each vehicle will be rated as a youthful operator until the number of vehicles exceeds the number of youthful operators.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

LONGEVITY DISCOUNT

A longevity discount will be applied based on years of continuous insurance. The number of household, chargeable accidents or violations in the previous 36 months will also impact the discount amount. The discount will be reduced on policies with drivers who have adverse driving records. Continuous insurance is defined as years of continuous insurance with no greater than a 30 day lapse in coverage.

The years of longevity will be determined as follows:

- For a renewal ACIIE policy, longevity will be determined by adding the years of continuous auto insurance with the most recent carrier prior to ACIIE and number of years with ACIIE.
- For an ACFIC policy converted to an ACIIE policy, longevity will be determined by the number of years of continuous auto insurance with ACFIC*.
- For new business, longevity will be determined by the number of years of continuous auto insurance with the most recent carrier*.
- This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

* If the years of previous continuous insurance were with multiple ACE affiliates (including ACFIC and ACIIE), all continuous years with ACE affiliates should be added together to determine longevity.

The longevity discount factors are as follows:

YEARS OF CONTINUOUS INSURANCE	NUMBER OF CHARGEABLE ACCIDENTS OR VIOLATIONS IN PRIOR 36 MONTHS	COVERAGE LINE			
		BI	PD	PIP - MP	COLL
0	0	0.99	0.99	0.99	0.99
0	1	1.17	1.17	1.17	1.17
0	2	1.26	1.26	1.26	1.26
0	3+	1.41	1.41	1.41	1.41
1	0	0.97	0.97	0.97	0.97
1	1	1.15	1.15	1.15	1.15
1	2	1.25	1.25	1.25	1.25
1	3+	1.39	1.39	1.39	1.39
2	0	0.95	0.95	0.95	0.95
2	1	1.13	1.13	1.13	1.13
2	2	1.24	1.24	1.24	1.24
2	3+	1.37	1.37	1.37	1.37
3	0	0.89	0.89	0.89	0.89
3	1	1.08	1.08	1.08	1.08
3	2	1.21	1.21	1.21	1.21
3	3+	1.34	1.34	1.34	1.34

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

YEARS OF CONTINUOUS INSURANCE	NUMBER OF CHARGEABLE ACCIDENTS OR VIOLATIONS IN PRIOR 36 MONTHS	COVERAGE LINE			
		BI	PD	PIP - MP	COLL
4	0	0.88	0.88	0.88	0.88
4	1	1.07	1.07	1.07	1.07
4	2	1.19	1.19	1.19	1.19
4	3+	1.32	1.32	1.32	1.32
5	0	0.86	0.86	0.86	0.86
5	1	1.04	1.04	1.04	1.04
5	2	1.17	1.17	1.17	1.17
5	3+	1.29	1.29	1.29	1.29
6	0	0.85	0.85	0.85	0.85
6	1	1.01	1.01	1.01	1.01
6	2	1.13	1.13	1.13	1.13
6	3+	1.27	1.27	1.27	1.27
7	0	0.84	0.84	0.84	0.84
7	1	0.99	0.99	0.99	0.99
7	2	1.11	1.11	1.11	1.11
7	3+	1.24	1.24	1.24	1.24
8	0	0.83	0.83	0.83	0.83
8	1	0.98	0.98	0.98	0.98
8	2	1.10	1.10	1.10	1.10
8	3+	1.23	1.23	1.23	1.23
9	0	0.82	0.82	0.82	0.82
9	1	0.96	0.96	0.96	0.96
9	2	1.09	1.09	1.09	1.09
9	3+	1.22	1.22	1.22	1.22
10+	0	0.80	0.80	0.80	0.80
10+	1	0.95	0.95	0.95	0.95
10+	2	1.08	1.08	1.08	1.08
10+	3+	1.19	1.19	1.19	1.19

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**AAA ONBOARD DISCOUNT**

Private passenger vehicles, and those rated as such, that have an **active** AAA OnBoard device, provide an odometer reading and **are primarily driven by an insured that is a current Auto Club Enterprises AAA member** will be eligible for the AAA OnBoard Discount. A consent form must be completed to receive a AAA OnBoard device. The discount will apply only upon **activation** of the device. Activation means the **device has been plugged into the vehicle and registered on our network. Active means the device has been plugged into the vehicle, registered on our network and regularly transmits the vehicle's mileage information.**

The AAA OnBoard device periodically transmits the vehicle's mileage information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The mileage information will be used in the future to determine annual mileage.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon **activation**, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is active **and a sufficient amount of data is captured by the device.**

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle will not be eligible for the AAA OnBoard discount.

If the AAA OnBoard Discount is currently applied to a vehicle, the vehicle will not be eligible for the Verified Mileage Discount. If the device is deactivated, that vehicle may be eligible for the Verified Mileage Discount. If the device does not work in a vehicle, that vehicle may be eligible for the Verified Mileage Discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule **333** for **AAA OnBoard table rating factors.**

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**AAA ONBOARD TEEN DISCOUNT**

Private passenger vehicles, and those rated as such, which are rated with an unmarried operator under the age of 20 who is a current Auto Club Enterprises AAA member will be eligible for a AAA OnBoard® Teen Discount. A participation form to enroll in our AAA OnBoard Teen Safe Driver Program must be completed to receive a AAA OnBoard device. The discount will apply upon activation of the device. Activation means the device has been plugged into the vehicle and has been registered on our network.

The AAA OnBoard device transmits the vehicle information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The AAA OnBoard Teen Safe Driver program offers policyholders an opportunity to participate in a program encouraging responsible driving habits for teen drivers. Through the use of a website and in-vehicle device, policyholder parents or guardians can identify their teen's driving behaviors, including speed, time and date of trips, and vehicle location.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon activation, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is activated and the rated driver is under the age of 20. If the device is not active at the time of the renewal offer, the discount will be removed for the next policy period. Active means the device has been plugged into the vehicle and has been registered on our network.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle would not be eligible for the AAA OnBoard discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

VERIFIED MILEAGE DISCOUNT

When a policyholder with a private passenger vehicle(s), and those rated as such, provide a new or updated odometer reading upon request they will be eligible for the Verified Mileage Discount.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. The odometer reading is mandatory for new business policies and when a vehicle is added during the policy term. Therefore, this discount will apply to all qualifying vehicles on new policies and amendments to current policies with policy effective dates on or after 3-1-2013.

The discount applies for 1 year. A new odometer reading must be provided upon request to continue to receive the discount. The discount may be added by an amendment if an odometer reading is provided for policy terms effective on or after 3-1-2013.

If a vehicle qualifies for the AAA OnBoard discount, that vehicle will not be eligible for the Verified Mileage Discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 333 for Verified Mileage Table rating factors.

ACIE - AUTOMOBILE ENTERPRISE RATING PLAN

DISCOUNT FACTORS

	BI/ PD	PIP- MED	PIP- ACC DEATH	PIP- WORK LOSS	UM	UIM	COLL	COMP	UMPD	RENTAL
AAA MEMBERSHIP	.90	.90					.90	.90		
AAA ONBOARD – TEEN	.90	.90	.90	.90	.90	.90	.90	.90	.90	.90
ACCIDENT PREVENTION COURSE	.90	.90					.90	.90		
AIRBAG		.70	.70	.70						
ANTI-LOCK BRAKE	.90						.90			
ANTI-THEFT - ACTIVE WITH VIN ETCH								.80		
ANTI-THEFT - ACTIVE WITHOUT VIN ETCH								.85		
ANTI-THEFT - PASSIVE WITH VIN ETCH								.75		
ANTI-THEFT - PASSIVE WITHOUT VIN ETCH								.80		
DRIVESHARP	.90	.90	.90	.90	.90	.90	.90	.90	.90	.90
DRIVER TRAINING	.90						.90			
GOOD STUDENT	.85	.85					.85	.85		
STUDENT (OVER 100/MILITARY)	.90						.90			
VIN ETCH ONLY								.95		

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

RATING SURCHARGE POINTS

A driving record is comprised of chargeable, at-fault accidents and applicable violations resulting in convictions. An at-fault accident will be considered when the insured is more than 50% at fault and losses paid are \$800 or greater. These accidents will be considered for 36 months from the date the first payment is made. This payment may be below the \$800 threshold. For new business, accidents will be considered for 36 months from the occurrence date. Violations will be categorized as minor and major and will be surcharged for 36 months from the date of violation.

The rating surcharge points will be totaled separately for each category. A factor will be determined for each category from the total number of points. The surcharge factors will then be totaled and applied to each coverage. The final surcharge will be applied to the highest rated vehicle to which the driver is assigned.

When and insured has a chargeable, at-fault accident and also receives a violation on the same day or receives multiple violations on the same day, rating surcharge points will be assigned as follows:

- Chargeable, at-fault accident on the same day as a minor violation – points assigned for the accident only
- Chargeable, at-fault accident on same day as a major violation – points assigned for both the accident and the major violation
- Chargeable, at-fault accident on same day as both minor and a major violation are received points assigned for the accident and the major violation
- Major violation received on the same day as a minor violation – points assigned for the major violation only
- 2 major violations received on the same day – points are assigned for both major violations
- 2 minor violations received on the same day – points are assigned for only one minor violation

The rating surcharge points will apply to Bodily Injury Liability and Property Damage Liability, PIP – Medical Payments and Collision. This surcharge does not apply to vehicles rated as recreational use, antique, classic or trailers.



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
BASE RATES

EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

Territory	COVERAGE									
	BI/PD	COMP	COLL	PIP-MP	PIP-AD	PIP-WL	RR	UM	UIM	UMPD
1	192	101	133	22	6	6	22	9	9	17
2	278	66	152	27	6	6	18	10	10	20
3	195	63	126	21	6	6	14	10	10	16
4	231	142	178	19	6	6	13	9	9	17
5	230	65	136	18	6	6	15	8	7	17
6	215	85	141	20	6	6	19	9	9	17
7	207	105	146	21	6	6	19	10	10	16
8	269	78	162	27	6	6	16	10	10	17
9	186	56	121	19	6	6	14	8	8	16
12	168	77	120	17	6	6	12	9	8	16
13	200	80	130	20	6	6	13	8	7	17
15	256	143	199	23	6	6	13	10	10	17
16	235	89	150	22	6	6	21	8	8	16
17	193	73	126	20	6	6	16	8	7	17
18	228	70	144	24	6	6	17	8	7	17
19	247	90	148	26	6	6	16	9	9	17
20	226	64	134	22	6	6	15	8	7	18
21	227	66	134	19	6	6	15	8	7	17
22	205	59	119	18	6	6	14	8	7	16



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
INCREASED LIMIT / MODEL YEAR

EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

Bodily Injury (000)	
Limit	Factor
25/50	1.000
50/100	1.100
100/300	1.190
250/500	1.400
300/300	1.390
300/500	1.410
300/1000	1.460
500/500	1.480
500/1000	1.530
1000/1000	1.600

Property Damage	
Limit	Factor
25,000	1.000
50,000	1.030
100,000	1.060
200,000	1.090
300,000	1.120
500,000	1.190

Uninsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.310
100/300	1.690
250/500	2.050
300/300	1.910
300/500	2.120
300/1000	2.450
500/500	2.200
500/1000	2.850
1000/1000	2.950

Underinsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.500
100/300	2.700
250/500	3.600
300/300	3.100
300/500	3.900
300/1000	4.800
500/500	4.700
500/1000	5.700
1000/1000	6.500

Personal Injury Protection (MP)	
Limit	Factor
1,000	1.000
5,000	1.850
10,000	2.400
25,000	3.200
50,000	3.450

Personal Injury Protection (ADD)	
Limit	Factor
5,000	1.000
10,000	1.667

Rental Reimbursement	
Limit	Factor
30/750	1.000
40/1,000	1.333
50/1,200	1.667
60/1,350	2.000
75/1,500	2.750

Model Year		
	COMP	COLL
Year	Factor	Factor
1993 & Prior	0.75	0.69
1994	0.78	0.73
1995	0.81	0.78
1996	0.83	0.82
1997	0.88	0.86
1998	0.93	0.90
1999	0.96	0.95
2000	1.00	1.00
2001	1.02	1.05
2002	1.05	1.12
2003	1.08	1.19
2004	1.11	1.26
2005	1.16	1.33
2006	1.20	1.42
2007	1.27	1.51
2008	1.32	1.59
2009	1.36	1.64
2010	1.42	1.71
2011	1.49	1.77
2012	1.56	1.84
2013	1.63	1.96
2014	1.69	2.05
New Model Year Factor	1.035	1.045

Uninsured Motorist Property Damage	
Limit	Factor
25,000	1.000
50,000	1.300
100,000	1.560
200,000	1.790
300,000	1.970
500,000	2.560



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014**

Symbol	Deductible							
	FULL	50	100	250	500	750	1,000	2,000
1	0.418	0.218	0.186	0.104	0.073	0.067	0.054	0.034
2	0.418	0.218	0.186	0.104	0.073	0.067	0.054	0.034
3	0.418	0.258	0.209	0.128	0.077	0.069	0.054	0.035
4	0.541	0.371	0.280	0.181	0.096	0.089	0.075	0.060
5	0.640	0.475	0.356	0.233	0.144	0.126	0.099	0.078
6	0.829	0.626	0.500	0.330	0.207	0.187	0.151	0.114
7	0.979	0.756	0.623	0.393	0.271	0.241	0.193	0.151
8	1.125	0.858	0.731	0.467	0.324	0.290	0.235	0.191
9	1.282	0.987	0.827	0.523	0.373	0.334	0.271	0.220
10	1.438	1.097	0.920	0.596	0.423	0.380	0.310	0.243
11	1.595	1.207	1.000	0.655	0.508	0.467	0.392	0.313
12	1.770	1.319	1.080	0.707	0.555	0.519	0.446	0.352
13	1.928	1.457	1.182	0.778	0.601	0.553	0.465	0.368
14	2.084	1.530	1.217	0.830	0.641	0.590	0.496	0.393
15	2.240	1.678	1.341	0.917	0.695	0.642	0.541	0.430
16	2.370	1.734	1.363	0.959	0.727	0.668	0.560	0.446
17	2.453	1.844	1.469	1.003	0.765	0.705	0.594	0.470
18	2.573	1.900	1.491	1.053	0.805	0.737	0.615	0.491
19	2.692	2.010	1.601	1.096	0.829	0.769	0.653	0.508
20	2.822	2.084	1.624	1.148	0.875	0.801	0.668	0.545
21	2.923	2.162	1.716	1.190	1.023	0.952	0.814	0.712
22	3.030	2.218	1.743	1.221	1.052	0.983	0.843	0.754
23	3.140	2.309	1.837	1.264	1.098	1.023	0.874	0.759
24	3.249	2.400	1.874	1.315	1.137	1.062	0.910	0.815
25	3.369	2.483	1.978	1.356	1.191	1.107	0.941	0.824
26	3.488	2.584	2.031	1.400	1.237	1.147	0.974	0.874
27	3.597	2.665	2.118	1.493	1.260	1.178	1.011	0.890
28	3.752	2.756	2.168	1.569	1.315	1.225	1.047	0.939
29	3.870	2.839	2.259	1.663	1.361	1.266	1.078	0.939
30	3.980	2.930	2.315	1.712	1.393	1.301	1.115	0.997
31	4.109	3.024	2.408	1.769	1.437	1.343	1.152	1.027
32	4.236	3.119	2.482	1.824	1.481	1.384	1.186	1.047
33	4.341	3.196	2.518	1.870	1.519	1.419	1.216	1.088
34	4.468	3.289	2.617	1.924	1.563	1.460	1.252	1.114
35	4.595	3.382	2.691	1.979	1.609	1.503	1.288	1.136
36	4.722	3.476	2.730	2.033	1.653	1.545	1.325	1.181
37	4.849	3.570	2.838	2.089	1.696	1.585	1.360	1.230
38	4.976	3.663	2.912	2.144	1.741	1.628	1.396	1.236
39	5.103	3.757	2.986	2.198	1.785	1.668	1.431	1.268
40	5.230	3.850	3.028	2.253	1.831	1.710	1.467	1.302
41	5.360	3.947	3.136	2.309	1.876	1.753	1.504	1.358
42	5.491	4.043	3.213	2.366	1.923	1.797	1.541	1.391
43	5.593	4.119	3.274	2.410	1.957	1.830	1.569	1.416
44	5.724	4.215	3.350	2.465	2.004	1.872	1.606	1.450
45	5.854	4.310	3.379	2.522	2.049	1.915	1.643	1.484
46	5.984	4.405	3.501	2.577	2.094	1.957	1.678	1.517
47	6.114	4.501	3.577	2.634	2.140	2.000	1.715	1.550
48	6.244	4.597	3.654	2.690	2.184	2.042	1.752	1.582
49	6.374	4.693	3.707	2.746	2.230	2.085	1.789	1.616



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014**

Symbol	Deductible							
	FULL	50	100	250	500	750	1,000	2,000
50	6.503	4.789	3.731	2.802	2.276	2.128	1.826	1.648
51	6.635	4.885	3.882	2.858	2.322	2.170	1.861	1.679
52	6.765	4.981	3.906	2.914	2.368	2.212	1.898	1.714
53	6.894	5.076	3.929	2.969	2.412	2.254	1.934	1.748
54	7.025	5.172	3.953	3.027	2.459	2.298	1.971	1.817
55	7.154	5.268	3.977	3.081	2.504	2.340	2.007	1.869
56	7.284	5.365	4.150	3.138	2.548	2.382	2.044	1.845
57	7.415	5.461	4.181	3.194	2.595	2.426	2.081	1.911
58	7.506	5.527	4.204	3.233	2.627	2.455	2.107	1.966
59	7.636	5.623	4.235	3.290	2.673	2.498	2.142	1.965
60	7.765	5.717	4.307	3.345	2.718	2.540	2.179	1.968
61	7.895	5.813	4.433	3.400	2.762	2.582	2.215	2.067
62	8.024	5.909	4.457	3.455	2.809	2.625	2.252	2.074
63	8.153	6.004	4.523	3.512	2.853	2.667	2.289	2.070
64	8.283	6.099	4.594	3.568	2.899	2.709	2.324	2.098
65	8.411	6.194	4.666	3.623	2.944	2.751	2.360	2.131
66	8.541	6.290	4.738	3.680	2.989	2.793	2.396	2.179
67	8.671	6.384	4.809	3.735	3.035	2.836	2.433	2.196
68	8.800	6.480	4.882	3.791	3.080	2.878	2.470	2.230
69	8.930	6.575	4.953	3.847	3.125	2.920	2.506	2.262
70	9.012	6.637	4.998	3.882	3.154	2.948	2.528	2.283
71	9.141	6.731	5.070	3.937	3.199	2.990	2.566	2.316
72	9.269	6.826	5.142	3.993	3.244	3.031	2.602	2.350
73	9.398	6.921	5.213	4.049	3.290	3.074	2.637	2.381
74	9.527	7.015	5.284	4.105	3.334	3.115	2.672	2.413
75	9.656	7.110	5.356	4.159	3.379	3.158	2.710	2.448
76	9.785	7.205	5.428	4.215	3.425	3.201	2.746	2.479
77	9.913	7.300	5.499	4.271	3.469	3.243	2.782	2.512
78	10.042	7.395	5.571	4.325	3.515	3.285	2.818	2.544
79	10.171	7.490	5.642	4.381	3.560	3.327	2.854	2.577
80	10.299	7.584	5.713	4.437	3.604	3.369	2.890	2.610
81	10.428	7.679	5.785	4.492	3.650	3.411	2.927	2.644
82	10.557	7.775	5.857	4.547	3.694	3.452	2.962	2.675
83	10.686	7.869	5.928	4.604	3.740	3.495	2.999	2.709
84	10.815	7.964	5.998	4.658	3.785	3.537	3.033	2.740

For Symbols above 84, multiply the prior symbol factor by 1.015.



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISIONEFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

Symbol	Deductible							
	50	100	150	250	500	750	1,000	2,000
1	0.635	0.539	0.425	0.339	0.276	0.208	0.139	0.083
2	0.635	0.539	0.425	0.339	0.276	0.208	0.139	0.083
3	0.664	0.560	0.445	0.370	0.288	0.214	0.139	0.090
4	0.761	0.641	0.525	0.453	0.323	0.242	0.161	0.101
5	0.868	0.734	0.613	0.531	0.411	0.314	0.217	0.131
6	0.955	0.832	0.697	0.583	0.482	0.360	0.236	0.145
7	1.039	0.906	0.758	0.669	0.544	0.421	0.297	0.177
8	1.116	0.956	0.842	0.756	0.629	0.486	0.343	0.211
9	1.185	1.037	0.917	0.812	0.688	0.522	0.356	0.245
10	1.269	1.111	0.982	0.876	0.709	0.538	0.367	0.282
11	1.345	1.176	1.057	0.931	0.766	0.641	0.516	0.340
12	1.406	1.245	1.098	1.000	0.791	0.669	0.546	0.362
13	1.478	1.309	1.167	1.092	0.840	0.700	0.560	0.371
14	1.536	1.328	1.197	1.092	0.885	0.728	0.570	0.379
15	1.608	1.401	1.269	1.190	0.911	0.760	0.608	0.392
16	1.655	1.449	1.279	1.190	0.945	0.788	0.631	0.401
17	1.693	1.486	1.366	1.283	0.978	0.816	0.652	0.414
18	1.731	1.533	1.366	1.283	0.990	0.833	0.676	0.430
19	1.776	1.579	1.431	1.347	1.023	0.854	0.686	0.442
20	1.833	1.608	1.433	1.347	1.046	0.878	0.708	0.456
21	1.871	1.663	1.504	1.404	1.081	0.976	0.872	0.584
22	1.919	1.711	1.533	1.404	1.101	0.987	0.872	0.602
23	1.984	1.740	1.579	1.468	1.125	1.020	0.914	0.621
24	2.031	1.767	1.618	1.468	1.148	1.033	0.919	0.634
25	2.078	1.823	1.655	1.526	1.181	1.069	0.956	0.647
26	2.125	1.852	1.701	1.526	1.193	1.078	0.963	0.671
27	2.183	1.926	1.739	1.598	1.210	1.114	1.018	0.703
28	2.239	1.926	1.776	1.598	1.233	1.126	1.019	0.719
29	2.287	1.984	1.824	1.687	1.278	1.176	1.074	0.735
30	2.324	2.021	1.852	1.687	1.288	1.185	1.082	0.741
31	2.382	2.072	1.933	1.784	1.320	1.228	1.135	0.774
32	2.440	2.123	1.943	1.816	1.352	1.257	1.163	0.802
33	2.500	2.147	1.990	1.816	1.384	1.277	1.168	0.809
34	2.558	2.223	2.081	1.913	1.416	1.316	1.216	0.818
35	2.616	2.272	2.082	1.956	1.447	1.346	1.243	0.843
36	2.675	2.295	2.127	1.967	1.478	1.375	1.272	0.848
37	2.732	2.372	2.240	2.041	1.510	1.404	1.297	0.859
38	2.791	2.400	2.240	2.085	1.542	1.433	1.324	0.875
39	2.835	2.432	2.254	2.106	1.567	1.456	1.345	0.898
40	2.895	2.483	2.300	2.106	1.598	1.485	1.371	0.913
41	2.966	2.544	2.388	2.214	1.637	1.522	1.407	0.935
42	3.039	2.607	2.415	2.257	1.678	1.560	1.441	0.959
43	3.111	2.669	2.471	2.257	1.717	1.597	1.477	0.984
44	3.183	2.731	2.529	2.257	1.758	1.618	1.478	0.985
45	3.256	2.792	2.586	2.257	1.796	1.637	1.478	0.985
46	3.328	2.855	2.643	2.416	1.836	1.707	1.577	1.053
47	3.400	2.916	2.701	2.416	1.879	1.731	1.582	1.055
48	3.473	2.979	2.759	2.416	1.916	1.750	1.582	1.055
49	3.546	3.041	2.816	2.416	1.957	1.769	1.582	1.055



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014**

Symbol	Deductible							
	50	100	150	250	500	750	1,000	2,000
50	3.618	3.102	2.874	2.416	1.996	1.789	1.582	1.079
51	3.672	3.150	2.916	2.548	2.027	1.848	1.669	1.113
52	3.744	3.212	2.974	2.548	2.066	1.868	1.669	1.113
53	3.817	3.273	3.031	2.548	2.106	1.888	1.669	1.113
54	3.888	3.334	3.088	2.548	2.147	1.908	1.669	1.113
55	3.961	3.397	3.146	2.548	2.186	1.928	1.669	1.113
56	4.032	3.458	3.203	2.692	2.225	1.994	1.755	1.173
57	4.104	3.520	3.260	2.692	2.265	2.015	1.755	1.173
58	4.155	3.564	3.301	2.722	2.294	2.025	1.755	1.173
59	4.228	3.625	3.357	2.722	2.333	2.044	1.755	1.173
60	4.299	3.687	3.415	2.761	2.354	2.054	1.755	1.173
61	4.371	3.749	3.471	2.822	2.412	2.131	1.850	1.198
62	4.442	3.810	3.528	2.822	2.452	2.152	1.850	1.198
63	4.513	3.871	3.585	2.822	2.480	2.166	1.850	1.198
64	4.586	3.933	3.642	2.860	2.480	2.166	1.850	1.198
65	4.657	3.995	3.699	2.905	2.480	2.166	1.850	1.198
66	4.705	4.036	3.738	2.951	2.593	2.264	1.934	1.252
67	4.776	4.097	3.793	2.979	2.593	2.264	1.934	1.252
68	4.848	4.159	3.851	3.024	2.593	2.264	1.934	1.252
69	4.917	4.219	3.906	3.069	2.593	2.272	1.950	1.262
70	4.991	4.281	3.965	3.112	2.593	2.286	1.978	1.281
71	5.062	4.342	4.020	3.158	2.718	2.373	2.028	1.312
72	5.134	4.402	4.077	3.202	2.718	2.376	2.033	1.316
73	5.204	4.464	4.135	3.246	2.718	2.391	2.063	1.336
74	5.276	4.525	4.190	3.291	2.718	2.405	2.091	1.355
75	5.348	4.586	4.248	3.336	2.718	2.419	2.119	1.371
76	5.418	4.647	4.303	3.380	2.844	2.497	2.148	1.390
77	5.490	4.708	4.361	3.424	2.844	2.510	2.176	1.410
78	5.562	4.770	4.417	3.470	2.844	2.524	2.203	1.426
79	5.633	4.832	4.474	3.512	2.844	2.538	2.232	1.444
80	5.702	4.892	4.531	3.559	2.844	2.553	2.261	1.464
81	5.775	4.954	4.587	3.602	2.969	2.630	2.290	1.482
82	5.847	5.014	4.643	3.647	2.969	2.643	2.316	1.500
83	5.917	5.076	4.700	3.692	2.969	2.658	2.346	1.519
84	5.988	5.137	4.757	3.736	2.969	2.672	2.373	1.536

For Symbols above 84, multiply the prior symbol factor by 1.012.



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
A6FMI	589	1.35	1.45	1.51	1.14	0.60
A6FMP	590	1.35	1.45	1.51	1.14	0.60
A6FSI	662	2.79	2.79	2.79	2.43	1.33
A6FSP	668	3.44	3.44	3.44	2.93	1.62
A6MMI	660	2.75	2.75	2.75	2.53	1.30
A6MMP	661	2.75	2.75	2.75	2.53	1.30
A6MSI	670	3.66	3.66	3.66	3.40	1.63
A6MSP	672	4.61	4.61	4.61	4.33	2.06
A7FMI	555	1.31	1.37	1.49	1.11	0.59
A7FMP	556	1.31	1.37	1.49	1.11	0.59
A7FSI	658	2.62	2.62	2.62	2.28	1.25
A7FSP	666	3.05	3.05	3.05	2.60	1.46
A7MMI	656	2.55	2.55	2.55	2.34	1.21
A7MMP	657	2.55	2.55	2.55	2.34	1.21
A7MSI	667	3.31	3.31	3.31	3.09	1.54
A7MSP	671	3.86	3.86	3.86	3.63	1.93
A8FMI	509	1.27	1.35	1.48	1.09	0.57
A8FMP	510	1.27	1.35	1.48	1.09	0.57
A8FSI	650	2.36	2.36	2.36	2.06	1.18
A8FSP	663	2.82	2.82	2.82	2.39	1.41
A8MMI	651	2.37	2.37	2.37	2.17	1.19
A8MMP	652	2.37	2.37	2.37	2.17	1.19
A8MSI	664	3.01	3.01	3.01	2.80	1.51
A8MSP	669	3.57	3.57	3.57	3.36	1.79
A9FMI	491	1.25	1.31	1.48	1.09	0.56
A9FMP	492	1.25	1.31	1.48	1.09	0.56
A9FSI	649	2.16	2.16	2.16	1.80	1.03
A9FSP	653	2.38	2.38	2.38	2.21	1.14
A9MMI	647	2.12	2.12	2.12	1.92	1.03
A9MMP	648	2.12	2.12	2.12	1.92	1.03
A9MSI	659	2.62	2.62	2.62	2.44	1.31
A9MSP	665	3.02	3.02	3.02	2.82	1.51
B0FMI	455	1.19	1.29	1.48	1.09	0.53
B0FMP	456	1.19	1.29	1.48	1.09	0.53
B0FSI	645	2.02	2.02	2.02	1.68	1.00
B0FSP	646	2.05	2.05	2.05	1.90	1.01
B0MMI	641	1.87	1.87	1.87	1.69	0.94
B0MMP	642	1.87	1.87	1.87	1.69	0.94
B0MSI	654	2.38	2.38	2.38	2.21	1.26
B0MSP	655	2.45	2.45	2.45	2.29	1.33
B1FMI	427	1.17	1.27	1.45	1.07	0.53
B1FMP	428	1.17	1.27	1.45	1.07	0.53
B1FSI	637	1.70	1.70	1.70	1.47	0.81
B1FSP	638	1.75	1.75	1.75	1.56	0.79
B1MMI	635	1.66	1.66	1.66	1.42	0.77
B1MMP	636	1.66	1.66	1.66	1.48	0.77
B1MSI	643	1.95	1.95	1.95	1.60	1.05



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
B1MSP	644	1.99	1.99	1.99	1.86	1.05
B2FMI	413	1.14	1.24	1.41	1.05	0.53
B2FMP	414	1.14	1.24	1.41	1.05	0.53
B2FSI	629	1.51	1.51	1.51	1.31	0.77
B2FSP	631	1.56	1.56	1.56	1.39	0.79
B2MMI	627	1.50	1.50	1.50	1.28	0.76
B2MMP	628	1.50	1.50	1.50	1.33	0.76
B2MSI	639	1.78	1.78	1.78	1.46	1.02
B2MSP	640	1.79	1.79	1.79	1.67	1.00
B3FMI	401	1.09	1.18	1.36	1.01	0.52
B3FMP	402	1.09	1.18	1.36	1.01	0.52
B3FSI	591	1.35	1.35	1.35	1.25	0.68
B3FSP	618	1.38	1.38	1.38	1.33	0.69
B3MMI	592	1.35	1.35	1.35	1.30	0.64
B3MMP	593	1.35	1.35	1.35	1.28	0.65
B3MSI	633	1.61	1.61	1.61	1.36	0.92
B3MSP	634	1.62	1.62	1.62	1.60	0.93
B4FMI	399	1.07	1.16	1.33	0.99	0.51
B4FMP	400	1.07	1.16	1.33	0.99	0.51
B4FSI	527	1.28	1.28	1.28	1.18	0.66
B4FSP	546	1.30	1.30	1.30	1.25	0.65
B4MMI	429	1.17	1.17	1.17	1.12	0.62
B4MMP	430	1.17	1.17	1.17	1.11	0.61
B4MSI	630	1.53	1.53	1.53	1.29	0.90
B4MSP	632	1.56	1.56	1.56	1.54	0.89
B5FMI	369	1.03	1.12	1.28	0.95	0.52
B5FMP	370	1.03	1.12	1.28	0.95	0.52
B5FSI	385	1.05	1.14	1.31	0.97	0.53
B5FSP	386	1.05	1.14	1.31	0.97	0.53
B5MMI	387	1.05	1.14	1.31	0.97	0.53
B5MMP	388	1.05	1.14	1.31	0.97	0.53
B5MSI	528	1.28	1.36	1.50	1.15	0.61
B5MSP	529	1.28	1.36	1.50	1.15	0.61
B6FMI	371	1.03	1.12	1.28	0.95	0.52
B6FMP	372	1.03	1.12	1.28	0.95	0.52
B6FSI	389	1.05	1.14	1.31	0.97	0.53
B6FSP	390	1.05	1.14	1.31	0.97	0.53
B6MMI	381	1.04	1.13	1.29	0.96	0.52
B6MMP	382	1.04	1.13	1.29	0.96	0.52
B6MSI	457	1.19	1.26	1.39	1.07	0.61
B6MSP	458	1.19	1.26	1.39	1.07	0.61
B7FMI	373	1.03	1.12	1.28	0.95	0.52
B7FMP	374	1.03	1.12	1.28	0.95	0.52
B7FSI	383	1.04	1.13	1.29	0.96	0.52
B7FSP	384	1.04	1.13	1.29	0.96	0.52
B7MMI	375	1.03	1.12	1.28	0.95	0.52
B7MMP	376	1.03	1.12	1.28	0.95	0.52



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014**

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
B7MSI	417	1.16	1.24	1.36	1.05	0.61
B7MSP	418	1.16	1.24	1.36	1.05	0.61
B8FMI	351	1.02	1.11	1.27	0.94	0.51
B8FMP	352	1.02	1.11	1.27	0.94	0.51
B8FSI	377	1.03	1.12	1.28	0.95	0.52
B8FSP	378	1.03	1.12	1.28	0.95	0.52
B8MMI	353	1.02	1.11	1.27	0.94	0.51
B8MMP	354	1.02	1.11	1.27	0.94	0.51
B8MSI	415	1.14	1.22	1.34	1.03	0.61
B8MSP	416	1.14	1.22	1.34	1.03	0.61
B9FMI	355	1.02	1.11	1.27	0.94	0.51
B9FMP	356	1.02	1.11	1.27	0.94	0.51
B9FSI	357	1.02	1.11	1.27	0.94	0.51
B9FSP	358	1.02	1.11	1.27	0.94	0.51
B9MMI	359	1.02	1.11	1.27	0.94	0.51
B9MMP	360	1.02	1.11	1.27	0.94	0.51
B9MSI	411	1.12	1.19	1.31	1.01	0.61
B9MSP	412	1.12	1.19	1.31	1.01	0.61
C0FMI	361	1.02	1.09	1.22	0.94	0.51
C0FMP	362	1.02	1.09	1.22	0.94	0.51
C0FSI	363	1.02	1.09	1.22	0.94	0.51
C0FSP	364	1.02	1.09	1.22	0.94	0.51
C0MMI	365	1.02	1.09	1.22	0.94	0.51
C0MMP	366	1.02	1.09	1.22	0.94	0.51
C0MSI	379	1.03	1.10	1.23	0.95	0.52
C0MSP	380	1.03	1.10	1.23	0.95	0.52
C1FMI	305	1.01	1.08	1.21	0.93	0.51
C1FMP	306	1.01	1.08	1.21	0.93	0.51
C1FSI	307	1.01	1.08	1.21	0.93	0.51
C1FSP	308	1.01	1.08	1.21	0.93	0.51
C1MMI	309	1.01	1.08	1.21	0.93	0.51
C1MMP	310	1.01	1.08	1.21	0.93	0.51
C1MSI	367	1.02	1.09	1.22	0.94	0.51
C1MSP	368	1.02	1.09	1.22	0.94	0.51
C2FMI	311	1.01	1.08	1.21	0.93	0.51
C2FMP	312	1.01	1.08	1.21	0.93	0.51
C2FSI	313	1.01	1.08	1.21	0.93	0.51
C2FSP	314	1.01	1.08	1.21	0.93	0.51
C2MMI	315	1.01	1.08	1.21	0.93	0.51
C2MMP	316	1.01	1.08	1.21	0.93	0.51
C2MSI	317	1.01	1.08	1.21	0.93	0.51
C2MSP	318	1.01	1.08	1.21	0.93	0.51
C3FMI	319	1.01	1.08	1.21	0.93	0.51
C3FMP	320	1.01	1.08	1.21	0.93	0.51
C3FSI	321	1.01	1.08	1.21	0.93	0.51
C3FSP	322	1.01	1.08	1.21	0.93	0.51
C3MMI	323	1.01	1.08	1.21	0.93	0.51



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Class	#	P	C	B	F	R
C3MMP	324	1.01	1.08	1.21	0.93	0.51
C3MSI	325	1.01	1.08	1.21	0.93	0.51
C3MSP	326	1.01	1.08	1.21	0.93	0.51
C4FMI	327	1.01	1.08	1.21	0.93	0.51
C4FMP	328	1.01	1.08	1.21	0.93	0.51
C4FSI	329	1.01	1.08	1.21	0.93	0.51
C4FSP	330	1.01	1.08	1.21	0.93	0.51
C4MMI	331	1.01	1.08	1.21	0.93	0.51
C4MMP	332	1.01	1.08	1.21	0.93	0.51
C4MSI	333	1.01	1.08	1.21	0.93	0.51
C4MSP	334	1.01	1.08	1.21	0.93	0.51
C5FMI	335	1.01	1.08	1.21	0.93	0.51
C5FMP	336	1.01	1.08	1.21	0.93	0.51
C5FSI	337	1.01	1.08	1.21	0.93	0.51
C5FSP	338	1.01	1.08	1.21	0.93	0.51
C5MMI	339	1.01	1.08	1.21	0.93	0.51
C5MMP	340	1.01	1.08	1.21	0.93	0.51
C5MSI	341	1.01	1.08	1.21	0.93	0.51
C5MSP	342	1.01	1.08	1.21	0.93	0.51
C6FMI	193	1.00	1.07	1.20	0.92	0.50
C6FMP	194	1.00	1.07	1.20	0.92	0.50
C6FSI	195	1.00	1.07	1.20	0.92	0.50
C6FSP	196	1.00	1.07	1.20	0.92	0.50
C6MMI	197	1.00	1.07	1.20	0.92	0.50
C6MMP	198	1.00	1.07	1.20	0.92	0.50
C6MSI	199	1.00	1.07	1.20	0.92	0.50
C6MSP	200	1.00	1.07	1.20	0.92	0.50
C7FMI	201	1.00	1.07	1.20	0.92	0.50
C7FMP	202	1.00	1.07	1.20	0.92	0.50
C7FSI	203	1.00	1.07	1.20	0.92	0.50
C7FSP	204	1.00	1.07	1.20	0.92	0.50
C7MMI	205	1.00	1.07	1.20	0.92	0.50
C7MMP	206	1.00	1.07	1.20	0.92	0.50
C7MSI	207	1.00	1.07	1.20	0.92	0.50
C7MSP	208	1.00	1.07	1.20	0.92	0.50
C8FMI	209	1.00	1.07	1.20	0.92	0.50
C8FMP	210	1.00	1.07	1.20	0.92	0.50
C8FSI	211	1.00	1.07	1.20	0.92	0.50
C8FSP	212	1.00	1.07	1.20	0.92	0.50
C8MMI	213	1.00	1.07	1.20	0.92	0.50
C8MMP	214	1.00	1.07	1.20	0.92	0.50
C8MSI	215	1.00	1.07	1.20	0.92	0.50
C8MSP	216	1.00	1.07	1.20	0.92	0.50
C9FMI	217	1.00	1.07	1.20	0.92	0.50
C9FMP	218	1.00	1.07	1.20	0.92	0.50
C9FSI	219	1.00	1.07	1.20	0.92	0.50
C9FSP	220	1.00	1.07	1.20	0.92	0.50



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Class	#	P	C	B	F	R
C9MMI	221	1.00	1.07	1.20	0.92	0.50
C9MMP	222	1.00	1.07	1.20	0.92	0.50
C9MSI	223	1.00	1.07	1.20	0.92	0.50
C9MSP	224	1.00	1.07	1.20	0.92	0.50
D0FMI	225	1.00	1.07	1.20	0.92	0.50
D0FMP	226	1.00	1.07	1.20	0.92	0.50
D0FSI	227	1.00	1.07	1.20	0.92	0.50
D0FSP	228	1.00	1.07	1.20	0.92	0.50
D0MMI	229	1.00	1.07	1.20	0.92	0.50
D0MMP	230	1.00	1.07	1.20	0.92	0.50
D0MSI	231	1.00	1.07	1.20	0.92	0.50
D0MSP	232	1.00	1.07	1.20	0.92	0.50
D1FMI	233	1.00	1.07	1.20	0.92	0.50
D1FMP	234	1.00	1.07	1.20	0.92	0.50
D1FSI	235	1.00	1.07	1.20	0.92	0.50
D1FSP	236	1.00	1.07	1.20	0.92	0.50
D1MMI	237	1.00	1.07	1.20	0.92	0.50
D1MMP	238	1.00	1.07	1.20	0.92	0.50
D1MSI	239	1.00	1.07	1.20	0.92	0.50
D1MSP	240	1.00	1.07	1.20	0.92	0.50
D2FMI	241	1.00	1.07	1.20	0.92	0.50
D2FMP	242	1.00	1.07	1.20	0.92	0.50
D2FSI	243	1.00	1.07	1.20	0.92	0.50
D2FSP	244	1.00	1.07	1.20	0.92	0.50
D2MMI	245	1.00	1.07	1.20	0.92	0.50
D2MMP	246	1.00	1.07	1.20	0.92	0.50
D2MSI	247	1.00	1.07	1.20	0.92	0.50
D2MSP	248	1.00	1.07	1.20	0.92	0.50
D3FMI	249	1.00	1.07	1.20	0.92	0.50
D3FMP	250	1.00	1.07	1.20	0.92	0.50
D3FSI	251	1.00	1.07	1.20	0.92	0.50
D3FSP	252	1.00	1.07	1.20	0.92	0.50
D3MMI	253	1.00	1.07	1.20	0.92	0.50
D3MMP	254	1.00	1.07	1.20	0.92	0.50
D3MSI	255	1.00	1.07	1.20	0.92	0.50
D3MSP	256	1.00	1.07	1.20	0.92	0.50
D4FMI	257	1.00	1.07	1.20	0.92	0.50
D4FMP	258	1.00	1.07	1.20	0.92	0.50
D4FSI	259	1.00	1.07	1.20	0.92	0.50
D4FSP	260	1.00	1.07	1.20	0.92	0.50
D4MMI	261	1.00	1.07	1.20	0.92	0.50
D4MMP	262	1.00	1.07	1.20	0.92	0.50
D4MSI	263	1.00	1.07	1.20	0.92	0.50
D4MSP	264	1.00	1.07	1.20	0.92	0.50
D5FMI	265	1.00	1.07	1.20	0.92	0.50
D5FMP	266	1.00	1.07	1.20	0.92	0.50
D5FSI	267	1.00	1.07	1.20	0.92	0.50



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D5FSP	268	1.00	1.07	1.20	0.92	0.50
D5MMI	269	1.00	1.07	1.20	0.92	0.50
D5MMP	270	1.00	1.07	1.20	0.92	0.50
D5MSI	271	1.00	1.07	1.20	0.92	0.50
D5MSP	272	1.00	1.07	1.20	0.92	0.50
D6FMI	273	1.00	1.07	1.20	0.92	0.50
D6FMP	274	1.00	1.07	1.20	0.92	0.50
D6FSI	275	1.00	1.07	1.20	0.92	0.50
D6FSP	276	1.00	1.07	1.20	0.92	0.50
D6MMI	277	1.00	1.07	1.20	0.92	0.50
D6MMP	278	1.00	1.07	1.20	0.92	0.50
D6MSI	279	1.00	1.07	1.20	0.92	0.50
D6MSP	280	1.00	1.07	1.20	0.92	0.50
D7FMI	281	1.00	1.07	1.20	0.92	0.50
D7FMP	282	1.00	1.07	1.20	0.92	0.50
D7FSI	283	1.00	1.07	1.20	0.92	0.50
D7FSP	284	1.00	1.07	1.20	0.92	0.50
D7MMI	285	1.00	1.07	1.20	0.92	0.50
D7MMP	286	1.00	1.07	1.20	0.92	0.50
D7MSI	287	1.00	1.07	1.20	0.92	0.50
D7MSP	288	1.00	1.07	1.20	0.92	0.50
D8FMI	289	1.00	1.07	1.20	0.92	0.50
D8FMP	290	1.00	1.07	1.20	0.92	0.50
D8FSI	291	1.00	1.07	1.20	0.92	0.50
D8FSP	292	1.00	1.07	1.20	0.92	0.50
D8MMI	293	1.00	1.07	1.20	0.92	0.50
D8MMP	294	1.00	1.07	1.20	0.92	0.50
D8MSI	295	1.00	1.07	1.20	0.92	0.50
D8MSP	296	1.00	1.07	1.20	0.92	0.50
D9FMI	297	1.00	1.07	1.20	0.92	0.50
D9FMP	298	1.00	1.07	1.20	0.92	0.50
D9FSI	299	1.00	1.07	1.20	0.92	0.50
D9FSP	300	1.00	1.07	1.20	0.92	0.50
D9MMI	301	1.00	1.07	1.20	0.92	0.50
D9MMP	302	1.00	1.07	1.20	0.92	0.50
D9MSI	303	1.00	1.07	1.20	0.92	0.50
D9MSP	304	1.00	1.07	1.20	0.92	0.50
E0FMI	169	0.97	1.04	1.15	0.87	0.46
E0FMP	170	0.97	1.04	1.15	0.87	0.46
E0FSI	171	0.97	1.04	1.15	0.88	0.46
E0FSP	172	0.97	1.04	1.15	0.88	0.46
E0MMI	173	0.97	1.04	1.15	0.87	0.46
E0MMP	174	0.97	1.04	1.15	0.87	0.46
E0MSI	175	0.97	1.04	1.15	0.88	0.46
E0MSP	176	0.97	1.04	1.15	0.88	0.46
E1FMI	145	0.94	1.01	1.12	0.85	0.46
E1FMP	146	0.94	1.01	1.12	0.85	0.46



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E1FSI	147	0.94	1.01	1.11	0.85	0.46
E1FSP	148	0.94	1.01	1.11	0.85	0.46
E1MMI	149	0.94	1.01	1.11	0.84	0.45
E1MMP	150	0.94	1.01	1.11	0.84	0.45
E1MSI	151	0.94	1.01	1.11	0.85	0.45
E1MSP	152	0.94	1.01	1.11	0.85	0.45
E2FMI	121	0.92	0.99	1.10	0.83	0.45
E2FMP	122	0.92	0.99	1.10	0.83	0.45
E2FSI	123	0.92	0.99	1.09	0.83	0.45
E2FSP	124	0.92	0.99	1.09	0.83	0.45
E2MMI	125	0.92	0.99	1.09	0.83	0.45
E2MMP	126	0.92	0.99	1.09	0.83	0.45
E2MSI	127	0.92	0.99	1.09	0.83	0.45
E2MSP	128	0.92	0.99	1.09	0.83	0.45
E3FMI	81	0.90	0.97	1.07	0.81	0.45
E3FMP	82	0.90	0.97	1.07	0.81	0.45
E3FSI	83	0.90	0.97	1.07	0.81	0.45
E3FSP	84	0.90	0.97	1.07	0.81	0.45
E3MMI	117	0.91	0.98	1.08	0.82	0.45
E3MMP	118	0.91	0.98	1.08	0.82	0.45
E3MSI	119	0.91	0.98	1.08	0.82	0.45
E3MSP	120	0.91	0.98	1.08	0.82	0.45
E4FMI	85	0.90	0.97	1.07	0.81	0.45
E4FMP	86	0.90	0.97	1.07	0.81	0.45
E4FSI	87	0.90	0.97	1.07	0.81	0.45
E4FSP	88	0.90	0.97	1.07	0.81	0.45
E4MMI	89	0.90	0.97	1.07	0.81	0.45
E4MMP	90	0.90	0.97	1.07	0.81	0.45
E4MSI	91	0.90	0.97	1.07	0.81	0.45
E4MSP	92	0.90	0.97	1.07	0.81	0.45
E5FMI	73	0.89	0.96	1.06	0.83	0.45
E5FMP	74	0.89	0.96	1.06	0.83	0.45
E5FSI	75	0.89	0.96	1.06	0.83	0.45
E5FSP	76	0.89	0.96	1.06	0.83	0.45
E5MMI	77	0.89	0.96	1.06	0.83	0.45
E5MMP	78	0.89	0.96	1.06	0.83	0.45
E5MSI	79	0.89	0.96	1.06	0.83	0.45
E5MSP	80	0.89	0.96	1.06	0.83	0.45
E6FMI	65	0.88	0.95	1.05	0.82	0.45
E6FMP	66	0.88	0.95	1.05	0.82	0.45
E6FSI	67	0.88	0.95	1.05	0.82	0.45
E6FSP	68	0.88	0.95	1.05	0.82	0.45
E6MMI	69	0.88	0.95	1.05	0.82	0.45
E6MMP	70	0.88	0.95	1.05	0.82	0.45
E6MSI	71	0.88	0.95	1.05	0.82	0.45
E6MSP	72	0.88	0.95	1.05	0.82	0.45
E7FMI	1	0.87	0.94	1.04	0.81	0.44



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Class	#	P	C	B	F	R
E7FMP	2	0.87	0.94	1.04	0.81	0.44
E7FSI	3	0.87	0.94	1.04	0.81	0.44
E7FSP	4	0.87	0.94	1.04	0.81	0.44
E7MMI	5	0.87	0.94	1.04	0.81	0.44
E7MMP	6	0.87	0.94	1.04	0.81	0.44
E7MSI	7	0.87	0.94	1.04	0.81	0.44
E7MSP	8	0.87	0.94	1.04	0.81	0.44
E8FMI	9	0.87	0.94	1.04	0.81	0.44
E8FMP	10	0.87	0.94	1.04	0.81	0.44
E8FSI	11	0.87	0.94	1.04	0.81	0.44
E8FSP	12	0.87	0.94	1.04	0.81	0.44
E8MMI	13	0.87	0.94	1.04	0.81	0.44
E8MMP	14	0.87	0.94	1.04	0.81	0.44
E8MSI	15	0.87	0.94	1.04	0.81	0.44
E8MSP	16	0.87	0.94	1.04	0.81	0.44
E9FMI	17	0.87	0.94	1.04	0.81	0.44
E9FMP	18	0.87	0.94	1.04	0.81	0.44
E9FSI	19	0.87	0.94	1.04	0.81	0.44
E9FSP	20	0.87	0.94	1.04	0.81	0.44
E9MMI	21	0.87	0.94	1.04	0.81	0.44
E9MMP	22	0.87	0.94	1.04	0.81	0.44
E9MSI	23	0.87	0.94	1.04	0.81	0.44
E9MSP	24	0.87	0.94	1.04	0.81	0.44
F0FMI	25	0.87	0.94	1.04	0.81	0.44
F0FMP	26	0.87	0.94	1.04	0.81	0.44
F0FSI	27	0.87	0.94	1.04	0.81	0.44
F0FSP	28	0.87	0.94	1.04	0.81	0.44
F0MMI	29	0.87	0.94	1.04	0.81	0.44
F0MMP	30	0.87	0.94	1.04	0.81	0.44
F0MSI	31	0.87	0.94	1.04	0.81	0.44
F0MSP	32	0.87	0.94	1.04	0.81	0.44
F1FMI	33	0.87	0.94	1.04	0.81	0.44
F1FMP	34	0.87	0.94	1.04	0.81	0.44
F1FSI	35	0.87	0.94	1.04	0.81	0.44
F1FSP	36	0.87	0.94	1.04	0.81	0.44
F1MMI	37	0.87	0.94	1.04	0.81	0.44
F1MMP	38	0.87	0.94	1.04	0.81	0.44
F1MSI	39	0.87	0.94	1.04	0.81	0.44
F1MSP	40	0.87	0.94	1.04	0.81	0.44
F2FMI	41	0.87	0.94	1.04	0.81	0.44
F2FMP	42	0.87	0.94	1.04	0.81	0.44
F2FSI	43	0.87	0.94	1.04	0.81	0.44
F2FSP	44	0.87	0.94	1.04	0.81	0.44
F2MMI	45	0.87	0.94	1.04	0.81	0.44
F2MMP	46	0.87	0.94	1.04	0.81	0.44
F2MSI	47	0.87	0.94	1.04	0.81	0.44
F2MSP	48	0.87	0.94	1.04	0.81	0.44



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F3FMI	49	0.87	0.94	1.04	0.81	0.44
F3FMP	50	0.87	0.94	1.04	0.81	0.44
F3FSI	51	0.87	0.94	1.04	0.81	0.44
F3FSP	52	0.87	0.94	1.04	0.81	0.44
F3MMI	53	0.87	0.94	1.04	0.81	0.44
F3MMP	54	0.87	0.94	1.04	0.81	0.44
F3MSI	55	0.87	0.94	1.04	0.81	0.44
F3MSP	56	0.87	0.94	1.04	0.81	0.44
F4FMI	57	0.87	0.94	1.04	0.81	0.44
F4FMP	58	0.87	0.94	1.04	0.81	0.44
F4FSI	59	0.87	0.94	1.04	0.81	0.44
F4FSP	60	0.87	0.94	1.04	0.81	0.44
F4MMI	61	0.87	0.94	1.04	0.81	0.44
F4MMP	62	0.87	0.94	1.04	0.81	0.44
F4MSI	63	0.87	0.94	1.04	0.81	0.44
F4MSP	64	0.87	0.94	1.04	0.81	0.44
F5FMI	93	0.90	0.97	1.07	0.81	0.45
F5FMP	94	0.90	0.97	1.07	0.81	0.45
F5FSI	95	0.90	0.97	1.07	0.81	0.45
F5FSP	96	0.90	0.97	1.07	0.81	0.45
F5MMI	97	0.90	0.97	1.07	0.81	0.45
F5MMP	98	0.90	0.97	1.07	0.81	0.45
F5MSI	99	0.90	0.97	1.07	0.81	0.45
F5MSP	100	0.90	0.97	1.07	0.81	0.45
F6FMI	101	0.90	0.97	1.07	0.81	0.45
F6FMP	102	0.90	0.97	1.07	0.81	0.45
F6FSI	103	0.90	0.97	1.07	0.81	0.45
F6FSP	104	0.90	0.97	1.07	0.81	0.45
F6MMI	105	0.90	0.97	1.07	0.81	0.45
F6MMP	106	0.90	0.97	1.07	0.81	0.45
F6MSI	107	0.90	0.97	1.07	0.81	0.45
F6MSP	108	0.90	0.97	1.07	0.81	0.45
F7FMI	109	0.90	0.97	1.07	0.81	0.45
F7FMP	110	0.90	0.97	1.07	0.81	0.45
F7FSI	111	0.90	0.97	1.07	0.81	0.45
F7FSP	112	0.90	0.97	1.07	0.81	0.45
F7MMI	113	0.90	0.97	1.07	0.81	0.45
F7MMP	114	0.90	0.97	1.07	0.81	0.45
F7MSI	115	0.90	0.97	1.07	0.81	0.45
F7MSP	116	0.90	0.97	1.07	0.81	0.45
F8FMI	129	0.92	0.99	1.09	0.83	0.45
F8FMP	130	0.92	0.99	1.09	0.83	0.45
F8FSI	131	0.92	0.99	1.09	0.83	0.45
F8FSP	132	0.92	0.99	1.09	0.83	0.45
F8MMI	133	0.92	0.99	1.09	0.83	0.45
F8MMP	134	0.92	0.99	1.09	0.83	0.45
F8MSI	135	0.92	0.99	1.09	0.83	0.45



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Class	#	P	C	B	F	R
F8MSP	136	0.92	0.99	1.09	0.83	0.45
F9FMI	137	0.93	1.00	1.10	0.83	0.45
F9FMP	138	0.93	1.00	1.10	0.83	0.45
F9FSI	139	0.93	1.00	1.10	0.84	0.45
F9FSP	140	0.93	1.00	1.10	0.84	0.45
F9MMI	141	0.93	1.00	1.10	0.83	0.45
F9MMP	142	0.93	1.00	1.10	0.83	0.45
F9MSI	143	0.93	1.00	1.11	0.84	0.45
F9MSP	144	0.93	1.00	1.11	0.84	0.45
G0FMI	153	0.95	1.02	1.13	0.85	0.45
G0FMP	154	0.95	1.02	1.13	0.85	0.45
G0FSI	155	0.95	1.02	1.13	0.86	0.45
G0FSP	156	0.95	1.02	1.13	0.86	0.45
G0MMI	157	0.95	1.02	1.12	0.85	0.45
G0MMP	158	0.95	1.02	1.12	0.85	0.45
G0MSI	159	0.95	1.02	1.13	0.86	0.45
G0MSP	160	0.95	1.02	1.13	0.86	0.45
G1FMI	161	0.95	1.02	1.13	0.85	0.45
G1FMP	162	0.95	1.02	1.13	0.85	0.45
G1FSI	163	0.95	1.02	1.13	0.86	0.45
G1FSP	164	0.95	1.02	1.13	0.86	0.45
G1MMI	165	0.95	1.03	1.13	0.86	0.45
G1MMP	166	0.95	1.03	1.13	0.86	0.45
G1MSI	167	0.95	1.02	1.13	0.86	0.45
G1MSP	168	0.95	1.02	1.13	0.86	0.45
G2FMI	177	0.97	1.04	1.15	0.87	0.45
G2FMP	178	0.97	1.04	1.15	0.87	0.45
G2FSI	179	0.97	1.04	1.15	0.87	0.45
G2FSP	180	0.97	1.04	1.15	0.87	0.45
G2MMI	181	0.97	1.05	1.15	0.88	0.45
G2MMP	182	0.97	1.05	1.15	0.88	0.45
G2MSI	183	0.97	1.04	1.15	0.87	0.45
G2MSP	184	0.97	1.04	1.15	0.87	0.45
G3FMI	185	0.98	1.05	1.16	0.88	0.45
G3FMP	186	0.98	1.05	1.16	0.88	0.45
G3FSI	187	0.98	1.05	1.16	0.88	0.45
G3FSP	188	0.98	1.05	1.16	0.88	0.45
G3MMI	189	0.98	1.06	1.16	0.88	0.45
G3MMP	190	0.98	1.06	1.16	0.88	0.45
G3MSI	191	0.98	1.05	1.16	0.88	0.45
G3MSP	192	0.98	1.05	1.16	0.88	0.45
G4FMI	343	1.01	1.08	1.20	0.91	0.46
G4FMP	344	1.01	1.08	1.20	0.91	0.46
G4FSI	345	1.01	1.08	1.20	0.91	0.46
G4FSP	346	1.01	1.08	1.20	0.91	0.46
G4MMI	347	1.01	1.08	1.20	0.91	0.46
G4MMP	348	1.01	1.08	1.20	0.91	0.46



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Class	#	P	C	B	F	R
G4MSI	349	1.01	1.08	1.20	0.91	0.46
G4MSP	350	1.01	1.08	1.20	0.91	0.46
G5FMI	391	1.06	1.06	1.06	1.06	0.54
G5FMP	392	1.06	1.06	1.06	0.96	0.54
G5FSI	393	1.06	1.06	1.06	1.06	0.54
G5FSP	394	1.06	1.06	1.06	1.06	0.54
G5MMI	395	1.06	1.06	1.06	1.06	0.54
G5MMP	396	1.06	1.06	1.06	0.96	0.54
G5MSI	397	1.06	1.06	1.06	1.06	0.54
G5MSP	398	1.06	1.06	1.06	1.06	0.54
G6FMI	403	1.10	1.10	1.10	1.10	0.53
G6FMP	404	1.10	1.10	1.10	1.00	0.53
G6FSI	405	1.10	1.10	1.10	1.10	0.53
G6FSP	406	1.10	1.10	1.10	1.10	0.53
G6MMI	407	1.10	1.10	1.10	1.10	0.54
G6MMP	408	1.10	1.10	1.10	1.00	0.54
G6MSI	409	1.10	1.10	1.10	1.10	0.54
G6MSP	410	1.10	1.10	1.10	1.10	0.54
G7FMI	419	1.16	1.16	1.16	1.16	0.55
G7FMP	420	1.16	1.16	1.16	1.06	0.55
G7FSI	421	1.16	1.16	1.16	1.16	0.55
G7FSP	422	1.16	1.16	1.16	1.16	0.55
G7MMI	423	1.16	1.16	1.16	1.16	0.55
G7MMP	424	1.16	1.16	1.16	1.06	0.55
G7MSI	425	1.16	1.16	1.16	1.16	0.55
G7MSP	426	1.16	1.16	1.16	1.16	0.55
G8FMI	431	1.18	1.18	1.18	1.18	0.57
G8FMP	432	1.18	1.18	1.18	1.08	0.57
G8FSI	433	1.18	1.18	1.18	1.18	0.57
G8FSP	434	1.18	1.18	1.18	1.18	0.57
G8MMI	435	1.18	1.18	1.18	1.18	0.57
G8MMP	436	1.18	1.18	1.18	1.08	0.57
G8MSI	437	1.18	1.18	1.18	1.18	0.57
G8MSP	438	1.18	1.18	1.18	1.18	0.57
G9FMI	439	1.18	1.18	1.18	1.18	0.56
G9FMP	440	1.18	1.18	1.18	1.07	0.56
G9FSI	441	1.18	1.18	1.18	1.18	0.56
G9FSP	442	1.18	1.18	1.18	1.18	0.56
G9MMI	443	1.18	1.18	1.18	1.18	0.56
G9MMP	444	1.18	1.18	1.18	1.07	0.56
G9MSI	445	1.18	1.18	1.18	1.18	0.56
G9MSP	446	1.18	1.18	1.18	1.18	0.56
H0FMI	447	1.18	1.18	1.18	1.18	0.56
H0FMP	448	1.18	1.18	1.18	1.18	0.56
H0FSI	449	1.18	1.18	1.18	1.18	0.56
H0FSP	450	1.18	1.18	1.18	1.18	0.56
H0MMI	451	1.18	1.18	1.18	1.18	0.56



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Class	#	P	C	B	F	R
H0MMP	452	1.18	1.18	1.18	1.18	0.56
H0MSI	453	1.18	1.18	1.18	1.18	0.56
H0MSP	454	1.18	1.18	1.18	1.18	0.56
H1FMI	459	1.19	1.19	1.19	1.19	0.57
H1FMP	460	1.19	1.19	1.19	1.19	0.57
H1FSI	461	1.19	1.19	1.19	1.19	0.57
H1FSP	462	1.19	1.19	1.19	1.19	0.57
H1MMI	463	1.19	1.19	1.19	1.19	0.57
H1MMP	464	1.19	1.19	1.19	1.19	0.57
H1MSI	465	1.19	1.19	1.19	1.19	0.57
H1MSP	466	1.19	1.19	1.19	1.19	0.57
H2FMI	467	1.21	1.21	1.21	1.21	0.58
H2FMP	468	1.21	1.21	1.21	1.21	0.58
H2FSI	469	1.21	1.21	1.21	1.21	0.58
H2FSP	470	1.21	1.21	1.21	1.21	0.58
H2MMI	471	1.21	1.21	1.21	1.21	0.58
H2MMP	472	1.21	1.21	1.21	1.21	0.58
H2MSI	473	1.21	1.21	1.21	1.21	0.58
H2MSP	474	1.21	1.21	1.21	1.21	0.58
H3FMI	475	1.23	1.23	1.23	1.23	0.58
H3FMP	476	1.23	1.23	1.23	1.23	0.58
H3FSI	477	1.23	1.23	1.23	1.23	0.58
H3FSP	478	1.23	1.23	1.23	1.23	0.58
H3MMI	479	1.23	1.23	1.23	1.23	0.58
H3MMP	480	1.23	1.23	1.23	1.23	0.58
H3MSI	481	1.23	1.23	1.23	1.23	0.58
H3MSP	482	1.23	1.23	1.23	1.23	0.58
H4FMI	483	1.24	1.24	1.24	1.24	0.59
H4FMP	484	1.24	1.24	1.24	1.24	0.59
H4FSI	485	1.24	1.24	1.24	1.24	0.59
H4FSP	486	1.24	1.24	1.24	1.24	0.59
H4MMI	487	1.24	1.24	1.24	1.24	0.59
H4MMP	488	1.24	1.24	1.24	1.24	0.59
H4MSI	489	1.24	1.24	1.24	1.24	0.59
H4MSP	490	1.24	1.24	1.24	1.24	0.59
H5FMI	493	1.25	1.25	1.25	1.25	0.60
H5FMP	494	1.25	1.25	1.25	1.25	0.60
H5FSI	495	1.25	1.25	1.25	1.25	0.60
H5FSP	496	1.25	1.25	1.25	1.25	0.60
H5MMI	497	1.25	1.25	1.25	1.25	0.60
H5MMP	498	1.25	1.25	1.25	1.25	0.60
H5MSI	499	1.25	1.25	1.25	1.25	0.60
H5MSP	500	1.25	1.25	1.25	1.25	0.60
H6FMI	501	1.25	1.25	1.25	1.25	0.60
H6FMP	502	1.25	1.25	1.25	1.25	0.60
H6FSI	503	1.25	1.25	1.25	1.25	0.60
H6FSP	504	1.25	1.25	1.25	1.25	0.60



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Class	#	P	C	B	F	R
H6MMI	505	1.25	1.25	1.25	1.25	0.60
H6MMP	506	1.25	1.25	1.25	1.25	0.60
H6MSI	507	1.25	1.25	1.25	1.25	0.60
H6MSP	508	1.25	1.25	1.25	1.25	0.60
H7FMI	511	1.27	1.27	1.27	1.27	0.60
H7FMP	512	1.27	1.27	1.27	1.27	0.60
H7FSI	513	1.27	1.27	1.27	1.27	0.60
H7FSP	514	1.27	1.27	1.27	1.27	0.60
H7MMI	515	1.27	1.27	1.27	1.27	0.60
H7MMP	516	1.27	1.27	1.27	1.27	0.60
H7MSI	517	1.27	1.27	1.27	1.27	0.60
H7MSP	518	1.27	1.27	1.27	1.27	0.60
H8FMI	519	1.27	1.27	1.27	1.27	0.61
H8FMP	520	1.27	1.27	1.27	1.27	0.61
H8FSI	521	1.27	1.27	1.27	1.27	0.61
H8FSP	522	1.27	1.27	1.27	1.27	0.61
H8MMI	523	1.27	1.27	1.27	1.27	0.61
H8MMP	524	1.27	1.27	1.27	1.27	0.61
H8MSI	525	1.27	1.27	1.27	1.27	0.61
H8MSP	526	1.27	1.27	1.27	1.27	0.61
H9FMI	530	1.28	1.28	1.28	1.28	0.61
H9FMP	531	1.28	1.28	1.28	1.28	0.61
H9FSI	532	1.28	1.28	1.28	1.28	0.61
H9FSP	533	1.28	1.28	1.28	1.28	0.61
H9MMI	534	1.28	1.28	1.28	1.28	0.61
H9MMP	535	1.28	1.28	1.28	1.28	0.61
H9MSI	536	1.28	1.28	1.28	1.28	0.61
H9MSP	537	1.28	1.28	1.28	1.28	0.61
I0FMI	538	1.29	1.29	1.29	1.29	0.62
I0FMP	539	1.29	1.29	1.29	1.29	0.62
I0FSI	540	1.29	1.29	1.29	1.29	0.62
I0FSP	541	1.29	1.29	1.29	1.29	0.62
I0MMI	542	1.29	1.29	1.29	1.29	0.62
I0MMP	543	1.29	1.29	1.29	1.29	0.62
I0MSI	544	1.29	1.29	1.29	1.29	0.62
I0MSP	545	1.29	1.29	1.29	1.29	0.62
I1FMI	547	1.30	1.30	1.30	1.30	0.62
I1FMP	548	1.30	1.30	1.30	1.30	0.62
I1FSI	549	1.30	1.30	1.30	1.30	0.62
I1FSP	550	1.30	1.30	1.30	1.30	0.62
I1MMI	551	1.30	1.30	1.30	1.30	0.62
I1MMP	552	1.30	1.30	1.30	1.30	0.62
I1MSI	553	1.30	1.30	1.30	1.30	0.62
I1MSP	554	1.30	1.30	1.30	1.30	0.62
I2FMI	557	1.31	1.31	1.31	1.31	0.62
I2FMP	558	1.31	1.31	1.31	1.31	0.62
I2FSI	559	1.31	1.31	1.31	1.31	0.62



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I2FSP	560	1.31	1.31	1.31	1.31	0.62
I2MMI	561	1.31	1.31	1.31	1.31	0.62
I2MMP	562	1.31	1.31	1.31	1.31	0.62
I2MSI	563	1.31	1.31	1.31	1.31	0.62
I2MSP	564	1.31	1.31	1.31	1.31	0.62
I3FMI	565	1.32	1.32	1.32	1.32	0.63
I3FMP	566	1.32	1.32	1.32	1.32	0.63
I3FSI	567	1.32	1.32	1.32	1.32	0.63
I3FSP	568	1.32	1.32	1.32	1.32	0.63
I3MMI	569	1.32	1.32	1.32	1.32	0.63
I3MMP	570	1.32	1.32	1.32	1.32	0.63
I3MSI	571	1.32	1.32	1.32	1.32	0.63
I3MSP	572	1.32	1.32	1.32	1.32	0.63
I4FMI	573	1.33	1.33	1.33	1.33	0.64
I4FMP	574	1.33	1.33	1.33	1.33	0.64
I4FSI	575	1.33	1.33	1.33	1.33	0.64
I4FSP	576	1.33	1.33	1.33	1.33	0.64
I4MMI	577	1.33	1.33	1.33	1.33	0.64
I4MMP	578	1.33	1.33	1.33	1.33	0.64
I4MSI	579	1.33	1.33	1.33	1.33	0.64
I4MSP	580	1.33	1.33	1.33	1.33	0.64
I5FMI	581	1.34	1.34	1.34	1.34	0.64
I5FMP	582	1.34	1.34	1.34	1.34	0.64
I5FSI	583	1.34	1.34	1.34	1.34	0.64
I5FSP	584	1.34	1.34	1.34	1.34	0.64
I5MMI	585	1.34	1.34	1.34	1.34	0.64
I5MMP	586	1.34	1.34	1.34	1.34	0.64
I5MSI	587	1.34	1.34	1.34	1.34	0.64
I5MSP	588	1.34	1.34	1.34	1.34	0.64
I6FMI	594	1.35	1.35	1.35	1.35	0.64
I6FMP	595	1.35	1.35	1.35	1.35	0.64
I6FSI	596	1.35	1.35	1.35	1.35	0.64
I6FSP	597	1.35	1.35	1.35	1.35	0.64
I6MMI	598	1.35	1.35	1.35	1.35	0.64
I6MMP	599	1.35	1.35	1.35	1.35	0.64
I6MSI	600	1.35	1.35	1.35	1.35	0.64
I6MSP	601	1.35	1.35	1.35	1.35	0.64
I7FMI	602	1.36	1.36	1.36	1.36	0.65
I7FMP	603	1.36	1.36	1.36	1.36	0.65
I7FSI	604	1.36	1.36	1.36	1.36	0.65
I7FSP	605	1.36	1.36	1.36	1.36	0.65
I7MMI	606	1.36	1.36	1.36	1.36	0.65
I7MMP	607	1.36	1.36	1.36	1.36	0.65
I7MSI	608	1.36	1.36	1.36	1.36	0.65
I7MSP	609	1.36	1.36	1.36	1.36	0.65
I8FMI	610	1.37	1.37	1.37	1.37	0.66
I8FMP	611	1.37	1.37	1.37	1.37	0.66



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I8FSI	612	1.37	1.37	1.37	1.37	0.66
I8FSP	613	1.37	1.37	1.37	1.37	0.66
I8MMI	614	1.37	1.37	1.37	1.37	0.66
I8MMP	615	1.37	1.37	1.37	1.37	0.66
I8MSI	616	1.37	1.37	1.37	1.37	0.66
I8MSP	617	1.37	1.37	1.37	1.37	0.66
I9FMI	619	1.38	1.38	1.38	1.38	0.66
I9FMP	620	1.38	1.38	1.38	1.38	0.66
I9FSI	621	1.38	1.38	1.38	1.38	0.66
I9FSP	622	1.38	1.38	1.38	1.38	0.66
I9MMI	623	1.38	1.38	1.38	1.38	0.66
I9MMP	624	1.38	1.38	1.38	1.38	0.66
I9MSI	625	1.38	1.38	1.38	1.38	0.66
I9MSP	626	1.38	1.38	1.38	1.38	0.66

Class Factors for Specialty Classes (Single and Multi Car)

Coverage	ANTIQUE	CLASSIC	TRAILER
BI/PD	0.20	0.20	0.50
PIP-MP	0.20	0.20	0.50
COLLISION	0.30	0.75	0.50
COMPREHENSIVE	1.00	1.00	0.50



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MULTIPLE CAR USE FACTOR TABLE

EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

Drivers	Youngest Driver Age	Vehicles	MULTIPLE CAR USE FACTOR										
			Coverage Line										
			BI	PD	PIP-MP	PIP-AD	PIP-WL	UM	UIM	UMPD	COMP	COLL	RR
1	14-20	1	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.000	1.040	1.000
1	14-20	1R	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
1	14-20	2	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.910	0.870	0.910
1	14-20	3	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
1	14-20	4+	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.870	0.790	0.870
1	21-24	1	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.000	1.020	1.000
1	21-24	1R	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.930	0.920	0.930
1	21-24	2	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.910	0.860	0.910
1	21-24	3	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
1	21-24	4+	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.870	0.790	0.870
1	25+	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	25+	1R	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.860	0.840	0.860
1	25+	2	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.850	0.820	0.850
1	25+	3	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.820	0.810	0.820
1	25+	4+	0.780	0.780	0.780	0.780	0.780	0.780	0.780	0.780	0.790	0.780	0.790
2	14-20	1	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.000	1.060	1.000
2	14-20	1R	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
2	14-20	2	0.910	0.910	0.890	0.890	0.890	0.910	0.910	0.910	0.930	0.910	0.930
2	14-20	3	0.890	0.890	0.880	0.880	0.880	0.890	0.890	0.890	0.910	0.890	0.910
2	14-20	4+	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
2	21-24	1	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.000	1.040	1.000
2	21-24	1R	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.940	0.930	0.940
2	21-24	2	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
2	21-24	3	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.910	0.860	0.910
2	21-24	4+	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.890	0.820	0.890
2	25+	1	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.000	1.020	1.000
2	25+	1R	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.880	0.850	0.880
2	25+	2	0.830	0.830	0.840	0.840	0.840	0.830	0.830	0.830	0.870	0.830	0.870
2	25+	3	0.820	0.820	0.830	0.830	0.830	0.820	0.820	0.820	0.850	0.820	0.850
2	25+	4+	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.820	0.800	0.820
3	14-20	1	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.000	1.080	1.000
3	14-20	1R	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
3	14-20	2	0.920	0.920	0.940	0.940	0.940	0.920	0.920	0.920	0.950	0.920	0.950
3	14-20	3	0.900	0.900	0.890	0.890	0.890	0.900	0.900	0.900	0.930	0.900	0.930
3	14-20	4+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.910	0.880	0.910
3	21-24	1	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.000	1.060	1.000
3	21-24	1R	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.970	0.940	0.970
3	21-24	2	0.900	0.900	0.930	0.930	0.930	0.900	0.900	0.900	0.950	0.900	0.950
3	21-24	3	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
3	21-24	4+	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.910	0.870	0.910
3	25+	1	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.000	1.030	1.000
3	25+	1R	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.940	0.860	0.940
3	25+	2	0.860	0.860	0.900	0.900	0.900	0.860	0.860	0.860	0.910	0.860	0.910
3	25+	3	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.880	0.840	0.880
3	25+	4+	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.850	0.820	0.850
4+	14-20	1	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.000	1.100	1.000
4+	14-20	1R	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
4+	14-20	2	0.960	0.960	0.980	0.980	0.980	0.960	0.960	0.960	0.970	0.960	0.970
4+	14-20	3	0.920	0.920	0.940	0.940	0.940	0.920	0.920	0.920	0.950	0.920	0.950
4+	14-20	4+	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.930	0.890	0.930
4+	21-24	1	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.000	1.080	1.000
4+	21-24	1R	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.980	0.950	0.980
4+	21-24	2	0.940	0.940	0.970	0.970	0.970	0.940	0.940	0.940	0.970	0.940	0.970
4+	21-24	3	0.900	0.900	0.930	0.930	0.930	0.900	0.900	0.900	0.950	0.900	0.950
4+	21-24	4+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
4+	25+	1	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000	1.050	1.000
4+	25+	1R	0.880	0.880	0.870	0.870	0.870	0.880	0.880	0.880	0.950	0.880	0.950
4+	25+	2	0.870	0.870	0.940	0.940	0.940	0.870	0.870	0.870	0.950	0.870	0.950
4+	25+	3	0.860	0.860	0.900	0.900	0.900	0.860	0.860	0.860	0.910	0.860	0.910
4+	25+	4+	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.880	0.840	0.880



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
UNDERWRITING TIER/CUSTOMER INSURANCE SCORE FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014**

BI, PD, PIP, & COLLISION

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.54	0.61	0.63	0.66	0.70	0.75	0.79	0.83	0.73	0.78	0.85	0.89	0.94	0.99	1.01	1.06	1.11	1.17
2	0.58	0.65	0.67	0.70	0.74	0.79	0.85	0.89	0.77	0.84	0.91	0.95	1.00	1.05	1.07	1.13	1.19	1.25
3	0.63	0.70	0.73	0.77	0.83	0.86	0.91	0.95	0.86	0.90	0.98	1.03	1.08	1.12	1.17	1.22	1.30	1.34
4	0.66	0.73	0.76	0.80	0.86	0.89	0.95	0.99	0.89	0.94	1.02	1.07	1.13	1.17	1.23	1.27	1.35	1.39
5	0.66	0.77	0.80	0.84	0.90	0.94	0.99	1.03	0.93	0.99	1.06	1.11	1.17	1.22	1.26	1.34	1.40	1.46
6	0.69	0.80	0.83	0.87	0.93	0.98	1.03	1.07	0.97	1.03	1.10	1.15	1.22	1.27	1.31	1.39	1.45	1.51
7	0.74	0.85	0.87	0.92	0.99	1.04	1.08	1.13	1.03	1.08	1.16	1.22	1.28	1.35	1.40	1.46	1.52	1.63
8	0.79	0.90	0.93	0.98	1.05	1.10	1.15	1.21	1.09	1.15	1.24	1.30	1.37	1.44	1.49	1.56	1.64	1.73
9	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.65	1.74	1.82	1.92
10	0.90	1.02	1.05	1.11	1.18	1.24	1.32	1.38	1.23	1.31	1.40	1.47	1.55	1.63	1.68	1.77	1.86	1.96
11	0.93	1.06	1.09	1.15	1.23	1.29	1.36	1.43	1.28	1.35	1.45	1.52	1.62	1.70	1.75	1.84	1.93	2.04
12	0.97	1.10	1.13	1.20	1.28	1.35	1.42	1.48	1.33	1.41	1.50	1.59	1.68	1.75	1.81	1.92	2.02	2.10
13	1.03	1.17	1.20	1.27	1.36	1.43	1.51	1.58	1.41	1.50	1.60	1.69	1.79	1.86	1.93	2.04	2.14	2.24
14	1.09	1.23	1.26	1.33	1.43	1.51	1.58	1.66	1.49	1.57	1.69	1.77	1.88	1.96	2.03	2.14	2.24	2.36
15	1.13	1.28	1.31	1.39	1.49	1.56	1.64	1.73	1.54	1.63	1.76	1.84	1.94	2.03	2.11	2.21	2.33	2.45
16	1.23	1.38	1.42	1.49	1.60	1.68	1.76	1.84	1.67	1.75	1.87	1.96	2.08	2.18	2.26	2.39	2.50	2.63
17	1.35	1.53	1.57	1.67	1.78	1.87	1.97	2.06	1.84	1.96	2.10	2.19	2.31	2.42	2.52	2.64	2.78	2.93
18	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.65	1.74	1.82	1.92
19	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.65	1.74	1.82	1.92
20	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.65	1.74	1.82	1.92

COMPREHENSIVE

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.56	0.61	0.68	0.74	0.79	0.83	0.88	0.94	0.80	0.87	0.93	0.98	1.05	1.12	1.11	1.17	1.26	1.32
2	0.60	0.65	0.72	0.78	0.85	0.89	0.94	1.00	0.86	0.93	0.99	1.04	1.11	1.20	1.19	1.25	1.34	1.40
3	0.65	0.70	0.79	0.85	0.91	0.95	1.03	1.08	0.92	1.01	1.07	1.12	1.22	1.28	1.30	1.34	1.45	1.52
4	0.68	0.73	0.82	0.88	0.95	0.99	1.07	1.13	0.96	1.05	1.12	1.17	1.27	1.34	1.35	1.39	1.51	1.60
5	0.69	0.77	0.86	0.93	0.99	1.03	1.11	1.17	1.00	1.09	1.16	1.21	1.32	1.39	1.40	1.46	1.59	1.67
6	0.72	0.80	0.89	0.97	1.03	1.07	1.15	1.22	1.04	1.13	1.21	1.26	1.37	1.44	1.45	1.51	1.65	1.73
7	0.77	0.85	0.95	1.03	1.08	1.13	1.22	1.29	1.11	1.20	1.27	1.34	1.44	1.53	1.52	1.63	1.73	1.84
8	0.82	0.90	1.01	1.09	1.15	1.21	1.31	1.38	1.18	1.28	1.36	1.43	1.54	1.63	1.64	1.73	1.84	1.97
9	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.82	1.92	2.06	2.17
10	0.93	1.02	1.14	1.23	1.32	1.38	1.48	1.56	1.35	1.45	1.54	1.62	1.74	1.85	1.86	1.96	2.10	2.21
11	0.97	1.06	1.19	1.28	1.36	1.43	1.53	1.63	1.40	1.50	1.61	1.69	1.82	1.92	1.93	2.04	2.18	2.31
12	1.01	1.10	1.23	1.33	1.42	1.48	1.59	1.68	1.44	1.57	1.67	1.74	1.87	1.99	2.02	2.10	2.26	2.40
13	1.08	1.17	1.31	1.41	1.51	1.58	1.69	1.79	1.54	1.67	1.78	1.85	1.98	2.12	2.14	2.24	2.40	2.55
14	1.13	1.23	1.38	1.49	1.58	1.66	1.77	1.89	1.62	1.75	1.87	1.95	2.10	2.22	2.24	2.36	2.53	2.67
15	1.16	1.28	1.43	1.54	1.64	1.73	1.84	1.95	1.69	1.82	1.93	2.02	2.17	2.31	2.33	2.45	2.62	2.78
16	1.26	1.38	1.52	1.66	1.76	1.84	1.99	2.09	1.80	1.94	2.07	2.17	2.34	2.47	2.50	2.63	2.82	2.98
17	1.39	1.53	1.71	1.84	1.97	2.06	2.21	2.34	2.00	2.17	2.30	2.41	2.61	2.75	2.78	2.93	3.15	3.32
18	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.82	1.92	2.06	2.17
19	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.82	1.92	2.06	2.17
20	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.82	1.92	2.06	2.17



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
PREMIUM TRANSITION FACTORS

EFFECTIVE FOR NEW BUSINESS AS OF -4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF -4/1/2014

Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal	Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal
From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg	From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg
-100%	-1%	1.0000	1.0000	1.0000	1.0000	62%	62%	0.6967	0.7859	0.8865	1.0000
0%	4%	1.0000	1.0000	1.0000	1.0000	63%	63%	0.6931	0.7831	0.8850	1.0000
5%	5%	1.0000	1.0000	1.0000	1.0000	64%	64%	0.6894	0.7804	0.8834	1.0000
6%	6%	1.0000	1.0000	1.0000	1.0000	65%	65%	0.6876	0.7790	0.8826	1.0000
7%	7%	1.0000	1.0000	1.0000	1.0000	66%	66%	0.6839	0.7763	0.8811	1.0000
8%	8%	1.0000	1.0000	1.0000	1.0000	67%	67%	0.6803	0.7735	0.8795	1.0000
9%	9%	1.0000	1.0000	1.0000	1.0000	68%	68%	0.6785	0.7722	0.8787	1.0000
10%	10%	1.0000	1.0000	1.0000	1.0000	69%	69%	0.6750	0.7695	0.8772	1.0000
11%	11%	0.9910	1.0000	1.0000	1.0000	70%	70%	0.6714	0.7668	0.8757	1.0000
12%	12%	0.9821	1.0000	1.0000	1.0000	71%	71%	0.6679	0.7641	0.8741	1.0000
13%	13%	0.9735	1.0000	1.0000	1.0000	72%	72%	0.6662	0.7628	0.8734	1.0000
14%	14%	0.9649	1.0000	1.0000	1.0000	73%	73%	0.6627	0.7601	0.8718	1.0000
15%	15%	0.9565	1.0000	1.0000	1.0000	74%	74%	0.6592	0.7575	0.8703	1.0000
16%	16%	0.9483	1.0000	1.0000	1.0000	75%	75%	0.6575	0.7561	0.8696	1.0000
17%	17%	0.9402	1.0000	1.0000	1.0000	76%	76%	0.6541	0.7535	0.8681	1.0000
18%	18%	0.9322	1.0000	1.0000	1.0000	77%	77%	0.6524	0.7522	0.8673	1.0000
19%	19%	0.9244	1.0000	1.0000	1.0000	78%	78%	0.6490	0.7496	0.8658	1.0000
20%	20%	0.9167	1.0000	1.0000	1.0000	79%	79%	0.6457	0.7470	0.8643	1.0000
21%	21%	0.9091	1.0000	1.0000	1.0000	80%	80%	0.6440	0.7457	0.8636	1.0000
22%	22%	0.9016	0.9918	1.0000	1.0000	81%	81%	0.6407	0.7432	0.8621	1.0000
23%	23%	0.8943	0.9837	1.0000	1.0000	82%	82%	0.6390	0.7419	0.8613	1.0000
24%	24%	0.8871	0.9758	1.0000	1.0000	83%	83%	0.6357	0.7393	0.8598	1.0000
25%	25%	0.8800	0.9680	1.0000	1.0000	84%	84%	0.6324	0.7368	0.8584	1.0000
26%	26%	0.8730	0.9603	1.0000	1.0000	85%	85%	0.6308	0.7355	0.8576	1.0000
27%	27%	0.8661	0.9528	1.0000	1.0000	86%	86%	0.6276	0.7330	0.8562	1.0000
28%	28%	0.8594	0.9453	1.0000	1.0000	87%	87%	0.6260	0.7318	0.8554	1.0000
29%	29%	0.8527	0.9380	1.0000	1.0000	88%	88%	0.6228	0.7293	0.8540	1.0000
30%	30%	0.8462	0.9308	1.0000	1.0000	89%	89%	0.6196	0.7268	0.8525	1.0000
31%	31%	0.8397	0.9237	1.0000	1.0000	90%	90%	0.6180	0.7255	0.8518	1.0000
32%	32%	0.8333	0.9167	1.0000	1.0000	91%	91%	0.6149	0.7231	0.8503	1.0000
33%	33%	0.8271	0.9098	1.0000	1.0000	92%	92%	0.6133	0.7219	0.8496	1.0000
34%	34%	0.8209	0.9030	0.9933	1.0000	93%	93%	0.6102	0.7194	0.8482	1.0000
35%	35%	0.8148	0.8963	0.9859	1.0000	94%	94%	0.6086	0.7182	0.8475	1.0000
36%	36%	0.8088	0.8897	0.9787	1.0000	95%	95%	0.6055	0.7158	0.8460	1.0000
37%	37%	0.8029	0.8832	0.9715	1.0000	96%	96%	0.6040	0.7145	0.8453	1.0000
38%	38%	0.7971	0.8768	0.9645	1.0000	97%	97%	0.6010	0.7121	0.8439	1.0000
39%	39%	0.7914	0.8705	0.9576	1.0000	98%	98%	0.5994	0.7109	0.8432	1.0000
40%	40%	0.7857	0.8643	0.9507	1.0000	99%	99%	0.5964	0.7085	0.8418	1.0000
41%	41%	0.7801	0.8582	0.9440	1.0000	100%	104%	0.5949	0.7074	0.8410	1.0000
42%	42%	0.7746	0.8521	0.9373	1.0000	105%	109%	0.5831	0.6979	0.8354	1.0000
43%	43%	0.7692	0.8462	0.9308	1.0000	110%	119%	0.5730	0.6898	0.8306	1.0000
44%	44%	0.7639	0.8403	0.9243	1.0000	120%	129%	0.5534	0.6741	0.8210	1.0000
45%	45%	0.7586	0.8345	0.9179	1.0000	130%	139%	0.5361	0.6599	0.8123	1.0000
46%	46%	0.7534	0.8288	0.9116	1.0000	140%	149%	0.5182	0.6452	0.8032	1.0000
47%	47%	0.7493	0.8249	0.9083	1.0000	150%	159%	0.5035	0.6329	0.7955	1.0000
48%	48%	0.7452	0.8220	0.9066	1.0000	160%	169%	0.4882	0.6200	0.7874	1.0000
49%	49%	0.7412	0.8190	0.9050	1.0000	170%	179%	0.4746	0.6084	0.7800	1.0000
50%	50%	0.7372	0.8160	0.9033	1.0000	180%	189%	0.4615	0.5972	0.7728	1.0000
51%	51%	0.7332	0.8131	0.9017	1.0000	190%	199%	0.4500	0.5872	0.7663	1.0000
52%	52%	0.7312	0.8116	0.9009	1.0000	200%	219%	0.4388	0.5774	0.7599	1.0000
53%	53%	0.7273	0.8087	0.8993	1.0000	220%	239%	0.4184	0.5594	0.7479	1.0000
54%	54%	0.7233	0.8058	0.8977	1.0000	240%	259%	0.3993	0.5423	0.7364	1.0000
55%	55%	0.7195	0.8029	0.8961	1.0000	260%	279%	0.3830	0.5274	0.7262	1.0000
56%	56%	0.7156	0.8000	0.8945	1.0000	280%	299%	0.3676	0.5131	0.7163	1.0000
57%	57%	0.7137	0.7986	0.8937	1.0000	300%	324%	0.3537	0.5002	0.7072	1.0000
58%	58%	0.7099	0.7958	0.8921	1.0000	325%	349%	0.3377	0.4849	0.6964	1.0000
59%	59%	0.7061	0.7929	0.8905	1.0000	350%	374%	0.3240	0.4717	0.6868	1.0000
60%	60%	0.7023	0.7901	0.8889	1.0000	375%	399%	0.3110	0.4590	0.6775	1.0000
61%	61%	0.7005	0.7887	0.8881	1.0000	400%	+	0.2993	0.4474	0.6689	1.0000

A renewal rate change is capped at 10% per renewal or higher in order to limit transition period to 4 renewals.



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
CUSTOMIZED EQUIPMENT/AUTO PREMIUM**

**EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014**

Coverage Amount		Premium
From	To	
\$ 0.01	\$ 250.00	\$5
250.01	550.00	10
550.01	850.00	15
850.01	1,150.00	20
1,150.01	1,500.00	25
1,500.01	2,500.00	32
2,500.01	3,500.00	42
3,500.01	4,500.00	52
4,500.01	5,500.00	62
5,500.01	6,500.00	72
6,500.01	7,500.00	82
7,500.01	8,500.00	92
8,500.01	9,500.00	102
9,500.01	10,000.00	107
10,000.01	11,000.00	117
11,000.01	12,000.00	127
12,000.01	13,000.00	137
13,000.01	14,000.00	147
14,000.01	15,000.00	157
Each Additional \$1,000		10



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MISCELLANEOUS RATING FACTORS**

EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

Loan/Lease Value Factors	
Coverage	Factor
Collision	1.07
Comprehensive	1.07

Replacement Cost Auto Factors	
Coverage	Factor
Collision	1.10
Comprehensive	1.10



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
RATING SURCHARGE POINTS
EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

RATING SURCHARGE POINTS ASSIGNMENT

Months Since Most Recent: Accident	Months Since Previous Accident			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: Major Violation	Months Since Previous Major Violation			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: Minor Violation	Months Since Previous Minor Violation			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

RATING SURCHARGE FACTOR CALCULATOR

Total Rating Surcharge Point Assignment (Separately Determined for accidents and types of violations) =		
Initial Rating Surcharge Point from tables above		
+ 5 points for each additional accident or violation		<u>Points</u>
Accident:		_____
Minor Violation:		_____
Major Violation:		_____
		<u>% Surcharge</u>
Rating Surcharge Percentage:	Accident	_____
(Per Tables below)	Minor Violation:	+ _____
	Major Violation:	+ _____
	Total	= _____

RATING SURCHARGE POINTS FACTOR

Rating Surcharge Points Total	Rating Surcharge Percentage - Accidents		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	30%	30%	30%
2	42%	42%	42%
3	54%	54%	54%
4	69%	69%	69%
5	81%	81%	81%
6	91%	91%	91%
7	101%	101%	101%
8	111%	111%	111%
9	122%	122%	122%
Each Add'l Point:	Add 8%	Add 8%	Add 8%

Rating Surcharge Points Total	Rating Surcharge Percentage - Minor Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	19%	19%	19%
2	22%	22%	22%
3	25%	25%	25%
4	27%	27%	27%
5	29%	29%	29%
6	32%	32%	32%
7	35%	35%	35%
8	38%	38%	38%
9	44%	44%	44%
Each Add'l Point:	Add 6%	Add 6%	Add 6%

Rating Surcharge Points Total	Rating Surcharge Percentage - Major Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	29%	29%	29%
2	41%	41%	41%
3	53%	53%	53%
4	65%	65%	65%
5	77%	77%	77%
6	90%	90%	90%
7	102%	102%	102%
8	114%	114%	114%
9	126%	126%	126%
Each Add'l Point:	Add 10%	Add 10%	Add 10%



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MARKET TIER FACTORS**

EFFECTIVE FOR NEW BUSINESS AS OF - 4/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 4/1/2014

ALL COVERAGES

Market Tier	Factor
N	0.97
O	0.99
P	1.00
Q	1.01
R	1.03

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	Exhibit A-1 Private Passenger Automobile Abstract.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Auto Premium Comparison Survey_REVISIED_2.xls APCS Auto Premium Comparison Survey_REVISIED_2.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	NAIC LOSS COST DATA ENTRY DOCUMENT.pdf
Item Status:	Filed
Status Date:	02/03/2014

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	This is not applicable.
Attachment(s):	
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 2 - Proposed Changes by Coverage
Comments:	
Attachment(s):	Exhibit 2 - Proposed Changes by Coverage.pdf
Item Status:	Filed

SERFF Tracking #:

AAAM-129324197

State Tracking #:

Company Tracking #:

AR131217XRMXX125

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Status Date:	02/03/2014
Satisfied - Item:	Exhibit 3 - Overall Statewide Indications
Comments:	
Attachment(s):	Exhibit 3 - Overall Statewide Indications.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 4a - Trended On-Level Earned Premium
Comments:	
Attachment(s):	Exhibit 4a - Trended On-Level Earned Premium.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 4b - Premium Trend
Comments:	
Attachment(s):	Exhibit 4b - Premium Trend.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 5a - Trended and Adjusted Developed Losses
Comments:	
Attachment(s):	Exhibit 5a - Trended and Adjusted Developed Losses.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 5b - Selected Loss Trends as of 6/30/2013
Comments:	
Attachment(s):	Exhibit 5b - Selected Loss Trends as of 06302013.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 6a - Loss Frequency Trend
Comments:	
Attachment(s):	Exhibit 6a - Loss Frequency Trend.pdf
Item Status:	Filed
Status Date:	02/03/2014

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

Satisfied - Item:	Exhibit 6b - Loss Severity Trend
Comments:	
Attachment(s):	Exhibit 6b - Loss Severity Trend.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 7 - Unallocated Loss Adjustment Expense Ratio
Comments:	
Attachment(s):	Exhibit 7 - Unallocated Loss Adjustment Expense Ratio.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 8 - Loss Adjustment Expense Ratio
Comments:	
Attachment(s):	Exhibit 8 - Loss Adjustment Expense Ratio.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 9 - Derivation of Expense Provision
Comments:	
Attachment(s):	Exhibit 9 - Derivation of Expense Provision.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 10 - Developement of Catastrophe Factor
Comments:	
Attachment(s):	Exhibit 10 - Development of Catastrophe Factor.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 11 - Net Cost of Reinsurance
Comments:	
Attachment(s):	Exhibit 11 - Net Cost of Reinsurance.pdf
Item Status:	Filed
Status Date:	02/03/2014

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

Satisfied - Item:	Exhibit 12a - Bodily Injury
Comments:	
Attachment(s):	Exhibit 12a - Bodily Injury.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 12b - UM/UIM
Comments:	
Attachment(s):	Exhibit 12b - UM_UIM.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 13 - Analysis of Underwriting Profit Provision and Target Combined Ratio
Comments:	
Attachment(s):	Exhibit 13 - Analysis of Underwriting Profit Provision and Target Combined Ratio.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 14 - Development of Underwriting Profit Provision
Comments:	
Attachment(s):	Exhibit 14 - Developement of Underwriting Profit Provision.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 15 - Target Rate of Return, Dividend Yield Method
Comments:	
Attachment(s):	Exhibit 15 - Target Rate of Return Divdend Yield Method.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 16 - Target Rate of Return, Capital Asset Pricing Model
Comments:	
Attachment(s):	Exhibit 16 - Target Rate of Return Capital Asset Pricing Model.pdf
Item Status:	Filed
Status Date:	02/03/2014

Satisfied - Item:	Exhibit 17 - Derivation of Premium to Surplus Ratio Using Selected Companies Data
--------------------------	---

SERFF Tracking #:

AAAM-129324197

State Tracking #:

Company Tracking #:

AR131217XRMXX125

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

Comments:	
Attachment(s):	Exhibit 17 - Derivation of Premium to Surplus Ratio Using Selected Companies Data.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 18 - Federal Taxes on Investment Income
Comments:	
Attachment(s):	Exhibit 18 - Federal Taxes on Investment Income.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 19 - Computation of Projected Yield
Comments:	
Attachment(s):	Exhibit 19 - Computation of Projected Yield.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 20 - Computation of Average Realized Capital Gains
Comments:	
Attachment(s):	Exhibit 20 - Computation of Average Realized Capital Gains.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 21 - Annual Mileage Bands
Comments:	
Attachment(s):	Exhibit 21 - Annual Mileage Bands.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Exhibit 22 - Salvage Title Loss Experience by Coverage
Comments:	
Attachment(s):	Exhibit 22 - Salvage Title Loss Experience by Coverage.pdf
Item Status:	Filed
Status Date:	02/03/2014
Satisfied - Item:	Explanatory Memorandum
Comments:	

SERFF Tracking #:

AAAM-129324197

State Tracking #:

Company Tracking #:

AR131217XRMXX125

State:

Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

/

Attachment(s):	Explanatory Memorandum.pdf
Item Status:	Filed
Status Date:	02/03/2014

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 Automobile Club Inter-Insurance Exchange
 NAIC No. (including group #) 1318-15512

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	15 %
c. Multi-car Discount	0 - 22 %
d. Accident Free Discount*	11 - 13 %

*Please Specify Qualification for Discount:
Qualification depends on length of continuous insurance with ACIE and previous insurer as well as the number of chargeable accidents in the previous 36 months.

e. Anti-theft Discount	15 - 25 %
f. Other (specify)	%
Anti-Lock Brake	10 %
Airbag	30 %
Multi-Line	3 - 21 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$4

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.

Katina

Digitally signed by Katina
 DN: cn=Katina, c=US
 Reason: I am approving this document
 Date: 2013.12.07 10:34:56 -0600

Signature

Katina Arras

Printed Name

Compliance Analyst

Title

314-523-7350 ext. 5236

Telephone Number

karras@aaamissouri.com

Email address

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

NAIC Number: 15512
 Company Name: Automobile Club Inter-Insurance Exchange
 Contact Person: Katina Arras
 Telephone No.: 314-523-7350 ext. 5236
 Email Address: karras@aaamissouri.com
 Effective Date: 4/1/2014

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$250 Deductible Comp./Coll.

30	%
5-12	%
15	%
15-25	%
10	%
	%

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

Rates are based on verified annual mileage band of 7,500-10,000 miles

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
			2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899
	Minimum Liability with Comprehensive and Collision		\$1,602	\$2,016	\$613	\$560	\$1,805	\$2,274	\$689	\$628	\$1,838	\$2,315	\$703	\$640	\$1,903	\$2,393	\$729	\$664	\$2,208	\$2,781	\$840	\$766
	100/300/50 Liability with Comprehensive and Collision		\$1,742	\$2,190	\$676	\$619	\$1,952	\$2,455	\$752	\$688	\$2,003	\$2,518	\$772	\$705	\$2,048	\$2,572	\$794	\$725	\$2,407	\$3,027	\$926	\$846
2009 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,532	\$1,928	\$589	\$537	\$1,718	\$2,164	\$658	\$601	\$1,760	\$2,217	\$673	\$615	\$1,808	\$2,275	\$693	\$633	\$2,119	\$2,669	\$808	\$737
	100/300/50 Liability with Comprehensive and Collision		\$1,673	\$2,102	\$651	\$595	\$1,865	\$2,345	\$721	\$660	\$1,925	\$2,419	\$743	\$680	\$1,953	\$2,454	\$758	\$694	\$2,318	\$2,915	\$893	\$817
2010 Honda Odyssey "EX"	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,672	\$2,105	\$640	\$583	\$1,879	\$2,368	\$717	\$655	\$1,910	\$2,408	\$729	\$665	\$1,984	\$2,499	\$759	\$692	\$2,298	\$2,896	\$874	\$797
	100/300/50 Liability with Comprehensive and Collision		\$1,813	\$2,278	\$702	\$641	\$2,026	\$2,549	\$781	\$714	\$2,076	\$2,611	\$799	\$730	\$2,130	\$2,678	\$824	\$753	\$2,498	\$3,142	\$959	\$877
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,766	\$2,223	\$673	\$616	\$1,986	\$2,506	\$758	\$691	\$2,020	\$2,547	\$769	\$701	\$2,109	\$2,657	\$804	\$734	\$2,429	\$3,063	\$922	\$841
	100/300/50 Liability with Comprehensive and Collision		\$1,906	\$2,397	\$736	\$675	\$2,133	\$2,687	\$821	\$750	\$2,185	\$2,750	\$839	\$766	\$2,254	\$2,836	\$870	\$795	\$2,629	\$3,309	\$1,007	\$921
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,921	\$2,420	\$735	\$670	\$2,260	\$2,851	\$862	\$786	\$2,201	\$2,773	\$840	\$765	\$2,483	\$3,132	\$950	\$865	\$2,660	\$3,356	\$1,013	\$922
	100/300/50 Liability with Comprehensive and Collision		\$2,061	\$2,593	\$798	\$729	\$2,407	\$3,032	\$926	\$845	\$2,366	\$2,976	\$910	\$831	\$2,628	\$3,311	\$1,015	\$926	\$2,859	\$3,602	\$1,099	\$1,002
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,628	\$2,050	\$624	\$570	\$1,831	\$2,308	\$699	\$638	\$1,865	\$2,350	\$713	\$650	\$1,934	\$2,435	\$740	\$675	\$2,247	\$2,833	\$855	\$780
	100/300/50 Liability with Comprehensive and Collision		\$1,769	\$2,224	\$686	\$628	\$1,978	\$2,488	\$763	\$698	\$2,031	\$2,553	\$783	\$715	\$2,079	\$2,614	\$805	\$736	\$2,446	\$3,079	\$941	\$860

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR131217XRMXX125
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Automobile Club Inter-Insurance Exchange	B.	15512

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 PRIVATE PASSENGER	B.	19.0001 PRIVATE PASSENGER AUTO

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/PD	17.3%	6.6%					
PIP	9.8%	4.2%					
UMBI/UIMBI	1.6%	-3.6%					
UMPD	-0.6%	-4.7%					
COLL	15.5%	2.3%					
COMP	11.7%	4.7%					
RR	23.2%	4.6%					
TOTAL OVERALL EFFECT	10.7%	4.0%					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2012	18,579	4.7%	3/1/13	22,063	14,977	67.9%	79.2%	
2011	17,157	1.5%	10/1/11	20,522	13,906	67.8%	75.7%	
2010	16,624	3.9%	1/1/11	18,661	12,585	67.4%	72.0%	
2009	14,412	0.0%	3/1/10	16,201	10,925	67.4%	63.9%	
2008	13,226	0.0%	8/1/09	15,434	11,386	73.8%	62.0%	
2007	13,210	0.1%	10/15/07	15,079	9,765	64.8%	59.1%	
2006	12,934	0.1%	3/15/07	14,023	9,561	68.2%	73.0%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	20.6%
B. General Expense	3.4%
C. Taxes, License & Fees	2.6%
D. Underwriting Profit & Contingencies	10.2%
E. Loss Adjustment	6.7%
F. TOTAL	43.5%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 12
10. -18.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 9

Automobile Club Inter-Insurance Exchange

Actuarial Memorandum

Within this filing, we have developed a statewide indicated rate change (EXHIBITS 2 – 20) utilizing our previous five years of Arkansas experience. The indicated rate change is +10.7%. This filing includes a proposed +4.0% rate change.

Annual mileage factors are being introduced which will vary based on the estimated annual mileage of the vehicle. The Verified Mileage Discount and AAA OnBoard Discount will vary by mileage band, with larger discounts for lower annual mileage bands. Exhibit 21 provides actuarial justification for the selected annual mileage factors.

We are also introducing a salvage title surcharge and changing the AAA OnBoard discount to apply at device activation instead of enrollment. Exhibit 22 provides actuarial justification for the salvage title surcharge.

We have made adjustments to base rates, CIS factors, minor violation surcharge factors, class factors, collision & comprehensive model year factors, and increased limit factors. These changes can be found in EXHIBIT 1. We have also revised the longevity factors.

In addition, other auto insurers' rate plans were reviewed in making final selections. We also applied sound actuarial judgment to mitigate renewal premium dislocation.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

Proposed Changes by Coverage

Proposed Effective Date: 4/1/2014

<u>Coverage</u>	<u>Premium Distribution</u>	<u>Indicated Change</u>	<u>Proposed Change</u>
BI/PD	41.9%	17.3%	6.6%
PIP	5.5%	9.8%	4.2%
UM/UIM	4.9%	1.6%	-3.6%
UMPD	4.1%	-0.6%	-4.7%
COMP	14.7%	11.7%	4.7%
COLL	27.2%	15.5%	2.3%
RR	1.7%	23.2%	4.6%
Liability	56.5%	7.9%	4.7%
Physical Damage	43.5%	14.5%	3.1%
Total	100.0%	10.7%	4.0%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

OVERALL STATEWIDE INDICATIONS

Proposed Effective Date: 4/1/2014

	BI	PD	BI/PD	PIP	UM	UIM	UM/UIM	UMPD	COMP	COLL	RR	Total Liab	Total Phys Dam	Total All
(1) 2013 Premium Spread	21.6%	20.3%	41.9%	5.5%	2.5%	2.4%	4.9%	4.1%	14.7%	27.2%	1.7%	56.5%	43.5%	100.0%
(2) Projected Ultimate Loss Ratio (Excl. Cat.)	65.7%	75.5%	70.4%	65.0%	64.4%	63.8%	64.1%	60.9%	52.9%	67.3%	73.6%	68.7%	62.7%	66.0%
(3) Catastrophe Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.2%	0.0%	0.0%	0.0%	3.8%	1.6%
(4) LAE Ratio to Loss	12.3%	9.3%	10.8%	9.3%	9.3%	10.3%	9.8%	0.0%	10.3%	10.0%	8.8%	9.8%	10.0%	9.9%
(5) Projected Ultimate Loss & LAE Ratio	73.8%	82.5%	78.1%	71.0%	70.4%	70.4%	70.4%	60.9%	70.6%	74.0%	80.1%	75.4%	73.1%	74.4%
(6) Fixed Expense Ratio	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	15.3%	14.6%	14.6%	14.6%	14.8%	14.7%
(6a) General and Other Acquisition Expenses	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
(6b) Net Cost of Reinsurance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.2%	0.1%
(7) Variable Expense Ratio	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
(7a) Commissions & Brokerage	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%
(7b) Taxes, Licenses and Fees	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
(8) Underwriting Profit Provision	8.0%	10.8%	9.3%	11.0%	8.0%	8.0%	8.0%	11.1%	11.1%	11.2%	11.1%	9.5%	11.2%	10.2%
(9) Indicated Rate Change	10.5%	25.8%	17.9%	11.3%	6.3%	6.3%	6.3%	-1.8%	11.7%	15.5%	23.2%	14.7%	14.5%	14.6%
(10) Credibility Standard	3,000	2,800		2,500	3,000	3,000		2,300	3,000	2,300	1,575			
(11) Claim Count	2,180	8,891		1,924	347	86		1,286	4,055	8,047	3,482			
(12) Credibility	0.85	1.00		0.88	0.34	0.17		0.75	1.00	1.00	1.00			
(13) Complement of Credibility (Future Net Trend)	3.0%	3.0%		-1.0%	0.0%	0.0%		3.0%	2.0%	2.0%	2.0%			
(14) Credibility Weighted Indicated Rate Change	9.4%	25.8%	17.3%	9.8%	2.2%	1.1%	1.6%	-0.6%	11.7%	15.5%	23.2%	7.9%	14.5%	10.7%

Note:

(2) from Exhibit 5a

(3) from Exhibit 10

(4) from Exhibit 7 & 8

(5) = [(2) + (3)] x [1 + (4)]

(6) from Exhibit 9 & Exhibit 11

(7) from Exhibit 9

(8) from Exhibit 13

(9) = [(5) + (6)] / [1 - (7) - (8)]

(12) = MIN (1,sqrt[(11)/(10)]

(14) = (9) * (12) + (13) * [1 - (12)]

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

TRENDED ON-LEVEL EARNED PREMIUM

Proposed Effective Date: 4/1/2014

Rolling Calendar Year (Ending 2nd Quarter)	BI	PD	PIP	UM	UIM	UMPD	COMP	COLL	RR	Total
(1) Direct Earned Premium										
2009	3,094,307	2,879,536	700,283	400,144	366,315	603,552	2,320,120	4,885,513	306,683	15,556,453
2010	3,718,403	3,481,729	812,224	427,092	394,766	697,962	2,417,692	5,121,964	304,171	17,376,003
2011	4,291,691	4,041,047	974,472	487,313	421,600	813,880	2,665,391	5,694,860	302,735	19,692,988
2012	4,567,199	4,290,918	1,147,720	518,913	466,142	896,776	2,906,385	6,015,065	330,838	21,139,956
<u>2013</u>	<u>4,942,825</u>	<u>4,650,532</u>	<u>1,260,799</u>	<u>583,496</u>	<u>549,355</u>	<u>990,713</u>	<u>3,263,906</u>	<u>6,719,354</u>	<u>381,916</u>	<u>23,342,897</u>
Total	20,614,426	19,343,762	4,895,498	2,416,958	2,198,179	4,002,882	13,573,494	28,436,756	1,626,343	97,108,297
(2) Historical Rate Change										
4/1/2008	1.9%	1.9%	1.9%	0.0%	0.0%	1.9%	1.9%	1.9%	0.0%	
8/1/2009	8.4%	8.4%	11.4%	-2.3%	-2.3%	9.8%	-8.4%	-8.2%	-7.2%	
3/1/2010	-0.4%	-0.4%	0.1%	-2.0%	-2.0%	0.8%	2.3%	0.1%	-7.3%	
1/1/2011	6.7%	6.7%	5.3%	0.0%	0.0%	6.1%	3.6%	0.1%	0.0%	
10/1/2011	3.6%	3.6%	0.6%	-0.3%	-0.2%	0.3%	2.8%	-1.5%	1.1%	
3/1/2013	7.0%	7.0%	6.2%	6.1%	6.2%	1.4%	10.5%	-1.8%	6.1%	
(3) Current Rate Level Factors										
2009	1.279	1.279	1.256	1.013	1.015	1.436	1.104	0.891	0.923	
2010	1.208	1.208	1.164	1.031	1.033	1.196	1.167	0.942	0.978	
2011	1.163	1.163	1.109	1.057	1.059	1.120	1.167	0.968	1.070	
2012	1.089	1.089	1.065	1.059	1.061	1.063	1.120	0.975	1.067	
<u>2013</u>	<u>1.061</u>	<u>1.061</u>	<u>1.055</u>	<u>1.054</u>	<u>1.054</u>	<u>1.015</u>	<u>1.092</u>	<u>0.984</u>	<u>1.054</u>	
(4) On-Level Direct Earned Premium										
2009	3,956,111	3,681,517	879,538	405,273	371,733	866,532	2,561,537	4,351,856	282,999	17,357,095
2010	4,492,409	4,205,730	945,788	440,458	407,888	834,470	2,820,536	4,826,863	297,408	19,271,550
2011	4,991,418	4,700,255	1,081,087	515,207	446,601	911,689	3,110,103	5,512,711	324,055	21,593,127
2012	4,973,161	4,672,286	1,222,477	549,755	494,562	953,306	3,255,408	5,862,881	352,893	22,336,727
<u>2013</u>	<u>5,246,542</u>	<u>4,936,426</u>	<u>1,329,611</u>	<u>614,765</u>	<u>579,215</u>	<u>1,006,057</u>	<u>3,563,486</u>	<u>6,612,369</u>	<u>402,397</u>	<u>24,290,868</u>
Total	23,659,641	22,196,213	5,458,500	2,525,459	2,299,999	4,572,054	15,311,069	27,166,680	1,659,751	104,849,368
(5) Premium Transition Factors										
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2010	1.0191	1.0191	1.0191	1.0191	1.0191	1.0191	1.0191	1.0191	1.0191	
2011	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	
2012	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	
<u>2013</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	<u>1.0049</u>	
Total										
(6) On-Level Transitioned Earned Premium										
2009	3,956,111	3,681,517	879,538	405,273	371,733	866,532	2,561,537	4,351,856	282,999	17,357,096
2010	4,578,147	4,285,997	963,839	448,865	415,672	850,396	2,874,366	4,918,985	303,084	19,639,351
2011	5,090,858	4,793,895	1,102,624	525,471	455,499	929,852	3,172,064	5,622,536	330,511	22,023,310
2012	5,061,122	4,754,925	1,244,099	559,479	503,310	970,167	3,312,987	5,966,579	359,134	22,731,802
<u>2013</u>	<u>5,272,402</u>	<u>4,960,757</u>	<u>1,336,164</u>	<u>617,795</u>	<u>582,070</u>	<u>1,011,016</u>	<u>3,581,050</u>	<u>6,644,961</u>	<u>404,380</u>	<u>24,410,595</u>
Total	23,958,640	22,477,091	5,526,264	2,556,883	2,328,284	4,627,963	15,502,004	27,504,917	1,680,108	106,162,154
(7) Historical Premium Trend Factor										
2009	0.941	0.941	1.082	1.082	1.061	1.000	0.941	1.041	1.000	
2010	0.956	0.956	1.061	1.061	1.046	1.000	0.956	1.030	1.000	
2011	0.970	0.970	1.040	1.040	1.030	1.000	0.970	1.020	1.000	
2012	0.985	0.985	1.020	1.020	1.015	1.000	0.985	1.010	1.000	
<u>2013</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	
(8) Future Premium Trend Factor										
	1.000	1.000	1.020	1.020	1.061	1.000	1.000	1.000	1.000	
(9) Trended On-Level Earned Premium										
2009	3,724,032	3,465,547	971,176	447,498	418,572	866,532	2,411,268	4,528,559	282,999	17,116,182
2010	4,375,205	4,096,006	1,043,393	485,914	461,130	850,396	2,746,950	5,068,035	303,084	19,430,112
2011	4,939,278	4,651,157	1,170,228	557,689	497,845	929,852	3,077,616	5,735,549	330,511	21,889,724
2012	4,985,205	4,683,601	1,294,487	582,139	541,971	970,167	3,263,292	6,026,245	359,134	22,706,242
<u>2013</u>	<u>5,272,402</u>	<u>4,960,757</u>	<u>1,363,021</u>	<u>630,213</u>	<u>617,518</u>	<u>1,011,016</u>	<u>3,581,050</u>	<u>6,644,961</u>	<u>404,380</u>	<u>24,485,318</u>
Total	23,296,122	21,857,067	5,842,305	2,703,452	2,537,035	4,627,963	15,080,176	28,003,349	1,680,108	105,627,578

Note:

(4) = (1) x (3)

(6) = (4) x (5)

(7) = (1+historical premium trend from Exhibit 4b)^(# of years in historical trend period)

of years in the Historical Trend Period is 0 for 2013, 1 for 2012, 2 for 2011, 3 for 2010, & 4 for 2009

(8) = [1+future premium trend from Exhibit 4b]^Future trend period of 2 years

Future Trend Period is from the average date of the latest experience period (1-1-2013) to the average date of the the future permium trend (1-1-2015)

(9) = (6) x (7) x (8)

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

PREMIUM TREND

Proposed Effective Date: 4/1/2014

Calendar Year	Qtr	BI	PD	PIP	UM	UIM	UMPD	COMP	COLL	RR
		Avg EP 4Q Rolling								
2008	2	170.62	157.53	53.16	17.67	20.54	38.03	148.56	259.32	26.71
2008	3	168.89	155.88	52.54	17.60	20.55	41.07	148.55	259.03	26.74
2008	4	166.99	154.16	52.04	17.53	20.55	42.52	148.27	258.39	26.77
2009	1	165.09	152.57	51.63	17.47	20.54	40.93	148.05	257.56	26.80
2009	2	163.59	151.22	51.16	17.42	20.52	37.72	148.12	257.48	26.83
2009	3	163.02	150.72	50.89	17.38	20.53	34.52	148.59	258.00	26.85
2009	4	164.07	151.73	50.91	17.30	20.57	32.64	149.56	259.87	26.80
2010	1	166.59	154.24	51.27	17.29	20.73	32.70	151.58	264.23	26.85
2010	2	169.60	157.26	51.73	17.40	20.78	33.43	153.56	269.27	26.91
2010	3	172.23	159.98	52.19	17.67	20.71	34.12	155.08	274.58	27.01
2010	4	173.56	161.42	52.51	18.04	20.63	34.18	155.90	278.91	27.18
2011	1	173.42	161.36	53.03	18.35	20.46	33.71	155.70	281.19	27.27
2011	2	172.42	160.34	54.23	18.57	20.44	33.39	155.26	282.30	27.39
2011	3	170.93	158.80	55.65	18.67	20.54	33.19	154.74	282.60	27.49
2011	4	169.07	157.00	56.93	18.73	20.68	33.35	154.13	282.22	27.61
2012	1	166.61	154.79	57.59	18.80	20.84	33.58	152.94	280.79	27.73
2012	2	164.25	152.66	57.42	18.86	21.01	33.39	151.52	279.66	27.86
2012	3	161.99	150.73	56.94	18.92	21.20	33.03	150.14	278.76	27.99
2012	4	159.81	148.84	56.44	18.99	21.38	32.65	148.63	277.92	28.11
2013	1	158.16	147.32	55.96	19.05	21.56	32.36	147.28	277.61	28.20
2013	2	156.93	146.17	55.26	19.06	21.66	32.20	146.17	277.71	28.08

Exponential Regression

	<u>Annual Trend</u>								
Last 4 pts	-4.1%	-4.0%	-3.9%	1.0%	3.0%	-3.4%	-3.5%	-0.5%	0.5%
Last 8 pts	-5.0%	-4.8%	-1.0%	1.3%	3.2%	-2.2%	-3.4%	-1.1%	1.4%
Last 12 pts	-3.9%	-3.9%	2.8%	2.4%	2.1%	-1.9%	-2.4%	-0.1%	1.6%
Last 16 pts	-1.5%	-1.3%	3.4%	3.1%	1.3%	-0.9%	-0.7%	1.8%	1.5%
Last 20 pts	-0.8%	-0.6%	2.6%	2.4%	0.9%	-4.3%	0.1%	2.2%	1.3%

Selected Premium

Historical Trend	-1.5%	-1.5%	2.0%	2.0%	1.5%	0.0%	-1.5%	1.0%	0.0%
Future Trend	0.0%	0.0%	1.0%	1.0%	3.0%	0.0%	0.0%	0.0%	0.0%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

TRENDED AND ADJUSTED DEVELOPED LOSSES

Proposed Effective Date: 4/1/2014

Rolling Cal/Acc Year (Ending 2nd Quarter)	BI	PD	PIP	UM	UIM	UMPD	COMP	COLL	RR	Total
(1) Net Case-Incurred Loss										
2009	2,122,627	2,165,868	534,200	238,438	90,670	480,860	1,451,564	2,983,311	177,542	10,245,080
2010	2,489,359	2,896,946	488,736	348,945	160,500	499,520	1,296,254	2,895,497	176,628	11,252,385
2011	2,406,195	3,107,682	697,993	301,878	44,350	446,512	2,037,731	3,594,613	226,263	12,863,217
2012	2,840,533	3,442,342	978,868	332,646	280,500	535,057	1,576,714	3,656,842	238,548	13,882,051
2013	2,408,263	3,277,035	919,816	242,941	103,500	582,992	1,401,484	4,840,011	306,066	14,082,108
(2) Projected Net Ultimate Loss										
2009	2,122,979	2,164,420	534,200	238,357	92,814	480,538	1,452,883	2,981,842	177,608	10,245,641
2010	2,496,227	2,891,403	488,252	348,945	238,159	498,564	1,297,767	2,893,472	176,673	11,329,464
2011	2,428,263	3,103,261	693,366	302,677	225,352	445,877	2,038,889	3,591,459	226,281	13,055,426
2012	2,923,733	3,436,497	977,220	343,368	381,653	534,149	1,577,151	3,642,125	238,018	14,053,914
<u>2013</u>	<u>3,308,415</u>	<u>3,567,617</u>	<u>986,606</u>	<u>314,551</u>	<u>416,600</u>	<u>634,687</u>	<u>1,480,766</u>	<u>4,648,697</u>	<u>330,306</u>	<u>15,688,244</u>
Total	13,279,618	15,163,199	3,679,645	1,547,898	1,354,578	2,593,815	7,847,456	17,757,595	1,148,886	64,372,689
(3) Historical Loss Trend Factor										
2009	1.126	1.041	1.000	1.126	1.126	1.041	0.998	1.040	1.040	
2010	1.093	1.030	1.000	1.093	1.093	1.030	0.999	1.030	1.030	
2011	1.061	1.020	1.000	1.061	1.061	1.020	0.999	1.020	1.020	
2012	1.030	1.010	1.000	1.030	1.030	1.010	1.000	1.010	1.010	
2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
(4) Future Loss Trend Factor										
	1.061	1.061	1.000	1.061	1.061	1.061	1.040	1.040	1.040	
(5) Trended Net Ultimate Loss										
2009	2,537,903	2,390,398	534,200	284,942	110,953	530,709	1,509,162	3,225,718	192,134	11,316,120
2010	2,896,622	3,161,665	488,252	404,916	276,360	545,166	1,348,577	3,099,743	189,268	12,410,569
2011	2,735,155	3,359,729	693,366	340,930	253,833	482,726	2,119,564	3,810,150	240,059	14,035,512
2012	3,196,704	3,683,668	977,220	375,426	417,285	572,567	1,640,212	3,826,402	250,061	14,939,544
<u>2013</u>	<u>3,511,261</u>	<u>3,786,355</u>	<u>986,606</u>	<u>333,837</u>	<u>442,142</u>	<u>673,601</u>	<u>1,540,589</u>	<u>4,836,504</u>	<u>343,650</u>	<u>16,454,544</u>
Total	14,877,644	16,381,814	3,679,645	1,740,051	1,500,574	2,804,769	8,158,104	18,798,517	1,215,173	69,156,290
(6) Large Loss Adjustment Factor										
2009	0.934	1.000	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000
2010	1.040	1.000	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000
2011	1.040	1.000	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000
2012	1.040	1.000	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000
2013	1.040	1.000	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000
(7) Trended Net Ultimate Loss Ratio at Current Rate Level										
2009	63.7%	69.0%	55.0%	64.9%	27.0%	61.2%	62.6%	71.2%	67.9%	66.1%
2010	68.9%	77.2%	46.8%	85.0%	61.1%	64.1%	49.1%	61.2%	62.4%	63.9%
2011	57.6%	72.2%	59.3%	62.4%	52.0%	51.9%	68.9%	66.4%	72.6%	64.1%
2012	66.7%	78.7%	75.5%	65.8%	78.5%	59.0%	50.3%	63.5%	69.6%	65.8%
<u>2013</u>	<u>69.3%</u>	<u>76.3%</u>	<u>72.4%</u>	<u>54.0%</u>	<u>73.0%</u>	<u>66.6%</u>	<u>43.0%</u>	<u>72.8%</u>	<u>85.0%</u>	<u>67.2%</u>
(8) Weights										
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
2011	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
2012	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
<u>2013</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
(9) Overall Weighted Trended Net Ultimate Loss Ratio and Current Rate Level										
Total	65.7%	75.5%	65.0%	64.4%	63.8%	60.9%	52.9%	67.3%	73.6%	

(3) = (1+historical loss trend from Exhibit 5b)^(# of years in historical trend period)

of years in the Historical Trend Period is 0 for 2013, 1 for 2012, 2 for 2011, 3 for 2010, & 4 for 2009

(4) = [1+future loss trend from Exhibit 5b]^{Future trend period of 2 years}

Future Trend Period is from the average date of the latest experience period (1-1-2013) to the average date of the future loss trend (1-1-2015)

(5) = (2) x (3) x (4)

(6) from 12a & 12b

(7) = [(5) * (6)] / [(9) of Exhibit 4a]

(9) = sum of (8) x (7)

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

SELECTED LOSS TRENDS as of 6/30/2013

<u>Coverage</u>	Historical Trend			Future Trend		
	<u>Selected Frequency</u>	<u>Selected Severity</u>	<u>Selected Loss Trend</u>	<u>Selected Frequency</u>	<u>Selected Severity</u>	<u>Selected Loss Trend</u>
BI	1.0%	2.0%	3.0%	1.0%	2.0%	3.0%
PD	1.0%	0.0%	1.0%	1.0%	2.0%	3.0%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
UM	1.0%	2.0%	3.0%	1.0%	2.0%	3.0%
UIM	1.0%	2.0%	3.0%	1.0%	2.0%	3.0%
UMPD	1.0%	0.0%	1.0%	1.0%	2.0%	3.0%
COMP	-2.0%	2.0%	0.0%	0.0%	2.0%	2.0%
COLL	-1.0%	2.0%	1.0%	0.0%	2.0%	2.0%
RR	-1.0%	2.0%	1.0%	0.0%	2.0%	2.0%

Note:
from Exhibit 6a & Exhibit 6b

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

**LOSS FREQUENCY TREND
NAII Fast Track Data**

Calendar Year	Qtr	BI Reported Frequency	PD Paid Frequency	COMP Paid Frequency	COLL Paid Frequency
2007	1				
2007	2				
2007	3				
2008	2				
2008	3				
2008	4	1.2%	2.9%	9.2%	5.5%
2009	1	1.2%	2.9%	9.2%	5.5%
2009	2	1.2%	2.9%	7.4%	5.5%
2009	3	1.2%	3.0%	7.9%	5.6%
2009	4	1.2%	3.0%	8.1%	5.6%
2010	1	1.3%	3.0%	8.3%	5.7%
2010	2	1.3%	3.0%	8.3%	5.7%
2010	3	1.3%	3.0%	7.8%	5.7%
2010	4	1.2%	3.0%	7.8%	5.6%
2011	1	1.2%	2.9%	7.5%	5.5%
2011	2	1.2%	2.9%	8.8%	5.4%
2011	3	1.2%	2.9%	9.2%	5.3%
2011	4	1.2%	2.9%	9.1%	5.3%
2012	1	1.3%	2.9%	9.1%	5.2%
2012	2	1.3%	3.0%	7.5%	5.2%
2012	3	1.3%	2.9%	7.1%	5.2%
2012	4	1.3%	2.9%	7.0%	5.2%
2013	1	1.2%	2.9%	6.9%	5.2%
2013	2				

Fast Track Exponential Regression

	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>
Last 4 pts	-2.4%	-3.9%	-9.2%	-2.1%
Last 8 pts	1.1%	0.7%	-17.7%	-2.2%
Last 12 pts	0.4%	-1.1%	-5.2%	-3.7%
Last 16 pts	0.5%	-0.8%	-1.7%	-2.7%

Selected Frequency

Historical Trend	1.0%	1.0%	-2.0%	-1.0%
Future Trend	1.0%	1.0%	0.0%	0.0%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

**LOSS SEVERITY TREND
NAII Fast Track Data**

Calendar Year	Qtr	BI Paid Severity	PD Paid Severity	COMP Paid Severity	COLL Paid Severity
2007	1				
2007	2				
2007	3				
2008	2				
2008	3				
2008	4	10,499	2,848	1,646	3,144
2009	1	10,370	2,862	1,649	3,103
2009	2	10,314	2,866	1,310	3,084
2009	3	10,280	2,908	1,409	3,081
2009	4	10,241	2,943	1,403	3,069
2010	1	10,260	2,960	1,381	3,084
2010	2	10,150	2,969	1,312	3,067
2010	3	10,317	2,966	1,149	3,084
2010	4	10,529	2,966	1,135	3,099
2011	1	12,481	2,977	1,092	3,166
2011	2	12,721	2,989	1,474	3,228
2011	3	12,734	2,994	1,543	3,279
2011	4	12,760	3,022	1,571	3,355
2012	1	10,801	3,012	1,597	3,280
2012	2	10,770	3,054	1,280	3,303
2012	3	10,923	3,034	1,235	3,287
2012	4	11,174	3,041	1,202	3,279
2013	1	11,202	3,110	1,214	3,360
2013	2	11,311	3,105	1,245	3,384

Fast Track Exponential Regression

	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>
Last 4 pts	5.8%	2.3%	-7.2%	2.0%
Last 8 pts	-9.1%	1.8%	-15.5%	1.1%
Last 12 pts	1.2%	1.5%	1.7%	3.2%
Last 16 pts	3.3%	1.6%	-0.7%	2.7%

Selected Frequency

Historical Trend	2.0%	0.0%	2.0%	2.0%
Future Trend	2.0%	2.0%	2.0%	2.0%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

UNALLOCATED LOSS ADJUSTMENT EXPENSE RATIO

Line	Calendar Year	(1) CW Incurred Losses (\$000)	(2) CW Incurred ULAE (\$000)	(3) ULAE Ratio	(4) Selected ULAE Ratio
Liability	2008	55,564	513	0.9%	8.1%
	2009	62,170	4,301	6.9%	
	2010	85,581	6,983	8.2%	
	2011	90,577	10,158	11.2%	
	2012	90,001	7,569	8.4%	
Physical Damage	2008	47,384	9,668	20.4%	8.7%
	2009	46,331	5,377	11.6%	
	2010	54,068	4,710	8.7%	
	2011	75,604	5,606	7.4%	
	2012	97,792	4,272	4.4%	

NOTES:

(1) and (2) are from Part III of the IEE.

(3) = (2)/(1)

Selected Ratio is weighted by weights in (8) of Exhibit 5a

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

LOSS ADJUSTMENT EXPENSE RATIO

Coverage	Rolling Calendar Year (Ending 2nd Quarter)	(1) State Ultimate Paid ALAE	(2) State Ultimate Net Losses	(3) Ultimated Paid ALAE-to- Net Loss Ratio	(4) Selected ALAE Ratio
BI	2009	92,964	2,122,979	4.4%	4.2%
	2010	100,148	2,496,227	4.0%	
	2011	93,778	2,428,263	3.9%	
	2012	125,692	2,923,733	4.3%	
	2013	144,496	3,308,415	4.4%	
PD	2009	32,368	2,644,959	1.2%	1.2%
	2010	38,653	3,389,968	1.1%	
	2011	40,261	3,549,138	1.1%	
	2012	45,603	3,970,646	1.1%	
	2013	52,953	4,202,304	1.3%	
COMP	2009	32,824	1,452,883	2.3%	1.6%
	2010	16,397	1,297,767	1.3%	
	2011	20,558	2,038,889	1.0%	
	2012	29,492	1,577,151	1.9%	
	2013	23,824	1,480,766	1.6%	
COLL	2009	54,745	2,981,842	1.8%	1.3%
	2010	42,537	2,893,472	1.5%	
	2011	34,246	3,591,459	1.0%	
	2012	51,759	3,642,125	1.4%	
	2013	53,075	4,648,697	1.1%	
UM	2009	3,107	238,357	1.3%	1.3%
	2010	9,027	348,945	2.6%	
	2011	1,288	302,677	0.4%	
	2012	4,035	343,368	1.2%	
	2013	3,703	314,551	1.2%	
UIM	2009	2,989	92,814	3.2%	2.2%
	2010	6,254	238,159	2.6%	
	2011	4,507	225,352	2.0%	
	2012	7,633	381,653	2.0%	
	2013	8,332	416,600	2.0%	
UM/UIM	2009	6,095	331,170	1.8%	1.7%
	2010	15,280	587,105	2.6%	
	2011	5,795	528,029	1.1%	
	2012	11,668	725,021	1.6%	
	2013	12,035	731,151	1.6%	
RR	2009	592	167,876	0.4%	0.1%
	2010	0	176,283	0.0%	
	2011	1,044	221,363	0.5%	
	2012	0	236,041	0.0%	
	2013	0	327,776	0.0%	
PIP	2009	2,453	534,200	0.5%	1.2%
	2010	4,018	488,252	0.8%	
	2011	17,209	693,366	2.5%	
	2012	8,178	977,220	0.8%	
	2013	11,221	986,606	1.1%	

NOTES:

(3) = (1)/(2)

Selected Ratio is weighted by weights in (8) of Exhibit 5a

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS
Private Passenger Auto**

Derivation of Expense Provision
(Amounts in Thousands)

Liability	2010	%	2011	%	2012	%	3 Yr. Avg.	Selected
Companywide Written Premium	\$111,502		\$123,179		\$133,549			
Companywide Earned Premium	\$105,899		\$120,409		\$130,168			
ARKANSAS Written Premium	\$10,845		\$11,755		\$12,600			
ARKANSAS Earned Premium	\$10,451		\$11,511		\$12,330			
Companywide Other Acquisition	\$11,102	10.0%	\$14,098	11.4%	\$16,445	12.3%	11.2%	11.2%
Companywide General Expenses	\$4,778	4.5%	\$4,420	3.7%	\$2,626	2.0%	3.4%	3.4%
ARKANSAS Commission & Brokerage	\$997	9.2%	\$1,140	9.7%	\$1,176	9.3%	9.4%	9.4%
ARKANSAS Taxes, Licenses & Fees	\$249	2.3%	\$334	2.8%	\$341	2.7%	2.6%	2.6%

Physical Damage	2010	%	2011	%	2012	%	3 Yr. Avg.	Selected
Companywide Written Premium	\$91,407		\$100,668		\$109,110			
Companywide Earned Premium	\$88,207		\$98,450		\$106,299			
ARKANSAS Written Premium	\$8,524		\$9,116		\$10,015			
ARKANSAS Earned Premium	\$8,194		\$8,985		\$9,698			
Companywide Other Acquisition	\$9,101	10.0%	\$11,521	11.4%	\$13,436	12.3%	11.2%	11.2%
Companywide General Expenses	\$3,917	4.4%	\$3,612	3.7%	\$2,145	2.0%	3.4%	3.4%
ARKANSAS Commission & Brokerage	\$782	9.2%	\$884	9.7%	\$935	9.3%	9.4%	9.4%
ARKANSAS Taxes, Licenses & Fees	\$195	2.3%	\$259	2.8%	\$271	2.7%	2.6%	2.6%

NOTES:

1. Data source: IEE, Part III and Statutory Page 14 of the Annual Statement.
2. Ratios of Commission & Brokerage Expense, Taxes, Licenses & Fees, and Other Acquisition Expenses are to Written Premiums.
3. Ratio of General Expenses is to Earned Premiums.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

DEVELOPMENT OF CATASTROPHE FACTOR

Proposed Effective Date: 4/1/2014

Accident Year	(1) Direct Comp Earned Premium	(2) Catastrophes	(3) Catastrophe Loss Ratio	(4) Weight
2003	\$1,650,564	\$10,796	0.7%	1.00
2004	\$1,879,008	\$0	0.0%	1.00
2005	\$1,886,752	\$34,984	1.9%	1.00
2006	\$2,068,636	\$294,886	14.3%	1.00
2007	\$2,266,919	\$7,905	0.3%	1.00
2008	\$2,290,532	\$1,750,915	76.4%	1.00
2009	\$2,365,907	\$127,437	5.4%	1.00
2010	\$2,517,147	\$25,591	1.0%	1.00
2011	\$2,788,631	\$332,742	11.9%	1.00
2012	\$3,053,508	\$140,946	4.6%	1.00
<u>2013Q2</u>	<u>\$1,696,431</u>	<u>\$20,572</u>	<u>1.2%</u>	<u>0.50</u>
Total			11.2%	
Selected Catastrophe Factor			11.2%	

(3)total = average of (3) weighted by (4)

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO

Net Cost Of Reinsurance

	Severe Thunderstorm	EQ Shake + Fire Following	Total
Allocated Reinsurance Premium	60,937	6,991	67,928
<u>- Expected Reinsurance Recoverables</u>	<u>41,035</u>	<u>3,044</u>	<u>44,079</u>
= Net Cost Of Reinsurance	19,902	3,947	23,849
 Subject Premium	 3,546,870	 3,546,870	 3,546,870
 Net Cost %	 0.6%	 0.1%	 0.7%

Based on 12/31/2012 Reinsurance Premium Allocation

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTC
CUTOFF: \$100000**

Bodily Injury

Rolling AY (Ending 2nd Quarter)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Total Inc. Loss	Large Loss	Large Loss Count	Capped Loss	XS Loss	XS Loss / Total Loss	Large Loss Adj. Factor
2004	1,593,327	615,808	3	1,277,519	315,808	1.20	
2005	2,291,694	0	0	2,291,694	0	1.00	
2006	1,496,479	0	0	1,496,479	0	1.00	
2007	2,309,896	0	0	2,309,896	0	1.00	
2008	2,449,480	525,000	3	2,224,480	225,000	1.09	
2009	2,640,335	600,000	3	2,340,335	300,000	1.11	0.93
2010	1,924,069	0	0	1,924,069	0	1.00	1.04
2011	2,360,808	0	0	2,360,808	0	1.00	1.04
2012	2,188,211	0	0	2,188,211	0	1.00	1.04
2013	3,014,762	0	0	3,014,762	0	1.00	1.04
Average Selected						1.04	
						1.04	

(4) = (1) - (2) + [(3) * Cutoff]

(5) = (1) - (4)

(6) = (5) / (1)

(7) = Total (6) / 6

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTC
CUTOFF: \$100000**

UM/UIM

Rolling AY (Ending 2nd Quarter)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Total Inc. Loss	Large Loss	Large Loss Count	Capped Loss	XS Loss	XS Loss / Total Loss	Large Loss Adj. Factor
2004	681,111	0	0	681,111	0	1.00	
2005	284,169	0	0	284,169	0	1.00	
2006	499,200	0	0	499,200	0	1.00	
2007	735,677	0	0	735,677	0	1.00	
2008	138,718	0	0	138,718	0	1.00	
2009	389,627	0	0	389,627	0	1.00	1.02
2010	189,352	0	0	189,352	0	1.00	1.02
2011	427,229	0	0	427,229	0	1.00	1.02
2012	411,265	0	0	411,265	0	1.00	1.02
2013	184,800	0	0	184,800	0	1.00	1.02
Average Selected						1.00 1.02	

(4) = (1) - (2) + [(3) * Cutoff]

(5) = (1) - (4)

(6) = (5) / (1)

Selected from (6) is based on 1.04 average factor from Missouri.

(7) = Total (6) / 6

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Analysis of Underwriting Profit Provision and Target Combined Ratio

	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>UM/UIM</u>	<u>UMPD</u>	<u>COMP</u>	<u>COLL</u>	<u>RENT</u>
(1) Target After Tax Return on Equity	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(2) Ratio Premium to Surplus	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27
(3) Pre-Tax Investment Income on Surplus Funds	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%
(4) Pre-tax Investment Income on Policyholder Supplied Fund as % of Premium	2.3%	0.2%	0.0%	2.2%	0.0%	-0.1%	-0.1%	-0.1%
(a) on UEPR	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
(b) On Loss & LAE Reserves	2.4%	0.3%	0.1%	2.4%	0.1%	0.1%	0.0%	0.1%
Other Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(5) Federal Tax Rate Applicable to Investment Income	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
(6) Assumed Corporate Tax Rate	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
(7) Pre-tax Target Profit and Contingencies Provision	8.0%	10.8%	11.0%	8.0%	11.1%	11.1%	11.2%	11.1%
(8) Target Combined Ratio	92.0%	89.2%	89.0%	92.0%	88.9%	88.9%	88.8%	88.9%

Notes:

- (1) Exhibit 15
- (2) Exhibit 17
- (3) Exhibit 19
- (4) [(4a) + (4b)]
- (4a) Exhibit 14-1
- (4b) Exhibit 14-2
- (5) Exhibit 18
- (7) $\frac{((1) - ((3) * (1 - (5))) - ((4) * ((1 - (5)) * (2))))}{((2) * (1 - .35))}$
- (8) $(1.0 - (7))$

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Development of Underwriting Profit Provision

Pre-Tax Investment Income from Unearned Premium Reserves

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>Selected</u>
a. ACIIE Earned Premium	160,574,672	168,304,364	166,559,482	171,110,985	194,522,818	219,523,170	237,366,780	
b. ACIIE Ending Unearned Prem. Reserves (UEPR)	47,977,930	48,720,984	47,387,233	52,078,019	61,125,570	66,274,900	72,564,490	
c. ACIIE Beginning Unearned Prem. Reserves (UEPR)	44,198,351	47,977,930	48,720,984	47,387,233	52,078,019	61,125,570	66,274,900	
d. Average Unearned Premium Reserves	46,088,141	48,349,457	48,054,109	49,732,626	56,601,795	63,700,235	69,419,695	
e. Ratio of Average UEPR as % of Premium [d/a]	29%	29%	29%	29%	29%	29%	29%	29%
f. Taxes, Licenses & Fees								2.5%
g. Commission & Acquisition Expenses								9.4%
h. Other Acquisition Expenses								11.2%
i. Prepaid Expense Ratio [f+g+h]								23.2%
Premium Receivable (AS Page 2, Premiums & considerations, col 3)								
j. Ending Premium Receivable	17,454,170	39,867,007	45,217,221	45,023,398	88,628,851	88,658,797	95,577,617	
k. Beginning Premium Receivable	29,248,632	17,454,170	39,867,007	45,217,221	45,023,398	88,628,851	88,658,797	
l. Average Premium Receivable [(j+k) / 2]	23,351,401	28,660,589	42,542,114	45,120,310	66,826,125	88,643,824	92,118,207	
m. Ratio of Premium Receivable as % of Premium [l/a]	14.5%	17.0%	25.5%	26.4%	34.4%	40.4%	38.8%	28.1%
n. Fed Inc Tax due on Change in 20% of UEPR	264,571	52,014	-93,363	328,355	633,329	360,453	440,271	
o. Fed Inc Tax due on Change in 20% of UEPR as % of Premium	0.2%	0.0%	-0.1%	0.2%	0.3%	0.2%	0.2%	0.1%
p. Investment Rate of Return [from Exhibit 19]								2.2%
q. Pre-tax Investment Income from UEPR as % of Premium { (p * [e*(1-i)] - m - o)								-0.1%

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Target Rate of Return, Dividend Yield Method

Company	Nicholas-Applegate										Bloomberg						
	Dividend Yield 1995	Dividend Yield 1996	Dividend Yield 1997	Dividend Yield 1998	Dividend Yield 1999	Dividend Yield 2000	Dividend Yield 2001	Dividend Yield 2002	Dividend Yield 2003	Dividend Yield 2004	Dividend Yield 2005	Dividend Yield 2006	Dividend Yield 2007	Dividend Yield 2008	Dividend Yield 2009	Dividend Yield 2010	Dividend Yield 2011
Allstate	1.90%	1.47%	1.06%	1.40%	2.49%	1.56%	2.26%	2.27%	2.14%	2.17%	2.37%	2.15%	2.91%	5.01%	2.66%	2.51%	3.06%
Progressive	0.45%	0.36%	0.20%	0.15%	0.36%	0.27%	0.19%	0.20%	0.12%	0.14%	0.10%	0.14%	n/a	n/a	n/a	n/a	n/a
Erie	0.00%	1.07%	1.29%	1.38%	1.48%	1.81%	1.58%	2.03%	2.03%	1.64%	2.71%	2.76%	3.39%	4.78%	4.92%	3.15%	2.83%
Mercury	1.68%	1.83%	1.05%	1.60%	3.78%	2.19%	2.43%	2.84%	2.84%	2.47%	2.95%	3.64%	4.16%	5.04%	6.01%	5.58%	5.35%
Metropolitan														2.12%	2.09%	1.67%	2.37%
Unitrin														11.79%	3.63%	3.58%	3.29%
Alfa	2.27%	3.09%	2.32%	1.86%	2.94%	2.83%	2.58%	2.49%	2.49%	2.30%	2.48%	2.34%	2.17%	n/a	n/a	n/a	n/a
SAFECO	3.07%	2.94%	2.63%	3.26%	5.95%	4.50%	2.38%	1.90%	1.90%	1.68%	1.77%	1.92%	2.88%	n/a	n/a	n/a	n/a
All Companies	1.8%	1.5%	1.0%	1.3%	2.5%	1.7%	1.7%	1.8%	1.5%	1.6%	1.6%	1.7%	3.0%	3.6%	2.6%	2.1%	2.7%

Company	Nicholas-Applegate										Bloomberg						
	Expected Growth 1995	Expected Growth 1996	Expected Growth 1997	Expected Growth 1998	Expected Growth 1999	Expected Growth 2000	Expected Growth 2001	Expected Growth 2002	Expected Growth 2003	Expected Growth 2004	Expected Growth 2005	Expected Growth 2006	Expected Growth 2007	Expected Growth 2008	Expected Growth 2009	Expected Growth 2010	Expected Growth 2011
Allstate	n/a	n/a	n/a	20.21%	11.00%	11.89%	12.29%	11.94%	11.59%	12.62%	13.49%	13.00%	12.59%	12.01%	-6.51%	-8.97%	-9.71%
Progressive	6.55%	5.59%	4.78%	4.56%	4.36%	4.18%	4.01%	3.85%	3.71%	4.51%	5.92%	6.85%	n/a	n/a	n/a	n/a	
Erie	n/a	n/a	n/a	n/a	n/a	35.78%	12.71%	12.35%	16.22%	10.07%	19.21%	18.74%	18.66%	17.78%	23.19%	2.07%	7.42%
Mercury	21.32%	18.50%	17.86%	18.48%	19.54%	19.53%	17.54%	15.40%	13.20%	11.82%	12.37%	12.62%	11.63%	11.94%	9.50%	6.62%	4.65%
Metropolitan														26.33%	9.98%	7.31%	4.63%
Unitrin														2.52%	-8.41%	-12.34%	-11.42%
Alfa	14.73%	13.58%	10.65%	8.08%	6.17%	6.57%	8.05%	8.52%	7.76%	7.53%	8.73%	8.77%	9.23%	n/a	n/a	n/a	n/a
SAFECO	11.87%	7.51%	7.64%	7.91%	8.06%	12.46%	-0.74%	-9.73%	-14.39%	-14.30%	-8.68%	3.53%	13.60%	n/a	n/a	n/a	n/a
All Companies	n/a	n/a	n/a	n/a	n/a	12.1%	9.3%	8.0%	7.1%	7.6%	9.1%	10.7%	12.9%	19.9%	4.8%	2.5%	0.7%

Company	Nicholas-Applegate										Bloomberg						
	Yield Rate 1995	Yield Rate 1996	Yield Rate 1997	Yield Rate 1998	Yield Rate 1999	Yield Rate 2000	Yield Rate 2001	Yield Rate 2002	Yield Rate 2003	Yield Rate 2004	Yield Rate 2005	Yield Rate 2006	Yield Rate 2007	Yield Rate 2008	Yield Rate 2009	Yield Rate 2010	Yield Rate 2011
Allstate	n/a	n/a	n/a	21.6%	13.5%	13.5%	14.6%	14.2%	13.7%	14.8%	15.9%	15.2%	15.5%	17.0%	-3.9%	-6.5%	-6.7%
Progressive	7.0%	6.0%	5.0%	4.7%	4.7%	4.5%	4.2%	4.1%	3.8%	4.7%	6.0%	7.0%	n/a	n/a	n/a	n/a	
Erie	n/a	n/a	n/a	n/a	n/a	37.6%	14.3%	14.4%	18.3%	11.7%	21.9%	21.5%	22.1%	22.6%	28.1%	5.2%	10.3%
Mercury	23.0%	20.3%	18.9%	20.1%	23.3%	21.7%	20.0%	18.2%	16.0%	14.3%	15.3%	16.3%	15.8%	17.0%	15.5%	12.2%	10.0%
Metropolitan														28.5%	12.1%	9.0%	7.0%
Unitrin														14.3%	-4.8%	-8.8%	-8.1%
Alfa	17.0%	16.7%	13.0%	9.9%	9.1%	9.4%	10.6%	11.0%	10.3%	9.8%	11.2%	11.1%	11.4%	n/a	n/a	n/a	n/a
SAFECO	14.9%	10.5%	10.3%	11.2%	14.0%	17.0%	1.6%	-7.8%	-12.5%	-12.6%	-6.9%	5.5%	16.5%	n/a	n/a	n/a	n/a
All Companies	n/a	n/a	n/a	n/a	n/a	13.7%	11.1%	9.8%	8.7%	9.2%	10.7%	12.4%	15.9%	23.4%	7.4%	4.6%	3.4%

Comparison of Target Rate of Return																	
Approach	Source: Nicholas-Applegate										Bloomberg						
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Dividend Yield	n/a	n/a	n/a	n/a	n/a	13.7%	11.1%	9.8%	8.7%	9.2%	10.7%	12.4%	15.9%	23.4%	7.4%	4.6%	3.4%
CAPM (Exhibit 16)	12.3%	12.0%	12.0%	10.7%	10.8%	10.9%	9.6%	9.4%	11.0%	9.7%	11.1%	11.5%	10.1%	11.9%	13.8%	13.9%	9.8%
Average Div. Yield	10.9%																
Average CAPM	11.2%																
Selected	11.0%																

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto
Target Rate of Return, Capital Asset Pricing Model**

A. Beta	Nicholas-Applegate										Bloomberg						
	1995 Beta	1996 Beta	1997 Beta	1998 Beta	1999 Beta	2000 Beta	2001 Beta	2002 Beta	2003 Beta	2004 Beta	2005 Beta	2006 Beta	2007 Beta	2008 Beta	2009 Beta	2010 Beta	2011 Beta
Company	0.80	0.78	0.74	0.69	0.65	0.57	0.60	0.68	1.16	0.81	0.79	0.88	0.83	1.19	1.27	1.20	0.93
Allstate	0.83	0.83	0.86	0.81	0.83	0.72	0.78	0.86	0.95	0.87	0.82	0.70	0.88	0.96	1.01	1.00	0.86
Progressive	0.31	0.30	0.34	0.32	0.35	0.35	0.37	0.35	1.14	0.35	0.65	0.52	0.48	0.81	0.83	0.79	0.79
Erie	0.52	0.51	0.50	0.48	0.48	0.47	0.54	0.55	0.62	0.67	0.93	0.84	0.73	0.90	0.98	0.99	0.78
Mercury														1.60	1.88	1.98	1.41
Metropolitan														1.34	1.45	1.59	1.19
Unitrin	0.65	0.68	0.72	0.77	0.85	0.90	0.80	1.04	3.04	1.21	1.06	1.22	0.66	n/a	n/a	n/a	n/a
Alfa	0.72	0.71	0.74	0.72	0.74	0.71	0.75	0.73	0.19	0.68	1.04	1.01	0.92	n/a	n/a	n/a	n/a
SAFECO																	
All Companies	0.75	0.74	0.73	0.70	0.66	0.60	0.64	0.71	1.02	0.79	0.83	0.84	0.83	1.32	1.48	1.57	1.15
B. Indicated Target Rate of Return																	
1. Risk Free Rate (Rf) *	6.4%	6.2%	6.2%	5.2%	5.6%	6.2%	4.6%	3.8%	3.0%	3.4%	4.5%	4.9%	3.6%	1.5%	2.1%	1.5%	0.7%
2. Beta (b)	0.75	0.74	0.73	0.70	0.66	0.60	0.64	0.71	1.02	0.79	0.83	0.84	0.83	1.32	1.48	1.57	1.15
3. Market Risk Premium (MP) **	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%
4. Required Rate of Return, (K) (B1) + (B2) x (B3)	12.3%	12.0%	12.0%	10.7%	10.8%	10.9%	9.6%	9.4%	11.0%	9.7%	11.1%	11.5%	10.1%	11.9%	13.8%	13.9%	9.8%

Sources: Bloomberg L.P. & Ibbotson Associates from 2005; Historical Beta prior to 2005 is provided by Nicholas-Applegate.

* Risk free rate is based on current rate for intermediate government bonds issued during the year/month.

** Selected value is arithmetic mean risk premium for 1926 to 2004 from Ibbotson

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Derivation of Premium to Surplus Ratio Using Selected Companies Data

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
a. Net Written Premium											
State Farm Group	37,897,080	42,747,364	46,581,240	47,762,343	47,924,426	48,651,476	47,930,317	48,539,641	49,582,885	50,808,635	52,018,000
Allstate Ins Co Group	21,974,878	23,307,417	24,636,888	25,983,894	26,794,750	26,705,831	26,387,474	25,747,374	25,158,383	24,796,656	25,229,604
Farmers Ins. Group	11,102,144	10,696,634	10,029,778	11,364,934	12,455,786	13,252,663	14,341,912	13,840,568	12,708,993	14,129,512	14,861,681
Nationwide Ins Cos.	10,590,760	11,700,114	13,818,647	14,263,138	15,107,417	15,843,407	15,799,416	15,470,758	14,956,552	14,489,531	14,563,948
Progressive Insurance Grp	7,262,944	9,455,589	11,917,506	13,381,321	14,012,192	14,089,288	13,773,877	13,605,545	14,006,900	14,476,676	15,148,467
USAA	6,164,119	6,966,975	7,691,734	8,025,829	8,172,131	8,732,184	8,708,947	9,083,478	9,992,816	10,679,414	11,528,175
California State Auto Group	1,730,650	1,866,902	2,025,038	2,118,947	2,244,244	2,340,231	2,464,617	2,402,696	2,409,069	2,455,419	2,744,692
Mercury Cas Co & Affiliates	1,442,886	1,855,326	2,256,693	2,632,030	2,926,712	3,019,192	2,956,048	2,726,875	2,520,854	2,489,987	2,514,395
Auto Club of Michigan Group	1,171,931	1,311,190	1,476,932	1,489,831	1,408,715	1,362,917	1,323,522	1,331,012	1,509,357	1,583,285	1,722,874
<u>Interins. Exch of the Auto Club</u>	<u>1,457,350</u>	<u>1,709,513</u>	<u>1,975,182</u>	<u>2,036,036</u>	<u>2,195,710</u>	<u>2,287,124</u>	<u>2,505,022</u>	<u>2,519,685</u>	<u>2,465,088</u>	<u>2,604,599</u>	<u>2,646,501</u>
Total	100,794,742	111,617,024	122,409,638	129,058,303	133,242,083	136,284,313	136,191,152	135,267,632	135,310,897	138,513,714	142,978,337
b. Ending Surplus											
State Farm Group	38,023,599	31,634,376	40,015,100	46,181,537	50,227,460	58,076,272	63,619,527	53,314,168	58,219,103	61,263,160	60,832,444
Allstate Ins Co Group	13,772,727	13,760,543	16,141,351	16,797,631	14,904,275	19,236,225	18,157,580	13,150,134	15,146,223	15,529,740	15,446,470
Farmers Ins. Group	3,663,697	3,470,000	3,684,210	4,145,840	4,629,932	5,274,959	5,632,204	5,034,662	5,755,994	5,944,781	5,692,451
Nationwide Ins Cos.	7,519,496	6,818,602	8,564,798	9,180,172	10,057,715	12,859,348	13,573,199	13,148,030	11,717,938	12,984,679	12,827,738
Progressive Insurance Grp	2,640,114	3,366,998	4,547,462	4,677,451	4,674,266	4,954,060	4,588,514	4,470,223	4,960,395	5,086,722	5,271,620
USAA	6,618,206	6,802,029	7,878,592	9,159,464	10,001,214	11,843,202	13,076,978	13,479,473	14,537,175	15,922,681	16,920,089
California State Auto Group	1,865,781	1,755,137	2,126,667	2,404,214	2,649,897	2,929,215	3,096,963	2,737,511	3,081,556	3,325,739	3,440,525
Mercury Cas Co & Affiliates	1,035,419	1,017,557	1,172,424	1,363,899	1,484,240	1,582,244	1,724,921	1,374,267	1,521,115	1,325,820	1,501,461
Auto Club of Michigan Group	1,067,407	1,012,979	1,224,982	1,390,901	1,497,607	1,642,217	1,726,906	1,375,523	1,553,796	1,650,403	1,591,433
<u>Interins. Exch of the Auto Club</u>	<u>1,829,190</u>	<u>1,812,884</u>	<u>2,073,432</u>	<u>2,429,092</u>	<u>2,703,235</u>	<u>3,123,182</u>	<u>3,423,653</u>	<u>3,243,547</u>	<u>3,796,298</u>	<u>4,223,879</u>	<u>4,390,726</u>
Total	78,035,636	71,451,105	87,429,018	97,730,201	102,829,841	121,520,924	128,620,445	111,327,538	120,289,593	127,257,604	127,914,957
c. Annual Net Written Premium to Average Surplus Ratio											
State Farm Group		1.23	1.30	1.11	0.99	0.90	0.79	0.83	0.89	0.85	0.89
Allstate Ins Co Group		1.69	1.65	1.58	1.69	1.56	1.41	1.64	1.78	1.62	1.70
Farmers Ins. Group		3.00	2.80	2.90	2.84	2.68	2.63	2.60	2.36	2.42	2.65
Nationwide Ins Cos.		1.63	1.80	1.61	1.57	1.38	1.20	1.16	1.20	1.17	1.15
Progressive Insurance Grp		3.15	3.01	2.90	3.00	2.93	2.89	3.00	2.97	2.88	3.06
USAA		1.04	1.05	0.94	0.85	0.80	0.70	0.68	0.71	0.70	0.76
California State Auto Group		1.03	1.04	0.94	0.89	0.84	0.82	0.82	0.83	0.77	0.87
Mercury Cas Co & Affiliates		1.81	2.06	2.08	2.06	1.97	1.79	1.76	1.74	1.75	1.76
Auto Club of Michigan Group		1.26	1.32	1.14	0.98	0.87	0.79	0.86	1.03	0.99	1.12
<u>Interins. Exch of the Auto Club</u>		<u>0.94</u>	<u>1.02</u>	<u>0.90</u>	<u>0.86</u>	<u>0.79</u>	<u>0.77</u>	<u>0.76</u>	<u>0.70</u>	<u>0.65</u>	<u>0.68</u>
Total		1.49	1.54	1.39	1.33	1.21	1.09	1.13	1.17	1.12	1.17

Selected Premium to Surplus Ratio (average of all years)

1.27

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Federal Taxes on Investment Income

Type of Investment (Excluding Realized Capital Gain)	2008			2009			2010			2011			2012		
	Income	Taxable Portion	Taxable Income												
a. Taxable Bond (page 12, lines 1 & 1.2, col 2)	4,813,414	100%	4,813,414	5,969,322	100%	5,969,322	2,353,977	100%	2,353,977	2,498,412	100%	2,498,412	2,490,358	100%	2,490,358
b. Tax-exempt Bond (page 12, line 1.1, col 2)	2,878,614	15%	431,792	2,677,461	15%	401,619	3,338,223	15%	500,733	3,500,279	15%	525,042	3,488,236	15%	523,235
c. Stock (page 12, lines 2.1, 2.11, 2.2, 2.21, col 2)	652,393	40.50%	264,219	615,294	40.50%	249,194	948,574	40.50%	384,172	1,192,851	40.50%	483,105	1,556,231	40.50%	630,274
d. Other Investment Income (page 12, lines 3 to 9, col 2)	309,503	100%	309,503	107,452	100%	107,452	95,314	100%	95,314	104,314	100%	104,314	136,310	100%	136,310
e. Gross Total [sum of a to d]	8,653,924		5,818,928	9,369,529		6,727,587	6,736,088		3,334,197	7,295,856		3,610,873	7,671,135		3,780,177
f. Investment Expenses (page 12, line 11, col 2)	529,006		529,006	565,321		565,321	513,911		513,911	475,409		475,409	470,735		470,735
g. Net Total (e - f)	8,124,918		5,289,922	8,804,208		6,162,266	6,222,177		2,820,286	6,820,447		3,135,464	7,200,400		3,309,442
h. Corporate Tax Rate (assumed 35%)			35%			35%			35%			35%			35%
i. Taxable Amount (g x h, col 3)			1,851,473			2,156,793			987,100			1,097,412			1,158,305
j. Tax Amount as % of Investment Income [row i, col 3 / row g, col 1]			22.8%			24.5%			15.9%			16.1%			16.1%

- k. Selected Tax rate on Investment Income (average of 2006-2010) 19.1%
- l. Selected Tax rate on Realized Capital Gain 35%
- m. Investment Income (Excluding Capital Gain) 3.07%
- n. Realized Capital Gain -0.90%
- o. Average Tax rate on Investment Income Including Realized Capital Gain 12.4%
{ [(k*m) + (l * n)] / [m + n] }

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Computation of Projected Yield

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
(1) Net Investment Income Earned (Excluding Realized Capital Gains)	7,296,860	8,043,952	8,723,262	6,141,211	6,739,481	7,083,082
(2) Surplus Plus Reserves Current Year End	232,709,892	215,526,401	234,391,833	255,971,713	263,150,319	278,880,438
(3) Surplus Plus Reserves Prior Year End	221,241,527	232,709,892	215,526,401	234,391,833	255,971,713	263,150,319
(4) Mean Surplus and Reserves	226,975,710	224,118,147	224,959,117	245,181,773	259,561,016	271,015,379
(5) Ratio of Net Investment Income Earned to Mean Surplus and Reserves	3.21%	3.59%	3.88%	2.50%	2.60%	2.61%
(6) Average Net Investment Income Earned to Mean Surplus and Reserves						3.07%
(7) Average Realized Capital Gains						-0.90%
(8) Investment Income Factor						2.16%

Notes (1) is from Page 4 of the Annual Statement.

(2) and (3) are the totals of the losses, loss adjustment expenses, and unearned premium reserves, plus policyholder surplus from Page 3 of the Annual Statement.

(4) = [(2) + (3)] / 2

(5) = (1) / (4)

(6) is selected as the average of the last 6 years

(7) is from Exhibit 20

(8) = (6) + (7)

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Computation of Average Realized Capital Gains

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
(1) Realized Capital Gains	(305,355)	(13,527,744)	(2,781,664)	2,991,118	(637,812)	2,756,772
(2) Year End Reserves and Surplus	232,709,892	215,526,401	234,391,833	255,971,713	263,150,319	278,880,438
(3) Year End Reserves and Surplus From Prior Year	221,241,527	232,709,892	215,526,401	234,391,833	255,971,713	263,150,319
(4) Mean of (2) and (3)	226,975,710	224,118,147	224,959,117	245,181,773	259,561,016	271,015,379
(5) Realized Capital Gains as ratio to Mean Reserves and Surplus	-0.13%	-6.04%	-1.24%	1.22%	-0.25%	1.02%
(6) Average Realized Capital Gains as ratio to Mean Reserves and Surplus						-0.90%

Notes: (1) from Page 4 of the Annual Statement (Row 10).

(2) and (3) are the sums of the losses, loss adjustment expenses, unearned premium reserves, and policyholder surplus from Page 3 of the Annual Statement.

$$(4) = [(2) + (3)] / 2$$

$$(5) = (1) / (4)$$

(6) is selected as the average of the last seven years

**Automobile Club Inter-Insurance Exchange
Annual Mileage Bands
Arkansas**

Mileage Band	Loss Ratio	Loss Ratio Relativity	Reported Frequency	Frequency Relativity	<u>Verified Mileage Factors</u>		<u>AAA Onboard Factors</u>		<u>Non-Verified Factors</u>	
					All Other Coverages	Comprehensive	All Other Coverages	Comprehensive	All Other Coverages	Comprehensive
2500 and Under	20.8%	0.59	0.6%	0.42	0.867	0.901	0.737	0.765	0.980	1.000
2501 - 5000	25.4%	0.71	0.8%	0.64	0.884	0.918	0.778	0.808	0.990	1.010
5001 - 7500	30.7%	0.86	1.0%	0.75	0.901	0.931	0.820	0.847	1.000	1.015
7501 - 10000	34.0%	0.96	1.2%	0.89	0.918	0.951	0.863	0.894	1.010	1.020
10001 - 12500	43.7%	1.23	1.5%	1.16	0.944	0.967	0.906	0.928	1.020	1.025
12501 - 15000	33.0%	0.93	1.5%	1.13	0.960	0.968	0.931	0.939	1.030	1.026
15001 - 20000	46.3%	1.30	1.8%	1.38	0.977	0.971	0.947	0.942	1.040	1.030
20001 - 25000	39.1%	1.10	1.9%	1.47	1.010	0.986	0.980	0.956	1.051	1.035
25001 - 30000	43.5%	1.22	1.8%	1.36	1.040	1.009	1.009	0.979	1.061	1.040
30001 - 40000	39.1%	1.10	2.0%	1.52	1.051	1.025	1.019	0.994	1.072	1.045
40001 - 50000	23.9%	0.67	1.5%	1.14	1.061	1.030	1.030	0.999	1.083	1.050
50000 and Over	35.4%	1.00	1.5%	1.10	1.077	1.034	1.045	1.003	1.093	1.055
Total	35.6%	1.00	1.3%	1.00						

Note: The data provided in this exhibit only uses premiums and losses from policies for which we have sufficient data to calculate annual mileage. Premiums are from calendar years 2011, 2012 & 2013 through September. Losses are from accident years 2011, 2012, & 2013 through September.

**Automobile Club Inter-Insurance Exchange
Salvage Title Loss Experience by Coverage
Arkansas, Kansas, Louisiana, Texas**

BI/PD/ADD

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	5,280,685	4,089,623	77.4%	1.37
No	293,520,516	165,799,470	56.5%	

COLL

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	1,380,538	1,234,206	89.4%	1.55
No	195,377,096	112,850,609	57.8%	

COMP

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	587,572	479,537	81.6%	1.85
No	74,131,692	32,640,267	44.0%	

UM/UIM

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	478,255	490,062	102.5%	2.42
No	33,890,341	14,359,409	42.4%	

PIP/MPAY

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	463,008	392,305	84.7%	1.60
No	28,930,134	15,280,091	52.8%	

RENT

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	94,754	89,247	94.2%	1.57
No	13,755,646	8,236,779	59.9%	

UMPD

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	409,461	242,062	59.1%	0.93
No	28,376,148	18,058,928	63.6%	

TOTAL

Salvage Title	TOTAL EP	TOTAL IL	TOTAL LR	TOTAL LR Rel
Yes	8,694,273	7,017,041	80.7%	1.47
No	667,981,574	367,225,553	55.0%	

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
COMPANY FILING #AR131217XRMXX125
SERFF FILING #AAAM - 129324197**

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective April 1, 2014 for New Business and Renewals.

This filing also reflects a change in private passenger automobile insurance rates that will result in an overall rate increase of 4.0%.

As indicated on the Rate Information tab, the Maximum % Change for a policyholder is 74.9%. As directed in previous filings we have indicated the Estimated Maximum % Rate Increase as 15.2% on the NAIC Loss Cost Data Entry Document Form for this is the maximum % per first term.

With this filing, we will be implementing the Premium Transition Rule (Rule 323), which has been Filed under filing AAAM-126098700. The Premium Transition Rule will mitigate an adverse effect on individual policyholders that may receive a large increase in premium due to this rate change. For those policyholders receiving the Premium Transition and who have not completed their last policy term, we will re-initiate the Premium Transition Rule effective April 1, 2014 and it will be spread over a maximum of 4 policy terms.

The following rules have been added:

1. Rule 329.3 – Salvage Title

We are introducing a surcharge factor to all vehicles that have a salvage title. Vehicles with a salvage title will be verified through a third party.

2. Rule 333 – Annual Mileage Rating

We are introducing annual mileage rating. The annual mileage rating factor may apply as a decrease or increase to the policy premium depending on the miles driven and the method for providing vehicle mileage information. The annual mileage calculator will be used as a tool to determine annual mileage. This tool asks questions regarding the vehicle usage, commuting patterns and odometer information. The annual mileage rating will include three separate annual mileage rating tables. Each table will consist of mileage bands (e.g. 15,001 – 20,000) and an “unknown” band. The “unknown” band will be used if the annual mileage calculation results in a “0”, a negative number or when we have insufficient data to calculate annual mileage. The tables will be:

- Verified Mileage table
- AAA OnBoard table

- Non-Verified Mileage table

Verified Mileage Table

Vehicles that are receiving the Verified Mileage Discount will be rated with an annual mileage factor from the Verified Mileage Table. At new business, the annual mileage will be derived based on the annual mileage calculator tool. At renewal, the annual mileage will be calculated based on the odometer reading provided by the insured at our request.

AAA OnBoard Table

Vehicles that are receiving the AAA OnBoard Discount will be rated with an annual mileage factor from the AAA OnBoard Table.

At new business, the annual mileage will be derived based on the annual mileage calculator tool. At renewal, the annual mileage will be calculated based on mileage data captured by the AAA OnBoard device.

Non-Verified Mileage Table

Vehicles that are not receiving the Verified Mileage Discount or the AAA OnBoard Discount will be rated with an annual mileage factor from the Non-Verified Mileage Table.

The following rules have been revised:

1. Table of Contents
The Table of Contents has been revised to reflect the changes made in this filing.

This replaces the Table of Contents dated 2-1-2014.
2. Rule 302 – Driver and Use Classification Codes
We have revised this rule by adding “Commute” and “Business” to the use of vehicle classification and deleting “Work 10 miles or less”, “Work more than 10 miles”, “Business use 10,000 miles or less” and “Business use more than 10,000 miles” from the use of vehicle classification. Also, the following language has been removed: “Total Annual Mileage – used in business usage definitions refers to the total mileage that the car is driven during the year counting all pleasure and to and from work mileage, as well as business and occupation mileage.”

This replaces Rule 302, dated 1-1-2011.

3. Rule 327.9 – Longevity Discount
The factors have been revised.

This replaces Rule 327.9, dated 3-1-2013.

4. Rule 327.10 – AAA OnBoard Discount
This rule has been revised due to the introduction of Annual Mileage Rating. We will now use the mileage information captured to determine annual mileage. There must be a sufficient amount of data captured by the device and primarily driven by an insured that is a current Auto Club Enterprises AAA member to continue receiving the AAA OnBoard Discount. Also, the discount will now be applied upon activation of the device instead of upon enrollment.

This replaces Rule 327.10, dated 3-1-2013.

5. Rule 327.11 – AAA OnBoard Teen Discount
This rule has been revised to apply the discount upon activation of the device instead of upon enrollment. Also, to be eligible for the discount the rated unmarried operator must be a current Auto Club Enterprises AAA member.

This replaces Rule 327.11, dated 3-1-2013.

6. Rule 327.13 – Verified Mileage Discount
This rule has been revised to now see Rule 333 for Verified Mileage Table rating factors.

This replaces Rule 327.13, dated 3-1-2013.

7. Rule 328 – Discount Factors
This rule has been revised to remove the following discounts:
AAA OnBoard Discount
Verified Mileage

This replaces Rule 328, dated 3-1-2013.

8. Rule 329.2 – Rating Surcharge Points
The rule has been revised by changing:
“An at-fault accident will be considered when the insured is more than 50% at fault and losses paid have exceeded \$800.” **to**

“An at-fault accident will be considered when the insured is more than 50% at fault and losses paid are \$800 or greater.”

This replaces Rule 329.2, dated 6-15-2010.

9. Rate Pages

Our rates have been revised. These new factors will be effective on or after 4/1/2014 and will replace current Rate Pages dated 3/1/2013.

State: Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

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

Product Name: Private Passenger Auto

Project Name/Number: /

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)
01/08/2014	Filed 02/03/2014	Supporting Document	APCS-Auto Premium Comparison Survey	01/28/2014	APCS Auto Premium Comparison Survey_REVISED.pdf (Superseded) APCS Auto Premium Comparison Survey_REVISED.xls (Superseded)
12/04/2013	Filed 02/03/2014	Supporting Document	APCS-Auto Premium Comparison Survey	01/08/2014	APCS Auto Premium Comparison Survey.pdf (Superseded) APCS Auto Premium Comparison Survey.xls (Superseded)

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

NAIC Number: 15512
 Company Name: Automobile Club Inter-Insurance Exchange
 Contact Person: Katina Arras
 Telephone No.: 314-523-7350 ext. 5236
 Email Address: karras@aaamissouri.com
 Effective Date: 4/1/2014

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
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$250 Deductible Comp./Coll.

30	%
5-12	%
15	%
15-25	%
10	%
	%

Rates are based on verified annual mileage band of 7,500-10,000 miles

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
			2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899
	Minimum Liability with Comprehensive and Collision		\$1,602	\$2,016	\$613	\$560	\$1,805	\$2,274	\$689	\$628	\$1,838	\$2,315	\$703	\$640	\$1,903	\$2,393	\$729	\$664	\$2,208	\$2,781	\$840	\$766
	100/300/50 Liability with Comprehensive and Collision		\$1,742	\$2,190	\$676	\$619	\$1,952	\$2,455	\$752	\$688	\$2,003	\$2,518	\$772	\$705	\$2,048	\$2,572	\$794	\$725	\$2,407	\$3,027	\$926	\$846
2009 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,532	\$1,928	\$589	\$537	\$1,718	\$2,164	\$658	\$601	\$1,760	\$2,217	\$673	\$615	\$1,808	\$2,275	\$693	\$633	\$2,119	\$2,669	\$808	\$737
	100/300/50 Liability with Comprehensive and Collision		\$1,673	\$2,102	\$651	\$595	\$1,865	\$2,345	\$721	\$660	\$1,925	\$2,419	\$743	\$680	\$1,953	\$2,454	\$758	\$694	\$2,318	\$2,915	\$893	\$817
2010 Honda Odyssey "EX"	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,672	\$2,105	\$640	\$583	\$1,879	\$2,368	\$717	\$655	\$1,910	\$2,408	\$729	\$665	\$1,984	\$2,499	\$759	\$692	\$2,298	\$2,896	\$874	\$797
	100/300/50 Liability with Comprehensive and Collision		\$1,813	\$2,278	\$702	\$641	\$2,026	\$2,549	\$781	\$714	\$2,076	\$2,611	\$799	\$730	\$2,130	\$2,678	\$824	\$753	\$2,498	\$3,142	\$959	\$877
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,766	\$2,223	\$673	\$616	\$1,986	\$2,506	\$758	\$691	\$2,020	\$2,547	\$769	\$701	\$2,109	\$2,657	\$804	\$734	\$2,429	\$3,063	\$922	\$841
	100/300/50 Liability with Comprehensive and Collision		\$1,906	\$2,397	\$736	\$675	\$2,133	\$2,687	\$821	\$750	\$2,185	\$2,750	\$839	\$766	\$2,254	\$2,836	\$870	\$795	\$2,629	\$3,309	\$1,007	\$921
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,921	\$2,420	\$735	\$670	\$2,260	\$2,851	\$862	\$786	\$2,201	\$2,773	\$840	\$765	\$2,483	\$3,132	\$950	\$865	\$2,660	\$3,356	\$1,013	\$922
	100/300/50 Liability with Comprehensive and Collision		\$2,061	\$2,593	\$798	\$729	\$2,407	\$3,032	\$926	\$845	\$2,366	\$2,976	\$910	\$831	\$2,628	\$3,311	\$1,015	\$926	\$2,859	\$3,602	\$1,099	\$1,002
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,628	\$2,050	\$624	\$570	\$1,831	\$2,308	\$699	\$638	\$1,865	\$2,350	\$713	\$650	\$1,934	\$2,435	\$740	\$675	\$2,247	\$2,833	\$855	\$780
	100/300/50 Liability with Comprehensive and Collision		\$1,769	\$2,224	\$686	\$628	\$1,978	\$2,488	\$763	\$698	\$2,031	\$2,553	\$783	\$715	\$2,079	\$2,614	\$805	\$736	\$2,446	\$3,079	\$941	\$860

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

NAIC Number: 15512
 Company Name: Automobile Club Inter-Insurance Exchange
 Contact Person: Katina Arras
 Telephone No.: 314-523-7350 ext. 5236
 Email Address: karras@aaamissouri.com
 Effective Date: 4/1/2014

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
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$250 Deductible Comp./Coll.

30	%
5-12	%
15	%
15-25	%
10	%
	%

Rates are based on verified annual mileage band of 7,500-10,000 miles

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
			2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899
	Minimum Liability with Comprehensive and Collision		\$1,602	\$2,016	\$613	\$560	\$1,805	\$2,274	\$689	\$628	\$1,838	\$2,315	\$703	\$640	\$1,903	\$2,393	\$729	\$664	\$2,208	\$2,781	\$840	\$766
	100/300/50 Liability with Comprehensive and Collision		\$1,742	\$2,190	\$676	\$619	\$1,952	\$2,455	\$752	\$688	\$2,003	\$2,518	\$772	\$705	\$2,048	\$2,572	\$794	\$725	\$2,407	\$3,027	\$926	\$846
2009 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,532	\$1,928	\$589	\$537	\$1,718	\$2,164	\$658	\$601	\$1,760	\$2,217	\$673	\$615	\$1,808	\$2,275	\$693	\$633	\$2,119	\$2,669	\$808	\$737
	100/300/50 Liability with Comprehensive and Collision		\$1,673	\$2,102	\$651	\$595	\$1,865	\$2,345	\$721	\$660	\$1,925	\$2,419	\$743	\$680	\$1,953	\$2,454	\$758	\$694	\$2,318	\$2,915	\$893	\$817
2010 Honda Odyssey "EX"	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,672	\$2,105	\$640	\$583	\$1,879	\$2,368	\$717	\$655	\$1,910	\$2,408	\$729	\$665	\$1,984	\$2,499	\$759	\$692	\$2,298	\$2,896	\$874	\$797
	100/300/50 Liability with Comprehensive and Collision		\$1,813	\$2,278	\$702	\$641	\$2,026	\$2,549	\$781	\$714	\$2,076	\$2,611	\$799	\$730	\$2,130	\$2,678	\$824	\$753	\$2,498	\$3,142	\$959	\$877
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,766	\$2,223	\$673	\$616	\$1,986	\$2,506	\$758	\$691	\$2,020	\$2,547	\$769	\$701	\$2,109	\$2,657	\$804	\$734	\$2,429	\$3,063	\$922	\$841
	100/300/50 Liability with Comprehensive and Collision		\$1,906	\$2,397	\$736	\$675	\$2,133	\$2,687	\$821	\$750	\$2,185	\$2,750	\$839	\$766	\$2,254	\$2,836	\$870	\$795	\$2,629	\$3,309	\$1,007	\$921
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,921	\$2,420	\$735	\$670	\$2,260	\$2,851	\$862	\$786	\$2,201	\$2,773	\$840	\$765	\$2,483	\$3,132	\$950	\$865	\$2,660	\$3,356	\$1,013	\$922
	100/300/50 Liability with Comprehensive and Collision		\$2,061	\$2,593	\$798	\$729	\$2,407	\$3,032	\$926	\$845	\$2,366	\$2,976	\$910	\$831	\$2,628	\$3,311	\$1,015	\$926	\$2,859	\$3,602	\$1,099	\$1,002
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$633	\$789	\$257	\$237	\$674	\$843	\$273	\$251	\$756	\$946	\$304	\$279	\$666	\$831	\$272	\$251	\$899	\$1,125	\$359	\$330
	Minimum Liability with Comprehensive and Collision		\$1,628	\$2,050	\$624	\$570	\$1,831	\$2,308	\$699	\$638	\$1,865	\$2,350	\$713	\$650	\$1,934	\$2,435	\$740	\$675	\$2,247	\$2,833	\$855	\$780
	100/300/50 Liability with Comprehensive and Collision		\$1,769	\$2,224	\$686	\$628	\$1,978	\$2,488	\$763	\$698	\$2,031	\$2,553	\$783	\$715	\$2,079	\$2,614	\$805	\$736	\$2,446	\$3,079	\$941	\$860