

State: Arkansas **Filing Company:** Permanent General Assurance Corporation
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Filing at a Glance

Company: Permanent General Assurance Corporation
 Product Name: Man1 0245 AR Rate Revision 072014
 State: Arkansas
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate/Rule
 Date Submitted: 07/08/2014
 SERFF Tr Num: PGAC-129627004
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: MAN1 0245 AR RATE REVISION 072014

 Effective Date: 07/31/2014
 Requested (New):
 Effective Date: 09/02/2014
 Requested (Renewal):
 Author(s): Sondra Cavanaugh, Amanda Layne
 Reviewer(s): Alexa Grissom (primary)
 Disposition Date: 08/04/2014
 Disposition Status: Filed
 Effective Date (New): 07/31/2014
 Effective Date (Renewal): 09/02/2014

State Filing Description:

State: Arkansas **Filing Company:** Permanent General Assurance Corporation
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
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General Information

Project Name: Man1 0245 AR Rate Revision 072014 Status of Filing in Domicile:
 Project Number: Man1 0245 AR Rate Revision 072014 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 08/04/2014
 State Status Changed: Deemer Date:
 Created By: Amanda Layne Submitted By: Amanda Layne
 Corresponding Filing Tracking Number:

Filing Description:

This revision includes revised Territory factors and updates to the Underwriting guidelines. Please see the attached cover letter under the supporting documentation tab for details.

Company and Contact

Filing Contact Information

Amanda Horner, ahorner@thegeneral.com
 2636 Elm Hill Pike Ste510 615-744-1677 [Phone]
 Nashville, TN 37214

Filing Company Information

Permanent General Assurance Corporation CoCode: 37648 State of Domicile: Ohio
 2636 Elm Hill Pike Ste 510 Group Code: 473 Company Type: Private
 Nashville, TN 37214 Group Name: American Family Ins Passenger Auto
 (800) 280-1466 ext. [Phone] Group State ID Number:
 FEIN Number: 13-2960609

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Permanent General Assurance Corporation	\$100.00	07/08/2014	83817192

State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/04/2014	08/04/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	07/22/2014	07/22/2014
Pending Industry Response	Alexa Grissom	07/15/2014	07/15/2014

Response Letters

Responded By	Created On	Date Submitted
Amanda Layne	07/24/2014	07/24/2014
Amanda Layne	07/18/2014	07/18/2014

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	APCS-Auto Premium Comparison Survey	Amanda Layne	07/08/2014	07/08/2014

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Disposition

Disposition Date: 08/04/2014

Effective Date (New): 07/31/2014

Effective Date (Renewal): 09/02/2014

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):
Permanent General Assurance Corporation	2.000%	-1.200%	\$-17,797	158	\$354,385	5.000%	5.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Territory Support	Filed	Yes
Rate	Territory Factor Table	Filed	Yes
Rate	Underwriting Manual	Filed	Yes

State: Arkansas **Filing Company:** Permanent General Assurance Corporation
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/22/2014
Submitted Date 07/22/2014
Respond By Date

Dear Amanda Horner,

Introduction:

This will acknowledge receipt of the captioned filing. It appears you have written business in the State. If so, please complete the RF-1.

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:** Permanent General Assurance Corporation
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/15/2014
Submitted Date	07/15/2014
Respond By Date	

Dear Amanda Horner,

Introduction:

This will acknowledge receipt of the captioned filing. Please provide statistical support for the proposed territorial changes. Additionally, please submit a completed RF-1.

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

Conclusion:

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

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

Sincerely,

Alexa Grissom

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Product Name: Man1 0245 AR Rate Revision 072014
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 07/24/2014
 Submitted Date 07/24/2014

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Please see the revised RF-1 Form.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see the attached RF-1 Rate Filing Abstract.
Attachment(s):	RF1 Form v2.pdf
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see the attached RF-1 Rate Filing Abstract.
Attachment(s):	RF1 Form.pdf
<i>Previous Version</i>	
Bypassed - Item:	NAIC loss cost data entry document
Bypass Reason:	NA
Attachment(s):	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Amanda Layne

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Filing Company: Permanent General Assurance Corporation

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 07/18/2014
 Submitted Date 07/18/2014

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Ms.Grissom

Please see the attached RF-1 Rate Filing Abstract and the attached Territory Close Rate attachment. Our Territory selections are based off of Territories with a high quote volume, and lower close rate percentage. We have chosen these Territories in order to help improve our sales in these target areas.

Thank you,
Amanda Horner

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see the attached RF-1 Rate Filing Abstract.
Attachment(s):	RF1 Form.pdf
<i>Previous Version</i>	
Bypassed - Item:	NAIC loss cost data entry document
Bypass Reason:	NA
Attachment(s):	

SERFF Tracking #:

PGAC-129627004

State Tracking #:

Company Tracking #:

MAN1 0245 AR RATE REVISION 072014

State:

Arkansas

Filing Company:

Permanent General Assurance Corporation

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Man1 0245 AR Rate Revision 072014

Project Name/Number:

Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Supporting Document Schedule Item Changes

Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see the attached RF-1 Rate Filing Abstract.
Attachment(s):	RF1 Form.pdf
<i>Previous Version</i>	
Bypassed - Item:	<i>NAIC loss cost data entry document</i>
Bypass Reason:	<i>NA</i>
Attachment(s):	

Satisfied - Item:	Territory Support
Comments:	
Attachment(s):	Target Territories Quotes, Sales and Close Rate.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Amanda Layne

State: Arkansas **Filing Company:** Permanent General Assurance Corporation
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Amendment Letter

Submitted Date: 07/08/2014

Comments:

Please see updated APCS Comparision to include the excel document as well as the pdf.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

SERFF Tracking #:

PGAC-129627004

State Tracking #:

Company Tracking #:

MAN1 0245 AR RATE REVISION 072014

State: Arkansas

Filing Company:

Permanent General Assurance Corporation

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

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Permanent General Assurance Corporation	2.000%	-1.200%	\$-17,797	158	\$354,385	5.000%	5.000%

SERFF Tracking #:

PGAC-129627004

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

MAN1 0245 AR RATE REVISION 072014

State: Arkansas**Filing Company:**

Permanent General Assurance Corporation

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Man1 0245 AR Rate Revision 072014**Project Name/Number:** Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 08/04/2014	Territory Factor Table		Replacement	PGAC-129275122	Territory Factors.pdf
2	Filed 08/04/2014	Underwriting Manual	Page # 2 Rule # 10	Replacement	PGAC-129275122	AR Underwriting Guidelines 072014.pdf

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	1	AD	1.03
AR	1	BI	0.82
AR	1	COLL	1.03
AR	1	COMP	0.96
AR	1	INCL	1.03
AR	1	MED	1.03
AR	1	PD	0.86
AR	1	PIP	1.03
AR	1	UIM	1.05
AR	1	UMBI	1.05
AR	1	UMPD	1.05
AR	2	AD	0.91
AR	2	BI	0.77
AR	2	COLL	0.98
AR	2	COMP	0.97
AR	2	INCL	0.91
AR	2	MED	0.91
AR	2	PD	0.81
AR	2	PIP	0.91
AR	2	UIM	0.91
AR	2	UMBI	0.91
AR	2	UMPD	1
AR	3	AD	0.97
AR	3	BI	0.82
AR	3	COLL	1.11
AR	3	COMP	1.02
AR	3	INCL	0.97
AR	3	MED	0.97
AR	3	PD	0.86
AR	3	PIP	0.97
AR	3	UIM	0.97
AR	3	UMBI	0.97
AR	3	UMPD	1.08
AR	4	AD	0.97
AR	4	BI	0.82
AR	4	COLL	1.08
AR	4	COMP	1.03
AR	4	INCL	0.97
AR	4	MED	0.97
AR	4	PD	1.13
AR	4	PIP	0.97
AR	4	UIM	0.98
AR	4	UMBI	0.98
AR	4	UMPD	1.05
AR	5	AD	1.06
AR	5	BI	0.84

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	5	COLL	1.06
AR	5	COMP	1.14
AR	5	INCL	1.06
AR	5	MED	1.06
AR	5	PD	0.86
AR	5	PIP	1.06
AR	5	UIM	1.05
AR	5	UMBI	1.05
AR	5	UMPD	1.05
AR	6	AD	1.01
AR	6	BI	0.84
AR	6	COLL	1.09
AR	6	COMP	1.14
AR	6	INCL	1.01
AR	6	MED	1.01
AR	6	PD	0.86
AR	6	PIP	1.01
AR	6	UIM	1.01
AR	6	UMBI	1.01
AR	6	UMPD	1.05
AR	7	AD	1
AR	7	BI	0.84
AR	7	COLL	0.94
AR	7	COMP	1.3
AR	7	INCL	1
AR	7	MED	1
AR	7	PD	0.86
AR	7	PIP	1
AR	7	UIM	0.99
AR	7	UMBI	0.99
AR	7	UMPD	0.97
AR	8	AD	0.99
AR	8	BI	0.84
AR	8	COLL	1.01
AR	8	COMP	1.64
AR	8	INCL	0.99
AR	8	MED	0.99
AR	8	PD	0.86
AR	8	PIP	0.99
AR	8	UIM	0.99
AR	8	UMBI	0.99
AR	8	UMPD	0.99
AR	9	AD	1.06
AR	9	BI	0.84
AR	9	COLL	1.08
AR	9	COMP	1.14

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	9	INCL	1.06
AR	9	MED	1.06
AR	9	PD	1.2
AR	9	PIP	1.06
AR	9	UIM	1.05
AR	9	UMBI	1.05
AR	9	UMPD	1.06
AR	10	AD	1.07
AR	10	BI	0.88
AR	10	COLL	0.87
AR	10	COMP	0.96
AR	10	INCL	1.07
AR	10	MED	1.07
AR	10	PD	0.93
AR	10	PIP	1.07
AR	10	UIM	1.09
AR	10	UMBI	1.09
AR	10	UMPD	0.94
AR	11	AD	1.02
AR	11	BI	0.9
AR	11	COLL	1.09
AR	11	COMP	1.45
AR	11	INCL	1.02
AR	11	MED	1.02
AR	11	PD	0.83
AR	11	PIP	1.02
AR	11	UIM	1.04
AR	11	UMBI	1.04
AR	11	UMPD	1.05
AR	12	AD	0.98
AR	12	BI	0.92
AR	12	COLL	1.17
AR	12	COMP	1.02
AR	12	INCL	0.98
AR	12	MED	0.98
AR	12	PD	0.84
AR	12	PIP	0.98
AR	12	UIM	1
AR	12	UMBI	1
AR	12	UMPD	1.15
AR	13	AD	0.92
AR	13	BI	0.87
AR	13	COLL	0.98
AR	13	COMP	0.85
AR	13	INCL	0.92
AR	13	MED	0.92

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	13	PD	1.12
AR	13	PIP	0.92
AR	13	UIM	0.92
AR	13	UMBI	0.92
AR	13	UMPD	1.03
AR	14	AD	0.99
AR	14	BI	0.95
AR	14	COLL	0.94
AR	14	COMP	1.3
AR	14	INCL	0.99
AR	14	MED	0.99
AR	14	PD	0.86
AR	14	PIP	0.99
AR	14	UIM	0.98
AR	14	UMBI	0.98
AR	14	UMPD	0.96
AR	15	AD	1.03
AR	15	BI	0.98
AR	15	COLL	0.96
AR	15	COMP	1.04
AR	15	INCL	1.03
AR	15	MED	1.03
AR	15	PD	0.84
AR	15	PIP	1.03
AR	15	UIM	1.05
AR	15	UMBI	1.05
AR	15	UMPD	0.95
AR	16	AD	1.01
AR	16	BI	0.98
AR	16	COLL	1.02
AR	16	COMP	0.9
AR	16	INCL	1.01
AR	16	MED	1.01
AR	16	PD	1.13
AR	16	PIP	1.01
AR	16	UIM	1.03
AR	16	UMBI	1.03
AR	16	UMPD	1.08
AR	17	AD	0.98
AR	17	BI	0.93
AR	17	COLL	0.83
AR	17	COMP	0.91
AR	17	INCL	0.98
AR	17	MED	0.98
AR	17	PD	1.08
AR	17	PIP	0.98

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	17	UIM	1
AR	17	UMBI	1
AR	17	UMPD	0.8
AR	18	AD	1.03
AR	18	BI	0.98
AR	18	COLL	1.02
AR	18	COMP	0.96
AR	18	INCL	1.03
AR	18	MED	1.03
AR	18	PD	1.13
AR	18	PIP	1.03
AR	18	UIM	1.05
AR	18	UMBI	1.05
AR	18	UMPD	1.07
AR	19	AD	1
AR	19	BI	0.98
AR	19	COLL	0.95
AR	19	COMP	1.01
AR	19	INCL	1
AR	19	MED	1
AR	19	PD	1.15
AR	19	PIP	1
AR	19	UIM	1.01
AR	19	UMBI	1.01
AR	19	UMPD	0.97
AR	20	AD	1.03
AR	20	BI	0.98
AR	20	COLL	0.88
AR	20	COMP	0.96
AR	20	INCL	1.03
AR	20	MED	1.03
AR	20	PD	1.22
AR	20	PIP	1.03
AR	20	UIM	1.05
AR	20	UMBI	1.05
AR	20	UMPD	0.85
AR	21	AD	1.02
AR	21	BI	1.01
AR	21	COLL	1.05
AR	21	COMP	1.56
AR	21	INCL	1.02
AR	21	MED	1.02
AR	21	PD	0.82
AR	21	PIP	1.02
AR	21	UIM	1.04
AR	21	UMBI	1.04

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	21	UMPD	1
AR	22	AD	1.1
AR	22	BI	1.01
AR	22	COLL	1.04
AR	22	COMP	1.02
AR	22	INCL	1.1
AR	22	MED	1.1
AR	22	PD	0.84
AR	22	PIP	1.1
AR	22	UIM	1.08
AR	22	UMBI	1.08
AR	22	UMPD	1.04
AR	23	AD	1.14
AR	23	BI	1.01
AR	23	COLL	1.06
AR	23	COMP	1.32
AR	23	INCL	1.14
AR	23	MED	1.14
AR	23	PD	0.84
AR	23	PIP	1.14
AR	23	UIM	1.09
AR	23	UMBI	1.09
AR	23	UMPD	1.05
AR	24	AD	1.04
AR	24	BI	1.01
AR	24	COLL	1.02
AR	24	COMP	0.76
AR	24	INCL	1.04
AR	24	MED	1.04
AR	24	PD	1.13
AR	24	PIP	1.04
AR	24	UIM	1.03
AR	24	UMBI	1.03
AR	24	UMPD	0.99
AR	25	AD	1.11
AR	25	BI	1.01
AR	25	COLL	1.05
AR	25	COMP	1.22
AR	25	INCL	1.11
AR	25	MED	1.11
AR	25	PD	1.13
AR	25	PIP	1.11
AR	25	UIM	1.09
AR	25	UMBI	1.09
AR	25	UMPD	1.06
AR	26	AD	1.01

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	26	BI	1.01
AR	26	COLL	1.02
AR	26	COMP	0.76
AR	26	INCL	1.01
AR	26	MED	1.01
AR	26	PD	1.37
AR	26	PIP	1.01
AR	26	UIM	1
AR	26	UMBI	1
AR	26	UMPD	0.98
AR	27	AD	1.03
AR	27	BI	1.02
AR	27	COLL	1.06
AR	27	COMP	1.24
AR	27	INCL	1.03
AR	27	MED	1.03
AR	27	PD	0.83
AR	27	PIP	1.03
AR	27	UIM	1.01
AR	27	UMBI	1.01
AR	27	UMPD	1.05
AR	28	AD	1.11
AR	28	BI	1.02
AR	28	COLL	1.07
AR	28	COMP	0.95
AR	28	INCL	1.11
AR	28	MED	1.11
AR	28	PD	0.84
AR	28	PIP	1.11
AR	28	UIM	1.01
AR	28	UMBI	1.01
AR	28	UMPD	1.1
AR	29	AD	1.07
AR	29	BI	1.02
AR	29	COLL	1.02
AR	29	COMP	1.17
AR	29	INCL	1.07
AR	29	MED	1.07
AR	29	PD	0.85
AR	29	PIP	1.07
AR	29	UIM	1.02
AR	29	UMBI	1.02
AR	29	UMPD	1.03
AR	30	AD	1.05
AR	30	BI	1.02
AR	30	COLL	1.11

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	30	COMP	1.1
AR	30	INCL	1.05
AR	30	MED	1.05
AR	30	PD	0.87
AR	30	PIP	1.05
AR	30	UIM	1.04
AR	30	UMBI	1.04
AR	30	UMPD	1.12
AR	31	AD	1
AR	31	BI	0.97
AR	31	COLL	1.09
AR	31	COMP	1.09
AR	31	INCL	1
AR	31	MED	1
AR	31	PD	1.08
AR	31	PIP	1
AR	31	UIM	0.96
AR	31	UMBI	0.96
AR	31	UMPD	1.07
AR	32	AD	1.01
AR	32	BI	0.97
AR	32	COLL	1.02
AR	32	COMP	1.1
AR	32	INCL	1.01
AR	32	MED	1.01
AR	32	PD	1.15
AR	32	PIP	1.01
AR	32	UIM	1
AR	32	UMBI	1
AR	32	UMPD	1.01
AR	33	AD	1.08
AR	33	BI	1.15
AR	33	COLL	0.89
AR	33	COMP	0.96
AR	33	INCL	1.08
AR	33	MED	1.08
AR	33	PD	0.94
AR	33	PIP	1.08
AR	33	UIM	1.1
AR	33	UMBI	1.1
AR	33	UMPD	0.97
AR	34	AD	1.08
AR	34	BI	1.15
AR	34	COLL	0.87
AR	34	COMP	1.12
AR	34	INCL	1.08

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	34	MED	1.08
AR	34	PD	0.98
AR	34	PIP	1.08
AR	34	UIM	1.1
AR	34	UMBI	1.1
AR	34	UMPD	0.94
AR	35	AD	1.13
AR	35	BI	1.33
AR	35	COLL	0.96
AR	35	COMP	0.96
AR	35	INCL	1.13
AR	35	MED	1.13
AR	35	PD	0.84
AR	35	PIP	1.13
AR	35	UIM	1.06
AR	35	UMBI	1.06
AR	35	UMPD	1.1
AR	36	AD	1.17
AR	36	BI	1.33
AR	36	COLL	1.07
AR	36	COMP	0.96
AR	36	INCL	1.17
AR	36	MED	1.17
AR	36	PD	0.84
AR	36	PIP	1.17
AR	36	UIM	1.16
AR	36	UMBI	1.16
AR	36	UMPD	1.11
AR	37	AD	1.17
AR	37	BI	1.33
AR	37	COLL	0.97
AR	37	COMP	1.31
AR	37	INCL	1.17
AR	37	MED	1.17
AR	37	PD	0.84
AR	37	PIP	1.17
AR	37	UIM	1.16
AR	37	UMBI	1.16
AR	37	UMPD	1.1
AR	38	AD	1.17
AR	38	BI	1.33
AR	38	COLL	1.04
AR	38	COMP	1.4
AR	38	INCL	1.17
AR	38	MED	1.17
AR	38	PD	0.84

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	38	PIP	1.17
AR	38	UIM	1.16
AR	38	UMBI	1.16
AR	38	UMPD	1.05
AR	39	AD	1.17
AR	39	BI	1.33
AR	39	COLL	0.87
AR	39	COMP	1.07
AR	39	INCL	1.17
AR	39	MED	1.17
AR	39	PD	1.24
AR	39	PIP	1.17
AR	39	UIM	1.16
AR	39	UMBI	1.16
AR	39	UMPD	0.94
AR	40	AD	1.17
AR	40	BI	1.33
AR	40	COLL	0.96
AR	40	COMP	1.15
AR	40	INCL	1.17
AR	40	MED	1.17
AR	40	PD	1.24
AR	40	PIP	1.17
AR	40	UIM	1.16
AR	40	UMBI	1.16
AR	40	UMPD	1.1
AR	41	AD	1.17
AR	41	BI	1.33
AR	41	COLL	0.96
AR	41	COMP	1.4
AR	41	INCL	1.17
AR	41	MED	1.17
AR	41	PD	1.24
AR	41	PIP	1.17
AR	41	UIM	1.16
AR	41	UMBI	1.16
AR	41	UMPD	1.1
AR	42	AD	1.17
AR	42	BI	1.33
AR	42	COLL	1.04
AR	42	COMP	1.4
AR	42	INCL	1.17
AR	42	MED	1.17
AR	42	PD	1.24
AR	42	PIP	1.17
AR	42	UIM	1.16

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	42	UMBI	1.16
AR	42	UMPD	1.05
AR	43	AD	1.11
AR	43	BI	1.36
AR	43	COLL	1.02
AR	43	COMP	0.76
AR	43	INCL	1.11
AR	43	MED	1.11
AR	43	PD	0.84
AR	43	PIP	1.11
AR	43	UIM	1.09
AR	43	UMBI	1.09
AR	43	UMPD	0.98
AR	44	AD	1.02
AR	44	BI	1.31
AR	44	COLL	1.02
AR	44	COMP	0.84
AR	44	INCL	1.02
AR	44	MED	1.02
AR	44	PD	1.14
AR	44	PIP	1.02
AR	44	UIM	1.01
AR	44	UMBI	1.01
AR	44	UMPD	1
AR	45	AD	1.64
AR	45	BI	1.36
AR	45	COLL	1.02
AR	45	COMP	1.14
AR	45	INCL	1.64
AR	45	MED	1.64
AR	45	PD	1.23
AR	45	PIP	1.64
AR	45	UIM	1.59
AR	45	UMBI	1.59
AR	45	UMPD	0.98
AR	46	AD	1.06
AR	46	BI	1.36
AR	46	COLL	1.02
AR	46	COMP	0.76
AR	46	INCL	1.06
AR	46	MED	1.06
AR	46	PD	1.37
AR	46	PIP	1.06
AR	46	UIM	1.05
AR	46	UMBI	1.05
AR	46	UMPD	0.98

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	47	AD	1.11
AR	47	BI	1.36
AR	47	COLL	1.02
AR	47	COMP	0.76
AR	47	INCL	1.11
AR	47	MED	1.11
AR	47	PD	1.37
AR	47	PIP	1.11
AR	47	UIM	1.09
AR	47	UMBI	1.09
AR	47	UMPD	0.98
AR	48	AD	1.64
AR	48	BI	1.36
AR	48	COLL	1.02
AR	48	COMP	0.76
AR	48	INCL	1.64
AR	48	MED	1.64
AR	48	PD	1.37
AR	48	PIP	1.64
AR	48	UIM	1.59
AR	48	UMBI	1.59
AR	48	UMPD	0.98
AR	49	AD	1.06
AR	49	BI	1.36
AR	49	COLL	1.08
AR	49	COMP	0.76
AR	49	INCL	1.06
AR	49	MED	1.06
AR	49	PD	1.37
AR	49	PIP	1.06
AR	49	UIM	1.05
AR	49	UMBI	1.05
AR	49	UMPD	1.06
AR	50	AD	1.64
AR	50	BI	1.81
AR	50	COLL	1.03
AR	50	COMP	1.14
AR	50	INCL	1.64
AR	50	MED	1.64
AR	50	PD	1.23
AR	50	PIP	1.64
AR	50	UIM	1.59
AR	50	UMBI	1.59
AR	50	UMPD	0.99
AR	98	AD	3.28
AR	98	BI	3.62

Territory Factors

State	Territory	Rate Coverage	Relativity
AR	98	COLL	2.07
AR	98	COMP	2.28
AR	98	INCL	3.28
AR	98	MED	3.28
AR	98	PD	2.46
AR	98	PIP	3.28
AR	98	UIM	3.18
AR	98	UMBI	3.18
AR	98	UMPD	1.99



Permanent General Assurance Corporation

Arkansas Auto Program

New Business Effective ~~July~~**December** 201**~~4~~3**

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Rule #1 Binding

All policies must be uploaded using The General's software.

New Business "Upload" Binding Authority:

Applications will be bound effective date/time of upload.

Renewal Binding Authority:

Renewal received by Home Office prior to Expiration Date;
Bound effective the Expiration date

Renewal received and Mailed/Uploaded by Agent, within 7 days after expiration;
Bound effective the Expiration date

Renewals received by agent prior to but Mailed/Uploaded after 7 days of Expiration;
Bound Postmark/Upload plus (1) day

Endorsement Binding Authority:

Adding Physical Damage to a Liability "Only" vehicle
Two (2) photos and explanation for change required before binding.
The General reserves the right to make all final underwriting decisions.

Deleting Coverage requires Named Insured signature on endorsement form;
Bound effective received date plus one (1) day

Replacement or Additional Vehicles;
Binding may not exceed 30-days from endorsement effective date.
Inspection and bill of sale required for backdated endorsements falling within 30-days of endorsement effective date.

Changing coverages, Additional Drivers, Custom Equipment;
Bound effective received date plus one (1) day

*** Business Days include Day of Binding**

Agent does not have the authority to issue declaration pages, endorsement or cancellation notices.

Agent may not permit a solicitor or broker to bind the Company on a risk.

Current application for The General must be fully completed, signed and dated by agent and applicant with down-payment.

Do not bind if the risk is shown in the "Unacceptable Rules 9-13" per the underwriting guides.

Rule #1A Programs

Pinnacle

Rule #1B Financial Responsibility Tiers

Policies will be rated in one of twenty (20) tiers, named "Star", based on an objective financial responsibility scoring.

Rule #2 Severe Weather Restrictions

Physical Damage Coverage may not be bound and deductibles may not be lowered in any area where there is a hurricane, tornado, tropical storm watch, severe weather watch or warning (including hail). Pre-Assigned Binder Numbers for policies including Physical Damage will not be honored if a watch, warning or occurrence is in effect at the time of binding.

Rule #3 General Underwriting Statement

The General reserves the right to make the final underwriting decisions on all applications, endorsements or renewals.

Rule #4 Pay Plans

The General offers various monthly, quarterly, and paid in full pay plans, which are detailed on the current version of our software. These pay plans are used through our direct bill program. We do not accept outside premium financing.

Rule #5 Payment Instructions

1. ALL payments on policies issued on a direct bill basis must be made payable to The General.
2. The full downpayment must be included with the application, inclusive of the policy fee.
3. Payments taken in the Agents office should be uploaded and designated as down payment, installment, or renewal payment. If the bank does not honor a check deposited by the agency, The General will credit the agent's account when the agent faxes proof of NSF/Stop pay.

4. If not uploaded, checks must be made payable to The General. If check is made payable to agency, check must be endorsed to The General rather than sending an agency check. Address to mail is; The General (Payments) PO Box 305076 Nashville, TN 37230-5076. Overnight mailing address is The General 2636 Elm Hill Pike, Suite 510 Nashville, TN 37214.
5. The company will bill uprates and additional premium endorsements directly to the insured.
6. All installments include an installment fee.

Rule #6 Credit Card/EFT Payments

1. CREDIT CARD PAYMENTS: The insured can make any payment (including additional premium endorsements) in your office or by telephone via credit card by accessing www.thegeneral.com, our 24-hour Information Hotline at 1-800-246-9618 or calling Customer Service at 1-800-280-1466.
2. EFT check or bank draft is available through www.thegeneral.com or by phone.

Rule # 7 Fees

1. All policies will be charged a \$25 policy fee. This will apply to both new business and renewal terms.
2. There is a \$25 filing fee for each SR-22 request. This will be charged once per policy term.
3. A \$10 installment fee applies to each non-EFT installment payment.
4. A \$10 installment fee applies to each EFT installment payment.
5. A \$25 reinstatement fee applies if the company elects to reinstate a policy after it has lapsed.
6. A \$25 service charge will be assessed for returned checks.
7. A \$7 endorsement fee applies to each insured initiated paper or telephone endorsement. Endorsements completed online will not be charged an endorsement fee.
8. A \$7 telephone payment fee will be assessed per processed payment requiring Customer Service Representative assistance.
9. Fees are not subject to commission.

Rule #8 Policy Term

Only six-month and annual policies are offered.

Rule #9 Unacceptable Insureds/Drivers

1. Drivers without a garaging address.
2. Named insureds that have never been licensed.
3. Employees of The General, independent agents and their immediate family.
4. Operators under the minimum age for state licensing.
5. Operators with a permanently revoked or suspended license, unless applying for an SR-22.
6. Persons residing outside of the state for greater than 59 days per year.
7. Any policy with more than 2 at fault accidents/ majors/ DUIs in 12 months or more than 3 at fault accidents/ majors/ DUIs in 36 months.
8. Operators with a NY or NJ driver's license.

Rule #10 Unacceptable Vehicles

1. Cars, vans, trucks or utility vehicles with a gross vehicle weight rating (stated by the manufacturer) greater than 10,000 pounds.
2. Any risk not garaged in the state for at least 10 months.
3. Physical Damage coverage for gray market, salvaged vehicles (unless salvage title has been cleared), antiques and classics.
4. Collector's items, custom built, limited edition, kit vehicles, snowmobiles, dune buggies, bajas, buses, campers, camper-vans, RVs, ATVs, motorcycles, mini buses, substantially altered or modified structurally and/or mechanically.
5. Physical Damage coverage for vehicles 20 years or older.
6. Vehicles with an ACV of ~~\$7560~~,000 or greater.
7. Vehicles with commercial license plates and/or owned by anyone other than an individual.
8. Vehicles leased or rented to others by the applicant.
9. Vehicles with a Physical Damage symbol greater than ~~235~~ for model years 2010 and older or symbol greater than ~~5360~~ for model years 2011 and newer (or cost new greater than ~~\$5975~~,000).

Rule #11 Unacceptable Vehicle Usage

1. Vehicles used for livery, taxi service, emergency including, but not limited to vehicles used to transport nursery or school children, migrant workers, hotel guests.
2. Vehicles used for racing, show, or parade.
3. Vehicles used for retail or wholesale delivery, including food, magazine, newspaper, mail delivery, driver training including vehicles with logos or signs.
4. Vehicles used by persons who are selling, leasing, repairing, storing, servicing, delivering, testing, road testing and/or parking motor vehicles.
5. All vehicles used commercially including, but not limited to transporting explosives, chemicals, radioactive materials, flammable substances, and/or escort vehicles.

Rule #12 Unacceptable Custom Equipment

Equipment, which is always excluded from Custom Equipment coverage and from Comprehensive and Collision coverage:

1. Additional equipment not permanently installed in the vehicle.

2. Radar detectors, car telephones, televisions, home stereo equipment, custom murals, nose bras and insect shields.
3. Equipment for which the value cannot be determined or verified.
4. Sinks/bathroom/toilet facilities.

Rule #13 Other Unacceptable Risks

1. Listing vehicles from more than one household on a single policy.
2. Estates or Receiverships and Corporations or Partnerships are unacceptable as the named insured.
3. Persons employed in illegal enterprises or occupations, convicted of insurance fraud or a felony in the last 10 years.
4. Persons who have had a policy cancelled by The General for loss experience or misrepresentation.
5. Any operator who is physically or mentally impaired who does not provide a physicians statement in which stated that the applicant is capable of safely operating a motor vehicle.
6. Any risk with an undisclosed operator, a regular or occasional operator as defined by Rule #14 that has not been properly listed on the policy, application or endorsement thereof.
7. Liability coverages above the minimum limits are not available for risks, which include an SR22 filing for any driver on the policy.
8. Bodily Injury limits of 100/300 are not available for risks that meet **ANY** of the following criteria:
 - a. More than 4 points (total of all listed drivers).
 - b. More than 1 DUI/DRG violation.
 - c. Any insured with less than 9 years' driving experience.
 - d. No prior coverage (Transfer discount is required).

Rule #14 Regular and Occasional Operator Definitions

A regular and occasional operator is an operator who drives or anticipates driving a listed vehicle either 52 days or more in a calendar year, or an average of one day a week or more during the policy period.

Rule #15 Driver Class Rules and Procedures

All persons living in the household, 14 and older must be reported on the application. All individuals age 14 or older must be considered in the rating of the policy. Household members younger than the state's required minimum driver age who are not yet eligible to obtain a license or permit may be listed as "never licensed".

1. Applicants must possess or obtain within thirty (30) days of policy's effective date, a valid State license (except acceptable student/military risks).
2. An insured's qualification as "married" requires the insured to be legally married and residing in the same household as their spouse.
3. Classification (driver age) changes will only be made at the beginning of each policy term.
4. If the driver's birthday is within 30 days of the policy effective date the new age will be used for rating.
5. Regular or occasional users outside the household must be reported on the application.

Rule #16 General Territory Rules

1. Use the territory of the zip code in which the vehicle is principally garaged.
2. Rate using the garaging zip code, not the mailing zip code.
3. If the mailing address and the garaging address differ, list both on the application.
4. Principal place of garaging must be in State for all vehicles on the policy. (See Territory Rules for Students or Military Risks – Rule #17.)

Rule #17 Territory Rules for Students or Military Risks

1. Students or military personnel must reside in the territory where their vehicle is primarily garaged and rated. If a driver on the policy joins the military or enrolls in school after policy inception, they should be removed from the original policy and a new policy started in the correct territory.
2. Students or military personnel who move to a state where The General is not currently licensed to write business are not eligible to continue coverage with a new policy.
3. Active duty military personnel stationed in State maintaining an out of state driver's license are acceptable. However, spouses and other family members are required to have a State license. Military base and military address must be listed on the application.

Rule #18 Exclusion Endorsements

1. Endorsements excluding coverage are permitted while any named individual(s) are operating an insured motor vehicle.
2. **NEW BUSINESS:** The named insured must complete, sign and date the Driver(s) Exclusion Form on the application, excluding the specifically named operator(s) from coverage. This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.
3. **IN-FORCE POLICIES:** To exclude specific individuals during the policy term submit a properly completed exclusion with the named insured's signature, showing the effective date of the change and observing proper binding rules. An amended declaration page will be issued. The endorsement will only be superseded by a request to add the excluded person(s) to the policy as a driver.
4. Two policies in one household are not acceptable, unless all drivers and regular operators are listed as rated or excluded on both policies.

Rule #19 Named Insured Eligibility

1. The named insured may be:

- Any individual,
- Any other driver on the policy.

Note: Maximum of one (1) additional named insured per policy

- The following are **unacceptable** as the named insured:
 - Estate or Receiverships
 - Corporations, Partnerships or Professional Associations

Rule #20 Financial Responsibility Filings (SR-22)

- SR-22 filings will be issued upon request. NAIC# 37648.
- The name on the filing must appear exactly as it reads on the driver's license. SR-22 filings will not be issued until the MVR has been reviewed.
- There is a \$25 fee for each SR-22 filing. No additional points are charged for filings.
- An SR-22 will be issued only when **ALL** vehicles owned by the applicant and/or the applicant's spouse, are to be insured by The General.
- Liability limits are only available at minimum state financial responsibility limits for the state.
- We will file an SR-22 in Arkansas only.
- Drivers requiring an SR-22 filing may not have an Unverifiable Driving Record or be excluded.

Rule #21 Material Misrepresentation of Risk

The insured has the responsibility and obligation to truthfully and fully complete an application for insurance. Material misrepresentation on the application may affect the insured's eligibility to receive the benefits of the insurance contract.

- The General has the right not to pay a claim on a policy if information presented on an application or renewal questionnaire is false or misleading and this improper information results in a premium change or results in our accepting an otherwise unacceptable risk.
- Information that is most often misrepresented includes:
 - Drivers – Obtain names and information on ALL persons age 14 or older residing in the household (licensed or not) and others operating the vehicle.
 - Vehicle Usage – Determine and explain other than “pleasure” or “to and from work” use.
 - Garaging location – Determine the correct garaging location based on zip code. Principal place of garaging must be in the state of Arkansas.
- The General may void the policy and deny a claim or cancel the policy and collect the additional premium due from inception should misrepresentation be discovered.

Rule #22 Pre-Insurance Inspection Guidelines

Existing policies where Physical Damage coverage is being added to a vehicle that is Liability only, require an inspection and two (2) photos. This procedure facilitates quick, accurate payment of claims. It is in the insured's best interest to complete these procedures and properly document custom equipment and options on the vehicle.

Rule #23 Business Use Definition

BUSINESS USE SURCHARGE IS RATED ON VEHICLES USED FOR BUSINESS PURPOSES.

- Acceptable Business Use:**
 - Vehicles owned or leased by the applicant and used in the applicant's business or occupation, providing the usage is deemed acceptable by The General. Pickups and vans must be one ton or less.
 - Vehicles used by sales representatives, realtors and home health professionals.
 - Vehicles used by professionals whose occupations include frequent travel to hospitals, clinics, courthouses, job sites or client homes. Examples are doctors, attorneys, architects, engineers and clergy.
 - Only the named insured and family members operate the vehicle. (Vehicles operated by an employee or co-worker are not acceptable.)
 - The vehicle is parked at one job site during the workday. The vehicle is not used to travel to two or more work sites during the workday (applies to artisan/service see exception item c).
 - The vehicle is used only for personal transportation.
 - Business Use surcharge will apply.
- Unacceptable Business Use:**
 - Any wholesale or retail delivery such as food, newspapers, magazines, mail or merchandise.
 - Any vehicle used to transport clients or co-workers.
 - Any business involving frequent stops, whether on a regular route or not, such as courier or message services, exterminators or debit life insurance.
 - Vehicles with permanently installed mobile equipment such as hoists, air compressors, pumps, generators, spraying, welding, building cleaning, lighting and well servicing equipment.
 - Vehicles owned or leased by a corporation or business.
 - Vehicles used in transporting passengers for a fee.
 - Vehicles that can carry more than five occupants (e.g., van, mini-bus, etc.).
 - Vehicles operated by employees or co-workers.
 - Vehicles used in security or surveillance operations.
 - Vehicles used to carry explosives, chemicals, flammables, or tools or equipment/supplies in excess of 200 lbs.
 - Any vehicle with a commercial license plate.
 - More than one business use vehicle per household per policy.

- m. Vehicles used to transport migrant workers or used in agricultural business.
- n. Any vehicle used to tow a trailer carrying tools or supplies.
- o. Unacceptable Risk surcharge will apply.

Rule #24 Discounts and Surcharges

DISCOUNTS

<p>Transfer: Applies to any policy if the insured provides proof of private passenger auto liability from an insurer, which verifies that the <u>previous coverage</u> was in force at least 6 months. Transfer 1 – Zero(0) to thirty (30) days lapse *Proof of prior insurance must accompany the application, acceptable forms of proof are explained below:</p> <ul style="list-style-type: none"> a) If the new business effective date is equal to the prior policy's expiration date: <ul style="list-style-type: none"> i. Declarations page, or ii. Renewal Offer, or iii. Non-Renewal Notice, or iv. Letter from the prior company showing effective dates, or v. A company-generated ID card that shows coverage dates. b) If the new business effective date is not equal to the prior policy's effective date: <ul style="list-style-type: none"> i. Renewal Offer, or ii. Non-Renewal Notice, or iii. Letter from the prior company showing effective dates, or iv. Declaration Page or company-generated ID card, and <ul style="list-style-type: none"> a. Company Cancel Notice generated within the last 30 days, b. Company Installment Notice generated within the last 30 days, or c. Similar Documentation generated within the last 30 days showing the policy term and termination date of the policy. <p>* If proof is not submitted with application, the policy will be issued without the discount. If proper proof is submitted within 30 days, the discount will be added (on a pro-rata basis) when the proof is received. ** The discount will also be allowed for policies where the insured was on active military duty overseas and previously had insurance prior to being deployed.</p>
<p>Homeowner: Insured must reside in a house, condo, or townhouse (garaging must be the same).</p>
<p>Senior Driver Training:</p> <ul style="list-style-type: none"> 1. Applicant must have a valid certificate for an approved accident prevention course. 2. Applicant must meet the above requirements every 36 months to renew the discount. 3. Applicant must be 55 years or older.
<p>Multi-Car: More than one vehicle on the policy.</p>
<p>Paid in Full/Quarterly: Policy must be paid in full or on quarterly pay plan to qualify.</p>
<p>Renewal: The discount may be reevaluated following a lapse in coverage.</p>
<p>Liability Only: Applicable on all insured vehicles on an auto policy as long as no insured vehicle on the policy has comprehensive/collision coverages.</p>
<p>Mandatory Education:</p> <ul style="list-style-type: none"> 1. Applies to all eligible drivers under the age of 25. 2. Insured must be a college or university graduate. 3. Reduction shall apply to Liability and Physical Damage Coverages.

SURCHARGES

<p>Business Use: Surcharge applies to acceptable business use (see rule #23 for acceptability). Business use that is determined unacceptable after the underwriting period, will receive an Unacceptable Risk Surcharge.</p>
<p>Unacceptable Risk: Risks determined to be unacceptable in Rules 9-13 will receive an Unacceptable Risk Surcharge.</p>
<p>Excluded Driver: Will apply to all policies excluding one or more drivers.</p>

Rule #25 Violation/Accident Rules

ALL VIOLATIONS/AT-FAULT ACCIDENTS

1. Chargeable for 35 months.
2. All accidents are considered at-fault unless proof of no-fault is furnished with the application. Refer to NAF section for acceptable proof documents.

NOT-AT-FAULT ACCIDENTS (NAF)

1. Accidents will be considered chargeable unless the named insured demonstrates:
 - a. The actions of the driver did not cause or significantly contribute (50 percent or more at-fault) to the occurrence of the accident.
 - b. The vehicle was lawfully parked at the time of the accident.
 - c. The accident was caused by collision with flying gravel, missiles, falling objects or by contact with a bird or animal.
 - d. A hit-and-run driver struck the vehicle, and the accident was reported to the proper authorities within 24 hours.
 - e. A driver other than the driver of the insured's vehicle was convicted of a moving violation in connection with the accident.
 - f. The vehicle was struck in the rear and the insured was not convicted of a moving violation.
 - g. A court of competent jurisdiction adjudicated the insured not to be liable.
 - h. The insured was operating a bicycle, boat, train or snowmobile at the time of the accident.
 - i. The insured, at the time of the accident, was in response to an emergency, AND was acting in an official capacity as a paid or volunteer member of any Fire or Law Enforcement Department or Emergency Medical Unit.
 - j. Reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person.
 - k. In receipt of a traffic citation that was dismissed or not processed.
2. Examples of proof of NAF documents include:
 - a. A copy of the police report or court documents.
 - b. A letter from the previous carrier.
 - c. Any other documentation that proves NAF.

OTHER POINT CHARGES

1. Unverifiable Driving Record (UDR) – A surcharge will be assessed on any driver whose driving record cannot be verified by the State's Bureau of Motor Vehicles.
 - a. This surcharge will be removed if The General receives a valid current MVR in English. MVR must be no more than thirty (30) days old and must be received within sixty (60) days of policy inception.
 - b. Operators with a learner's permit will not be assessed a surcharge (UDR) during the first policy term. A surcharge will be assessed during the second and subsequent policy terms if an MVR still remains unobtainable.

Rule #26 Reserved for Future Use

Rule #27 Named Non-Owner Policies

1. This coverage should be written when an insured needs liability coverage for the personal operation of a vehicle.
2. The named operator may not give permission for others to use a vehicle.
3. No business/artisan use is allowed.
4. Coverage applies only to the named insured; no additional drivers may be added to a non-owner policy.
5. Available coverages include BI/PD, UM, UIM, UMPD, MED, PIP – Medical and Hospital Benefits, PIP – INCL, and PIP – AD. No Physical Damage coverage allowed.
6. Limits available at only Minimum State financial responsibility limits.
7. Under this coverage, the operator may NOT own a vehicle.

Rule #27A Restricted Policy

The Restricted Policy Amendatory Endorsement restricts coverage of the Base policy (permissive use provisions are curtailed) for 1st party coverages including Comprehensive and Collision when the vehicle is being operated by an unlisted driver. The rates for Comprehensive and Collision are reduced to reflect the reduction in coverage. The applicant must verify the coverage restrictions by reading and signing the applicable section in the application, as well as selecting the restricted policy type at the time of application. Please refer to Restricted Policy Amendatory Endorsement for specific coverage restrictions.

Rule #28 Symbols

1. All symbol definitions are ISO based symbols including the use of ISO LPMP and physical damage symbol sets. Physical damage symbol definitions and ranges vary for pre-2011 and 2011 and later model year vehicles. ISO defines Liability and PIP/Med Symbols for 1998 and newer vehicles. Pre-1998 model year vehicles are symbolled using the following default symbols:
 - 300 – Liability symbol for vehicles not yet assigned a symbol for Liability
 - 500 – Med Pay/ PIP symbol for vehicles not yet assigned a symbol for Med Pay/PIP
 - Z97 – Pre-1998 higher pure premium vehicles
 - Z98 – Bond or non-owners
 - Z99 – Pre-1998 all other vehicles
2. Cost new symbol definitions will be used to assign physical damage symbols not yet defined by ISO. Cost new ranges are also defined by ISO and are defined separately for model years 2010 and prior as well as model year 2011 and newer.
3. New model years where a model year factor is currently not on file will take the previous model year.

Rule #29 Zip/Territory/County

Appropriate territories are provided on a zip code basis using The General's software.

Rule #30 General Coverage Rules

1. All policies are required to include Bodily Injury and Property Damage.
2. Bodily Injury, Property Damage, Uninsured Motorist BI, Underinsured Motorist BI, Uninsured Motorist PD, Medical Payments and PIP – Medical and Hospital Benefits limits must be the same on all vehicles of a multi-car policy.

Rule #31 Liability Coverage Rules

1. All vehicles insured for Bodily Injury (BI) liability must also include Property Damage (PD).
2. Liability coverage for the insured vehicle(s) applies to any additional interest.
3. All vehicles must have the same BI/PD limits.
4. Property Damage may not exceed Bodily Injury limit.

Rule #32 Uninsured and Underinsured Motorist Coverage Rules

1. Arkansas law requires motorists to be offered Uninsured Motorist Bodily Injury (UMBI), Underinsured Motorist Bodily Injury (UIMBI) and Uninsured Motorist Property Damage (UMPD) coverages up to the same policy limits of BI and PD that are available.
2. If UMBI, UIMBI and UMPD are rejected, the UMBI, UIMBI and UMPD sections of the application must be signed.
3. The policy must include UMBI in order to purchase UIMBI and/or UMPD.
4. UMBI and UIMBI limits cannot exceed the limits of BI liability, and UMPD limit cannot exceed limit of PD liability.
5. UMBI, UIMBI and UMPD are policy level coverages, and the limits must be the same on each vehicle.
6. UMPD has a \$200 deductible – allowed with Comprehensive and Collision Coverage.

Rule #33 Medical Payments

1. Optional coverage.
2. No signature required to reject.
3. If coverage selected, must be the same for all vehicles on policy.
4. Can be offered in as an alternate coverage for PIP – Medical and Hospital Benefits.
5. Insured cannot purchase both Medical and PIP – Medical and Hospital Benefits.

Rule #33A Personal Injury Protection Coverage Options

1. Optional coverage.
2. Required to offer the following Personal Injury Protections (PIP) Coverage Options: PIP – Medical and Hospital Benefits \$5,000, PIP – Accidental Death \$5,000 and PIP – Income Disability.
3. Signature required for each coverage above if rejected.
4. If coverage selected, must be the same for all vehicles on policy.
5. We are not required to re-offer at renewal, reinstatement, substitute or amended policy.
6. Insured cannot purchase both Medical and PIP – Medical and Hospital Benefits.

Rule #34 Comprehensive and Collision Coverage Rules

1. The General does not accept policies having only Comprehensive and/or Collision.
2. Vehicles can have different deductibles on multi-car policies, and different Comprehensive and Collision deductibles on the same vehicle providing that Collision deductible cannot be less than the Comprehensive deductible.

Rule #35 Custom Equipment Coverage

1. Custom Equipment coverage provides physical damage protection to custom equipment, devices, accessories, enhancements, and changes, other than those that are originally manufacturer installed, which alter the appearance or performance of a vehicle. This includes any electronic equipment, antennas and other devices used exclusively to send or receive audio, visual or data signals or play back recorded media, other than those which are original manufacturer installed, that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets. Radar detectors are excluded.
2. Coverage will extend to the lesser of the actual cash value, declared value or actual cost to repair. The insured will be required to maintain and present proof of purchase and proper installation and present it upon request.
3. Vehicle may not have Custom Equipment coverage without purchasing Physical Damage coverage.

Additional Parts, Equipment or Conversion Vehicle Rules

1. Custom Equipment, as defined below, is excluded from Physical Damage coverage.
2. The following is considered custom equipment if not installed and/or carried by the original equipment manufacturer (OEM):
 - a. Any Citizens Band radio, including accessories and antennas.
 - b. A camper unit, pick-up cover, cap or shell, or other detachable living quarter units.

- c. Any T-bar roof, sunroof, moon roof, bubble dome, bubble window or other deluxe roof treatment.
 - d. Any tape, record disc (other than factory installed) or other device or instrument that is designed for the recording and/or reproduction of sound.
 - e. Any chrome, reverse chrome, alloy or magnesium, wire or other special wheels, chromed engine accessories, racing slicks, oversized or special tires, or non-factory installed tachometers or pressure gauges.
 - f. Swivel chairs, special carpeting, paneling or other equipment that changes the use or appearance of the interior of the vehicle.
 - g. Any installed equipment not available from the OEM which results in a change in appearance or an increase in performance, including special or custom paint finishes.
 - h. Any other equipment or structural change that results in a change in appearance or an increase in performance.
3. Coverage is available up to a \$5,000 limit subject to a \$50 deductible.
 4. Coverage is not available for car telephones, televisions, and home stereo equipment or radar detectors.

Rule #36 Emergency Towing and Labor Coverage Rules

1. Emergency Towing and Labor of \$75 per disablement is an optional coverage.
2. Emergency Towing and Labor may only be written on vehicles with Physical Damage coverage.

Rule #37 Rental Car Reimbursement Coverage Rules

1. Optional coverage providing cost reimbursement of \$30 per day \$900 maximum per occurrence on the covered vehicle with a 30-day maximum limit.
2. Can only be written with Physical Damage coverage (policy level for vehicles with Physical Damage coverage).

Rule #38 Coverage Limit Options

Available Bodily Injury/Property Damage Limits:

25/50/25 50/100/25 50/100/50 100/300/50

Available Uninsured and Underinsured Motorist Bodily Injury Limits:

25/50 50/100 100/300

Available Uninsured Motorist Property Damage Limits:

25 50
\$200 deductible

Available Medical Payments

No Coverage (default), \$500, \$1,000

Available PIP – Medical and Hospital Benefits

No Coverage (default), \$5,000

Available PIP – Accidental Death Benefits (AD)

No Coverage (default), \$5,000

Available PIP – Income Disability Benefits (INCL)

No Coverage (default), Accepted

Available Comprehensive/Collision Deductibles:

250/250 500/500 1000/1000
250/500 500/1000
250/1000

Double Deductible option

Comprehensive and Collision premiums will be discounted if the insured elects the double deductible option. Double deductible period is 45 days. This option must be applied to all vehicles with Comprehensive and Collision coverage on a multi-vehicle policy. If selected, the double deductible applies to new business only and will be removed at renewal. If a claim occurs in the first 45 days, the insured is responsible for double the selected deductible. Double deductible option is not available to vehicles added to the policy by endorsement. The applicant must verify the coverage restrictions by reading and signing the applicable section in the application, as well as selecting the double deductible option at the time of application.

Lien Holder deductibles:

1. With our deductible plan, the insured may select a deductible on Physical Damage higher than the deductible required by lien-holders.
2. In the event the covered auto is abandoned to or repossessed by the lien-holder, the deductible amount applicable to losses adjusted and payable whole or in part to the lien-holder only for its interest shall be the deductible indicated in the current policy form for lien holders.

Other Coverages:

1. Emergency Towing and Labor \$75
2. Rental Reimbursement \$30 day with a 30-day maximum (\$900)
3. Custom Equipment:

\$0 – 200	\$2501 – 3000
\$201 – 500	\$3001 – 3500
\$501 – 1000	\$3501 – 4000
\$1001 – 1500	\$4001 – 4500
\$1501 – 2000	\$4501 – 5000
\$2001 – 2500	

Rule #39 Endorsement Guidelines

Downpayments on AP endorsements are encouraged to lower subsequent payments and improve retention. The agent has 72 hours binding authority.

1. Do not mail AND fax endorsements --
 - a. When to fax:
 - When endorsement is not accompanied by check or you have uploaded the money.
 - When additional down payment has been collected via credit card. (Be sure to fax both sides of the endorsement form.)
 - Please include the policy number on each page of a faxed endorsement.
 - b. When to mail:
 - When a check accompanies the endorsement, unless you have uploaded the money.
 - When you do not have access to a fax machine.
 2. All premium adjustments will be made at rates that were in effect at the time the policy was issued or last renewed.
 3. Premium will not be changed mid-term because of changes in driving record or driver age (e.g., points “falling off” or an insured having a birthday). This includes both existing drivers and drivers added to the policy mid-term. Drivers added to the policy will be charged for all violations existing as of the date they’re added. If these violations disallow any discount, the discount will be taken away pro-rata. However, the age of drivers, including those endorsed on, will be calculated from inception date of policy, not as of endorsement date.
 4. Additional drivers and vehicles are covered as of the date and time requested if the request is submitted within binding authority.
 5. Insureds have 14 days to notify The General/Agent of replacement vehicles.
 6. The following endorsements require a signature of the insured: Deleting or reducing coverage, increasing deductibles, deleting a vehicle (unless replaced), and deleting a driver. If the insured cannot sign the request in person, Faxed requests and signatures are acceptable.
 7. For vehicles that are “totaled” and not retained after an accident, the vehicle should be deleted or the policy should be changed to a non-owner if the totaled vehicle is the only vehicle listed on the policy. If a totaled vehicle is retained by insured, Physical Damage coverage will not be available. This will not be done automatically. Insured’s and/or agent’s signature is required.
 8. When endorsing comprehensive/collision on a liability only vehicle or reducing deductibles, 2 photos and inspection must be submitted, as well as an explanation for the endorsement.
 9. All policy additional premium transactions are billed directly to the insured and all refunds will be issued directly to the insured.
 10. Rental and Towing coverage not allowed except at new business, renewal, or if an additional vehicle is endorsed to the policy.
- Note: Insured requested endorsements, received in writing, will be effective one (1) day after the postmark or the FAX date.

Rule #40 Renewal Guidelines

1. Direct bill renewal quotes will be sent directly to the insured approximately 30 days prior to the policy expiration. The quote will be based on information on file when the quote is issued.
2. If payment for renewal is not received on or before the due date of the renewal bill, the policy will expire for non-payment of premium.
3. If payment is postmarked within 30 days after the due date, the policy will be renewed with a lapse in coverage. Coverage will begin the day following the postmark date, subject to current rates.
4. If payment is postmarked more than 30 days after the due date, a lapse in coverage will not be honored. A new application must be submitted.
5. Losses and violations that occur after the date of the renewal quote issuance and before the inception date of the renewal policy will be charged on the renewal policy.
6. If a condition exists which warrants non-renewal of the policy, a non-renewal notice will be issued at least 30 days prior to the expiration of the in-force policy.

Rule #41 Cancellation Guidelines

1. No flat cancellations at agent’s or insured’s request.
2. We will void a policy if the downpayment was returned for insufficient funds.
3. Cancellations initiated at company request will be calculated on a pro-rata basis.
4. Cancellations for insured’s request, which include non-payment of premium, will be calculated on a short rate basis.
5. Cancellations at the insured’s request must be in writing, and include the policy number, insured’s signature and requested date of cancellation. (Note: cannot be backdated unless duplicate coverage)
6. When a policy is cancelled, the producer will be billed for return commission due the Company.
7. Return premiums are sent directly to the insured.
8. A \$25 SERVICE FEE WILL BE CHARGED FOR ANY CHECKS RETURNED AS UNCOLLECTIBLE, i.e., agent returned checks will be charged to the agent and insured returned checks will be charged to the insured.

9. All lien holders and additional interests will be provided with proper legal notice on all cancellation requests. In some instances, this could result in a later cancellation effective date than is requested.
10. We do not accept a personal check immediately after a non-sufficient fund payment (NSF); the following payment must be in form of credit card, money order, or certified funds.
11. If a policy balance remains after cancellation, the insured will continue to be billed for the outstanding balance and could be forwarded to a collection agency if unpaid.

Rule #42 Reinstatement Guidelines

1. Policies cancelled "Company Request" for inadequate or missing information may be reinstated with **no lapse** only if all the requested information is received prior to the date shown on the cancellation notice and payments are current.
2. Policies cancelled "Company Request" for inadequate or missing information may be reinstated with a **lapse** if all the requested information is received within 30 days after the cancel date, and payments are current.
3. Policies that will be cancelled for non-payment may be reinstated with no lapse provided the full amount due is received or postmarked by the cancellation effective date.
4. A reinstatement with lapse may be available on installment pay plan policies if the policy has lapsed for non-payment and the full amount due is received within 60 days after the cancellation date, and the policy is otherwise eligible.

Rule #43 Upload Payment Information

1. Upload transactions are handled through Electronic Funds Transfer (EFT) between the agent's bank and The General.
2. Transactions are debited every third business day of the week and consist of all payments uploaded from the previous Thursday through Wednesday.
3. The order of the transaction is first in, first out.
4. Insufficient funds in the agent's account will cause the EFT to fail. If the bank charges a fee when an attempt is made to withdraw funds and the balance in the account is insufficient, The General will not reimburse these fees.
5. Returned item fees, due to insufficient funds in an agent's account, which result from a NSF check from the insured, will be reimbursed by The General. Fax copy of NSF check to payment adjustment fax line in Rule # 44.
6. The General will reimburse any bank fees or penalties charged to the agent because of an error by The General.
7. All agents are required to fax appropriate supporting documentation when completing the upload process.

Rule #44 Facsimile (FAX) Service

1. FAX service is available.
 - 1-800-524-9373 New Business Applications only
 - 1-615-399-2759 Payment/Adjustments (NSF, Upload corrections)
 - 1-800-467-8767 Endorsements/Renewals
2. Be sure to include the insured's name, policy number, and agency name on all faxed documents to ensure proper handling.
3. This service can be used for any document that does not require an original signature or payment.

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
Filing Company: Permanent General Assurance Corporation
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A 1 Abstract.pdf
Item Status:	Filed
Status Date:	08/04/2014

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS abstract Filing.pdf APCS abstract Filing.xls
Item Status:	Filed
Status Date:	08/04/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see the attached RF-1 Rate Filing Abstract.
Attachment(s):	RF1 Form v2.pdf
Item Status:	Filed
Status Date:	08/04/2014

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	NA
Attachment(s):	
Item Status:	Filed
Status Date:	08/04/2014

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Cover Letter.pdf
Item Status:	Filed
Status Date:	08/04/2014

Satisfied - Item:	Territory Support
Comments:	
Attachment(s):	Target Territories Quotes, Sales and Close Rate.pdf
Item Status:	Filed

SERFF Tracking #:

PGAC-129627004

State Tracking #:

Company Tracking #:

MAN1 0245 AR RATE REVISION 072014

State:

Arkansas

Filing Company:

Permanent General Assurance Corporation

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Man1 0245 AR Rate Revision 072014

Project Name/Number:

Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Status Date:

08/04/2014

SERFF Tracking #: PGAC-129627004 **State Tracking #:** **Company Tracking #:** MAN1 0245 AR RATE REVISION 072014

State: Arkansas **Filing Company:** Permanent General Assurance Corporation
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

Attachment APCS abstract Filing.xls is not a PDF document and cannot be reproduced here.

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 Permanent General Assurance Corporation

NAIC # (including group #) 37648

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
 Yes No

If yes, list the areas:

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

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

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

a. Driver over 55	<u>5.000</u>	<u>%</u>
b. Good Student Discount	<u>0.000</u>	<u>%</u>
c. Multi-car Discount	<u>35.000</u>	<u>%</u>
d. Accident Free Discount*	<u>0.000</u>	<u>%</u>

Please Specify Qualification for Discount:

e. Anti-Theft Discount	<u>0.000</u>	<u>%</u>
f. Other (specify) <u>College Graduate Discount</u>	<u>5.000</u>	<u>%</u>

_____ %

_____ %

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

\$10

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.

Amanda Horner	<small>©2015 United States Postal Service 2500 W. Alameda Street, Suite 1000, Denver, CO 80202 Phone: 303.425.1234 Email: a.horner@usps.com, a.horner</small>
<hr/>	
	Signature
Amanda Horner	
<hr/>	
	Printed Name
Product Analyst III	
<hr/>	
	Title
615-744-1677	
<hr/>	
	Telephone Number
ahorner@thegeneral.com	
<hr/>	
	Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 37648
Company Name: The General
Contact Person: Amanda Horner
Telephone No.: 615-744-1677
Email Address: ahorner@thegeneral.com
Effective Date: 7/31/2014

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 death
- 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 501-371-2800

Telephone: insurance.pnc@arkansas.gov
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	9	%
GOOD STUDENT	0	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	10	%

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			\$1,223	\$1,290	\$699	\$703	\$1,234	\$1,301	\$704	\$708	\$1,669	\$1,765	\$898	\$904	\$1,119	\$1,179	\$653	\$657
	Minimum Liability with Comprehensive and Collision			\$2,387	\$2,712	\$1,300	\$1,371	\$2,320	\$2,624	\$1,263	\$1,332	\$2,958	\$3,331	\$1,556	\$1,637	\$1,488	\$2,854	\$1,350	\$1,443	\$2,320	\$2,624	\$1,263	\$1,332
	100/300/50 Liability with Comprehensive and Collision			\$2,570	\$2,907	\$1,382	\$1,454	\$2,532	\$2,850	\$1,358	\$1,428	\$3,281	\$3,674	\$1,700	\$1,782	\$2,662	\$3,039	\$1,428	\$1,521	\$2,532	\$2,850	\$1,358	\$1,428
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$1,351	\$1,426	\$756	\$761	\$1,367	\$1,444	\$763	\$768	\$1,865	\$1,973	\$985	\$992	\$1,239	\$1,306	\$706	\$710	\$1,234	\$1,444	\$763	\$768
	Minimum Liability with Comprehensive and Collision			\$2,569	\$2,913	\$1,384	\$1,458	\$2,505	\$2,828	\$1,348	\$1,420	\$3,218	\$3,616	\$1,674	\$1,759	\$2,670	\$3,056	\$1,434	\$1,530	\$2,320	\$2,828	\$1,348	\$1,420
	100/300/50 Liability with Comprehensive and Collision			\$2,770	\$3,127	\$1,474	\$1,549	\$2,738	\$3,076	\$1,452	\$1,525	\$3,572	\$3,993	\$1,832	\$1,919	\$2,861	\$3,259	\$1,519	\$1,616	\$2,532	\$3,076	\$1,452	\$1,525
2010 Honda Odyssey "EX"	Minimum Liability			\$1,113	\$1,172	\$651	\$654	\$1,121	\$1,181	\$654	\$658	\$1,495	\$1,579	\$821	\$826	\$1,031	\$1,085	\$614	\$617	\$1,121	\$1,181	\$654	\$658
	Minimum Liability with Comprehensive and Collision			\$2,488	\$2,860	\$1,357	\$1,444	\$2,404	\$2,751	\$1,311	\$1,395	\$3,011	\$3,431	\$1,591	\$16,900	\$2,673	\$3,101	\$1,446	\$1,560	\$2,404	\$2,751	\$1,311	\$1,395
	100/300/50 Liability with Comprehensive and Collision			\$268	\$3,019	\$1,424	\$1,511	\$2,577	\$2,935	\$1,389	\$1,473	\$3,272	\$3,709	\$1,708	\$1,808	\$2,816	\$3,252	\$1,509	\$1,624	\$2,577	\$2,935	\$1,389	\$1,473
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$1,330	\$1,404	\$748	\$753	\$1,344	\$1,419	\$754	\$759	\$1,812	\$1,917	\$963	\$969	\$1,235	\$1,302	\$706	\$710	\$1,344	\$1,419	\$754	\$759
	Minimum Liability with Comprehensive and Collision			\$2,972	\$3,420	\$1,587	\$1,690	\$2,875	\$3,294	\$1,534	\$1,634	\$3,262	\$4,131	\$1,878	\$1,997	\$3,194	\$3,708	\$1,693	\$1,829	\$2,875	\$3,294	\$1,534	\$1,634
	100/300/50 Liability with Comprehensive and Collision			\$3,150	\$3,610	\$1,667	\$1,771	\$3,081	\$3,512	\$1,626	\$1,726	\$3,933	\$4,460	\$2,017	\$2,137	\$3,363	\$3,888	\$1,769	\$1,906	\$3,081	\$3,512	\$1,626	\$1,726
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$1,311	\$1,384	\$741	\$746	\$1,318	\$1,391	\$743	\$748	\$1,755	\$1,856	\$938	\$945	\$1,219	\$1,285	\$700	\$704	\$1,318	\$1,391	\$743	\$748
	Minimum Liability with Comprehensive and Collision			\$3,268	\$3,794	\$1,737	\$1,861	\$3,140	\$3,629	\$1,667	\$1,788	\$3,904	\$4,492	\$2,021	\$2,165	\$3,567	\$4,175	\$1,879	\$2,044	\$3,140	\$3,629	\$1,667	\$1,788
	100/300/50 Liability with Comprehensive and Collision			\$3,439	\$3,977	\$1,813	\$1,939	\$3,337	\$3,839	\$1,756	\$1,877	\$4,201	\$4,808	\$2,154	\$2,298	\$3,730	\$4,349	\$1,952	\$2,118	\$3,337	\$3,839	\$1,756	\$1,877
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$1,250	\$1,319	\$543	\$544	\$1,263	\$1,332	\$548	\$549	\$1,440	\$1,519	\$625	\$626	\$1,157	\$1,221	\$502	\$503	\$1,576	\$1,663	\$684	\$686
	Minimum Liability with Comprehensive and Collision			\$2,780	\$3,197	\$1,140	\$1,218	\$2,686	\$3,089	\$1,101	\$1,176	\$2,909	\$3,345	\$1,193	\$1,274	\$3,006	\$3,457	\$1,236	\$1,317	\$3,241	\$3,727	\$1,329	\$1,420
	100/300/50 Liability with Comprehensive and Collision			\$2,920	\$3,343	\$1,191	\$1,270	\$2,851	\$3,264	\$1,163	\$1,240	\$3,109	\$3,560	\$1,268	\$1,352	\$3,137	\$3,592	\$1,280	\$1,365	\$3,438	\$3,937	\$1,403	\$1,496

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # MAN1 0245 AR Rate Revision 072014

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

3. A. Permanent General Assurance Corporation Company Name
 B. 37648 Company NAIC Number

4. A. 19.0 Personal Auto Product Coding Matrix Line of Business (i.e., Type of Insurance)
 B. 19.0001 Private Passenger Auto (PPA) Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)

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
Bodily Injury		-1.2					
Property Damage		-1.4					
Comprehensive		-1.0					
Collision		-1.1					
Uninsured Motorist		-0.7					
Bodily Injury	<i>None</i>	-0.9					
Uninsured Motorist		-0.9					
Property Damage		-1.2					
TOTAL OVERALL EFFECT		-1.2					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2014	New Program		1/23/14				
<i>TRANSITION</i>							

7. Expense Constants

Expense Constants	Selected Provisions
A. Total Production Expense	15%
B. General Expense	11%
C. Taxes, License & Fees	3%
D. Underwriting Profit & Contingencies	5%
E. Other (explain) Advertising	15%
F. TOTAL	49%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
 9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 0%
 10. 5% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 5%



The Honorable Jay Bradford
Arkansas Insurance Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Permanent General Assurance Corporation NAIC #37648
Private Passenger Auto Rate/Rule Filing - Company #64
New Business Effective: 7/31/2014
Renewal Business Effective: 9/2/2014

We respectfully submit for your approval our proposed rate/rule filing for PGAC's (The General[®]) Private Passenger Auto Program for Arkansas. This revision includes updated Territory Factors and revised Underwriting Guidelines.

Enclosed for your review are the following items:

- Updated Territory Factor table with new selected factors highlighted in yellow
- Updated Underwriting guidelines with changes to page 2, rule 10.
 - Increase unacceptable risk vehicle symbol
 - Increase amount of cost new acceptability
- A-1 Private Passenger Auto Abstract
- APCS-Auto Premium Comparison Survey

If you should have any questions or need additional information, please feel free to contact me at 615-744-1677.

Thank you for your review of this filing,

Amanda Horner

Amanda Horner
Product Analyst III
The General[®]
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Nashville, TN 37214
ahorner@thegeneral.com

Quotes, Sales, Close Rate by DMA			
Time Switch : Last Quote			
PL Policy Rated : Yes			
PL Source of Sale : Source of Sale			
PL Territory	2014		
	Quotes	Sales	Close Rate
001	169	12	7.10%
013	2,120	104	4.91%
046	1,026	75	7.31%
050	847	60	7.08%
027	743	53	7.13%
049	737	55	7.46%
017	620	24	3.87%
032	570	43	7.54%
033	510	31	6.08%
034	497	39	7.85%
012	468	35	7.48%
014	432	32	7.41%
011	428	47	10.98%
045	376	30	7.98%
031	307	14	4.56%
025	273	16	5.86%
010	249	21	8.43%
002	246	12	4.88%
040	229	12	5.24%
030	210	11	5.24%
037	210	16	7.62%
044	190	8	4.21%
008	180	19	10.56%
042	177	17	9.60%
024	162	15	9.26%
007	160	12	7.50%
015	153	9	5.88%
022	149	16	10.74%
003	124	10	8.06%
029	120	9	7.50%
020	116	4	3.45%
006	110	12	10.91%
098	97		
016	53	2	3.77%
023	8	1	12.50%

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Man1 0245 AR Rate Revision 072014
Filing Company: Permanent General Assurance Corporation
Project Name/Number: Man1 0245 AR Rate Revision 072014/Man1 0245 AR Rate Revision 072014

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)
07/18/2014	Filed 08/04/2014	Supporting Document	NAIC loss cost data entry document	07/24/2014	RF1 Form.pdf (Superseded)
07/08/2014	Filed 08/04/2014	Supporting Document	APCS-Auto Premium Comparison Survey	07/08/2014	APCS abstract Filing.pdf
07/08/2014	Filed 08/04/2014	Supporting Document	NAIC loss cost data entry document	07/18/2014	

