

State: Arkansas **Filing Company:** Columbia Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: Revised Collision Rates/

Filing at a Glance

Company: Columbia Mutual Insurance Company
Product Name: Personal Automobile
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 08/12/2014
SERFF Tr Num: CLBA-129670676
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: CMI-PAP-14-R02
Effective Date: 10/15/2014
Requested (New):
Effective Date: 11/15/2014
Requested (Renewal):
Author(s): Dennis McVay, Christina Walker, DeeDee Williams, Erika Rice
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 09/04/2014
Disposition Status: Filed
Effective Date (New): 10/15/2014
Effective Date (Renewal): 11/15/2014

State Filing Description:

State: Arkansas **Filing Company:** Columbia Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: Revised Collision Rates/

General Information

Project Name: Revised Collision Rates Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: N/A Reference Number: N/A
 Reference Title: N/A Advisory Org. Circular: N/A
 Filing Status Changed: 09/04/2014
 State Status Changed: Deemer Date:
 Created By: DeeDee Williams Submitted By: DeeDee Williams
 Corresponding Filing Tracking Number: N/A

Filing Description:

We are filing revised manual page Supplemental AR-2 which we propose to use in our Personal Automobile Policy Program. Note that we have decreased our collision rates in all of our territories which have an overall premium reduction of 8.2%.

Company and Contact

Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com
 2102 White Gate Drive 573-474-6193 [Phone] 1261 [Ext]
 P O Box 618 800-836-5713 [FAX]
 Columbia, MO 65205

Filing Company Information

Columbia Mutual Insurance Company	CoCode: 40371	State of Domicile: Missouri
2102 White Gate Drive	Group Code: 807	Company Type: P&C
P O Box 618	Group Name: Columbia Insurance Group	State ID Number: 03
Columbia, MO 65205	FEIN Number: 43-0790393	
(573) 474-6193 ext. [Phone]		

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Columbia Mutual Insurance Company	\$100.00	08/12/2014	84932008

State: Arkansas

Filing Company:

Columbia Mutual Insurance Company

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

Product Name: Personal Automobile

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/04/2014	09/04/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/18/2014	08/18/2014

Response Letters

Responded By	Created On	Date Submitted
Erika Rice	08/22/2014	08/22/2014

State: Arkansas

Filing Company: Columbia Mutual Insurance Company

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

Product Name: Personal Automobile

Project Name/Number: Revised Collision Rates/

Disposition

Disposition Date: 09/04/2014

Effective Date (New): 10/15/2014

Effective Date (Renewal): 11/15/2014

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):
Columbia Mutual Insurance Company	1.000%	-8.200%	\$-940,678	10,677	\$11,471,684	0.000%	-20.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Side by side comparison rate page	Filed	Yes
Supporting Document	Justification	Filed	Yes
Rate	Revised manual page	Filed	Yes

State: Arkansas **Filing Company:** Columbia Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: Revised Collision Rates/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/18/2014
Submitted Date	08/18/2014
Respond By Date	

Dear DeeDee Williams,

Introduction:

This will acknowledge receipt of the captioned filing. Justification should be presented in support of the proposed rate change.

Conclusion:

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

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

Sincerely,

Alexa Grissom

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: Revised Collision Rates/
Filing Company: Columbia Mutual Insurance Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 08/22/2014
 Submitted Date 08/22/2014

Dear Alexa Grissom,

Introduction:

Please our comments to your objection below.

Response 1

Comments:

We recently filed a new rating plan in Arkansas to more accurately rate policies based on individual risk characteristics (please see filed and approved SERFF #CLBA-129284501). However, based on our marketing comparisons after implementing the new plan, our Arkansas personal automobile collision premiums appear to be too high. As a result, our overall Arkansas personal automobile policy premiums are too high relative to our competitors. Therefore, we are concerned about the marketing effect of this new rating plan.

Also, we are non-renewing our entire homeowners and dwelling books of business which will significantly reshape the makeup of our personal auto book of business. Although our current indication shows an overall needed increase of 1.0% (please see the attached Actuarial Review), we are proposing to lower our collision premiums for competitive purposes. We will continue to monitor and review our rate levels for overall adequacy.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Justification
Comments:	
Attachment(s):	Actuarial Review.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Erika Rice

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: Revised Collision Rates/

Filing Company: Columbia Mutual Insurance Company

Rate Information

Rate data applies to filing.

Filing Method: File and use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 04/01/2014
Filing Method of Last Filing: File and use

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):
Columbia Mutual Insurance Company	1.000%	-8.200%	\$-940,678	10,677	\$11,471,684	0.000%	-20.000%

SERFF Tracking #:

CLBA-129670676

State Tracking #:

Company Tracking #:

CMI-PAP-14-R02

State: Arkansas

Filing Company:

Columbia Mutual Insurance Company

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

Product Name: Personal Automobile

Project Name/Number: Revised Collision Rates/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 09/04/2014	Revised manual page	AR-2	Replacement		Supplemental AR-2.pdf

ARKANSAS
PRIVATE PASSENGER AUTO
SEMI-ANNUAL TERRITORIAL KEY PREMIUMS

<u>Territory</u>	1,000 Medical <u>Payments</u>	5,000 Accidental <u>Death</u>	15/50 Roadside <u>Assistance</u>	30/900 Rental <u>Reimbursement</u>
1	13	5	7	27
3	13	5	7	27
5	13	5	7	27
6	13	5	7	27
8	13	5	7	27
9	13	5	7	27
10	13	5	7	27
11	14	5	7	27

<u>Territory</u>	\$100 <u>Comprehensive</u>	\$250 <u>Collision</u>	<u>Work Loss</u>
1	114	228	5
3	143	188	5
5	153	211	5
6	106	193	5
8	147	209	5
9	121	204	5
10	120	170	5
11	142	193	5

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Filing Company: Columbia Mutual Insurance Company

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	PAP A-1.pdf
Item Status:	Filed
Status Date:	09/04/2014

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Form APCS - 10-15-14.pdf Form APCS - 10-15-14.xls
Item Status:	Filed
Status Date:	09/04/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1 Cover Form.pdf
Item Status:	Filed
Status Date:	09/04/2014

Satisfied - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Comments:	
Attachment(s):	NAIC Loss Cost Data Entry Document.pdf
Item Status:	Filed
Status Date:	09/04/2014

Satisfied - Item:	Side by side comparison rate page
Comments:	
Attachment(s):	Side by side comparison rate page.pdf
Item Status:	Filed
Status Date:	09/04/2014

Satisfied - Item:	Justification
Comments:	
Attachment(s):	Actuarial Review.pdf
Item Status:	Filed

SERFF Tracking #:

CLBA-129670676

State Tracking #:

Company Tracking #:

CMI-PAP-14-R02

State:

Arkansas

Filing Company:

Columbia Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Automobile

Project Name/Number:

Revised Collision Rates/

Status Date:

09/04/2014

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 _____

NAIC # (including group #) _____

- 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 _____ %
b. Good Student Discount _____ %
c. Multi-car Discount _____ %
d. Accident Free Discount* _____ %

Please Specify Qualification for Discount:

- e. Anti-Theft Discount _____ %
f. Other (specify) _____ %

_____ %

_____ %

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

- 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:

Table with 3 columns: Program, Percentage Difference, Volume. Includes four rows of blank lines for data entry.

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

Signature

Printed Name

Title

Telephone Number

Email address

AID PC A-1 (1/06)

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

NAIC Number: 40371
 Company Name: Columbia Mutual Insurance Company
 Contact Person: DeeDee Williams
 Telephone No.: 573-474-6193 (x 1261)
 Email Address: dwilliams@colinsgrp.com
 Effective Date: 10/15/14 new and 11/15/14 renewal

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 30%
 AUTO/HOMEOWNERS 10%
 GOOD STUDENT 10%
 ANTI-THEFT DEVICE 10%
 Over 55 Defensive Driver Discount 10%
 \$250/\$500 Deductible Comp./Coll. 17comp - 9coll %

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

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

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			\$497	\$607	\$207	\$190	\$476	\$582	\$199	\$185	\$654	\$804	\$266	\$244	\$476	\$582	\$199	\$185
	Minimum Liability with Comprehensive and Collision			\$1,093	\$1,352	\$433	\$400	\$1,086	\$1,341	\$431	\$398	\$1,278	\$1,582	\$497	\$465	\$1,086	\$1,341	\$431	\$398	\$1,111	\$1,375	\$436	\$406
	100/300/50 Liability with Comprehensive and Collision			\$1,214	\$1,497	\$492	\$455	\$1,204	\$1,482	\$488	\$451	\$1,442	\$1,778	\$571	\$533	\$1,204	\$1,482	\$488	\$451	\$1,246	\$1,535	\$498	\$466
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$499	\$609	\$208	\$190	\$481	\$586	\$201	\$186	\$657	\$807	\$267	\$245	\$481	\$586	\$201	\$186	\$572	\$701	\$236	\$215
	Minimum Liability with Comprehensive and Collision			\$1,092	\$1,350	\$433	\$401	\$1,087	\$1,343	\$430	\$399	\$1,275	\$1,580	\$496	\$464	\$1,087	\$1,343	\$430	\$399	\$1,110	\$1,373	\$435	\$405
	100/300/50 Liability with Comprehensive and Collision			\$1,213	\$1,497	\$492	\$455	\$1,202	\$1,481	\$486	\$451	\$1,442	\$1,779	\$571	\$533	\$1,202	\$1,481	\$486	\$451	\$1,245	\$1,533	\$498	\$466
2010 Honda Odyssey "EX"	Minimum Liability			\$502	\$612	\$209	\$191	\$483	\$589	\$201	\$187	\$660	\$810	\$268	\$247	\$483	\$589	\$201	\$187	\$574	\$704	\$238	\$216
	Minimum Liability with Comprehensive and Collision			\$1,210	\$1,497	\$479	\$441	\$1,208	\$1,492	\$477	\$441	\$1,400	\$1,732	\$544	\$508	\$1,208	\$1,492	\$477	\$441	\$1,219	\$1,507	\$476	\$443
	100/300/50 Liability with Comprehensive and Collision			\$1,331	\$1,643	\$538	\$495	\$1,323	\$1,630	\$533	\$492	\$1,566	\$1,931	\$619	\$577	\$1,323	\$1,630	\$533	\$492	\$1,353	\$1,667	\$539	\$504
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$504	\$615	\$210	\$192	\$485	\$591	\$202	\$188	\$662	\$812	\$270	\$248	\$485	\$591	\$202	\$188	\$577	\$707	\$239	\$217
	Minimum Liability with Comprehensive and Collision			\$1,385	\$1,714	\$547	\$504	\$1,382	\$1,708	\$544	\$503	\$1,582	\$1,960	\$611	\$571	\$1,382	\$1,708	\$544	\$503	\$1,380	\$1,707	\$538	\$500
	100/300/50 Liability with Comprehensive and Collision			\$1,504	\$1,857	\$605	\$557	\$1,498	\$1,848	\$599	\$554	\$1,746	\$2,159	\$687	\$641	\$1,498	\$1,848	\$599	\$554	\$1,514	\$1,868	\$601	\$560
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$504	\$615	\$210	\$192	\$485	\$591	\$202	\$188	\$662	\$812	\$270	\$248	\$485	\$591	\$202	\$188	\$577	\$707	\$239	\$217
	Minimum Liability with Comprehensive and Collision			\$1,742	\$2,158	\$685	\$629	\$1,746	\$2,162	\$685	\$631	\$1,961	\$2,430	\$754	\$703	\$1,746	\$2,162	\$685	\$631	\$1,707	\$2,115	\$662	\$615
	100/300/50 Liability with Comprehensive and Collision			\$1,861	\$2,301	\$743	\$682	\$1,862	\$2,302	\$740	\$682	\$2,125	\$2,629	\$830	\$773	\$1,862	\$2,302	\$740	\$682	\$1,841	\$2,276	\$725	\$675
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$502	\$612	\$209	\$191	\$483	\$589	\$201	\$187	\$660	\$810	\$268	\$247	\$483	\$589	\$201	\$187	\$574	\$704	\$238	\$216
	Minimum Liability with Comprehensive and Collision			\$1,259	\$1,557	\$498	\$458	\$1,257	\$1,552	\$496	\$458	\$1,450	\$1,797	\$562	\$525	\$1,257	\$1,552	\$496	\$458	\$1,254	\$1,563	\$494	\$460
	100/300/50 Liability with Comprehensive and Collision			\$1,380	\$1,703	\$557	\$512	\$1,372	\$1,690	\$552	\$509	\$1,616	\$1,996	\$637	\$594	\$1,372	\$1,690	\$552	\$509	\$1,398	\$1,723	\$557	\$521

Date: _____

Space Reserved for Insurance
Department Use

**OTHER THAN WORKERS' COMPENSATION
LOSS COST FILING DOCUMENT COVER FORM**

INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS

1. INSURER NAME _____
ADDRESS _____

2. PERSON RESPONSIBLE FOR FILING _____
TITLE _____ TELEPHONE # _____
3. INSURER NAIC # _____
4. LINE OF INSURANCE _____
5. ADVISORY ORGANIZATION _____
6. PROPOSED RATE LEVEL CHANGE _____ % EFFECTIVE DATE _____
7. PRIOR RATE LEVEL CHANGE _____ % EFFECTIVE DATE _____
8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

ARKANSAS
PRIVATE PASSENGER AUTO
SEMI-ANNUAL TERRITORIAL KEY PREMIUMS

<u>Territory</u>	1,000 Medical <u>Payments</u>	5,000 Accidental <u>Death</u>	15/50 Roadside <u>Assistance</u>	30/900 Rental <u>Reimbursement</u>
1	13	5	7	27
3	13	5	7	27
5	13	5	7	27
6	13	5	7	27
8	13	5	7	27
9	13	5	7	27
10	13	5	7	27
11	14	5	7	27

<u>Territory</u>	\$100 <u>Comprehensive</u>	\$250 <u>Collision</u>	<u>Work Loss</u>
1	114	228	5
3	143	188	5
5	153	211	5
6	106	193	5
8	147	209	5
9	121	204	5
10	120	170	5
11	142	193	5

ARKANSAS
PRIVATE PASSENGER AUTO
SEMI-ANNUAL TERRITORIAL KEY PREMIUMS

<u>Territory</u>	1,000 Medical <u>Payments</u>	5,000 Accidental <u>Death</u>	15/50 Roadside <u>Assistance</u>	30/900 Rental <u>Reimbursement</u>
1	13	5	7	27
3	13	5	7	27
5	13	5	7	27
6	13	5	7	27
8	13	5	7	27
9	13	5	7	27
10	13	5	7	27
11	14	5	7	27

<u>Territory</u>	\$100 <u>Comprehensive</u>	\$250 <u>Collision</u>	<u>Work Loss</u>
1	114	325	5
3	143	269	5
5	153	302	5
6	106	275	5
8	147	298	5
9	121	292	5
10	120	243	5
11	142	276	5

ARKANSAS PERSONAL AUTO ACTUARIAL REVIEW

Statewide Rate Level Change Calculations

(Data as of 12/31/2013)

		Exhibit A						
Coverage	Year	(1) Trended Premium	(2) Trended Loss & LAE	(3) Trended Loss Ratio	(4) Target Loss Ratio	(5) Preliminary Indication	(6) Credibility	(7) Indicated Change
BI	2008	2,165,301	2,057,336	95.0%	68.6%	22.4%	50%	15.2%
	2009	3,256,135	3,299,553	101.3%				
	2010	3,109,034	2,069,315	66.6%				
	2011	2,957,276	2,114,413	71.5%				
	2012	2,778,225	2,909,062	104.7%				
	2013	2,458,481	1,597,734	65.0%				
			16,724,451	14,047,414	84.0%			
PD	2008	2,486,622	1,976,261	79.5%	68.6%	5.1%	100%	5.1%
	2009	3,735,548	2,904,134	77.7%				
	2010	3,566,884	2,441,950	68.5%				
	2011	3,392,629	2,415,770	71.2%				
	2012	3,248,446	2,195,869	67.6%				
	2013	2,808,668	1,951,156	69.5%				
			19,238,796	13,885,141	72.2%			
Medical	2008	453,381	295,777	65.2%	68.6%	-3.3%	40%	-1.0%
	2009	688,802	515,877	74.9%				
	2010	650,175	458,476	70.5%				
	2011	610,507	387,092	63.4%				
	2012	569,730	333,495	58.5%				
	2013	500,173	314,296	62.8%				
			3,472,768	2,305,012	66.4%			
UM BI	2008	239,986	167,608	69.8%	68.6%	-18.0%	10%	2.7%
	2009	373,313	312,402	83.7%				
	2010	367,381	193,212	52.6%				
	2011	356,846	110,887	31.1%				
	2012	301,772	132,017	43.7%				
	2013	294,171	171,618	58.3%				
			1,933,470	1,087,744	56.3%			

ARKANSAS PERSONAL AUTO ACTUARIAL REVIEW

Statewide Rate Level Change Calculations

(Data as of 12/31/2013)

		Exhibit A						
Coverage	Year	(1) Trended Premium	(2) Trended Loss & LAE	(3) Trended Loss Ratio	(4) Target Loss Ratio	(5) Preliminary Indication	(6) Credibility	(7) Indicated Change
Comp	2008	1,956,212	1,383,320	70.7%	68.6%	-14.9%	100%	-14.9%
	2009	2,978,552	2,098,572	70.5%				
	2010	2,810,746	1,482,600	52.7%				
	2011	2,645,215	1,801,688	68.1%				
	2012	2,518,797	1,216,404	48.3%				
	2013	2,335,048	920,239	39.4%				
			15,244,571	8,902,821	58.4%			
Coll	2008	2,827,417	1,814,894	64.2%	68.6%	-2.9%	100%	-2.9%
	2009	4,299,811	2,740,548	63.7%				
	2010	4,180,559	3,123,105	74.7%				
	2011	4,000,935	2,968,836	74.2%				
	2012	3,848,831	2,470,043	64.2%				
	2013	3,677,899	2,112,422	57.4%				
			22,835,452	15,229,847	66.7%			

ARKANSAS PERSONAL AUTO ACTUARIAL REVIEW

Statewide Rate Level Change Calculations

(Data as of 12/31/2013)

		Exhibit A						
Coverage	Year	(1) Trended Premium	(2) Trended Loss & LAE	(3) Trended Loss Ratio	(4) Target Loss Ratio	(5) Preliminary Indication	(6) Credibility	(7) Indicated Change
Misc ***	2008	194,029	74,441	38.4%	68.6%	-76.2%	1%	-0.8%
	2009	310,990	68,780	22.1%				
	2010	310,308	37,502	12.1%				
	2011	302,615	27,678	9.1%				
	2012	287,417	36,974	12.9%				
	2013	265,065	27,935	10.5%				
		1,670,425	273,309	16.4%				
					Overall	1.3%		1.0%